

Examination of Black Entrepreneurs in Toronto, Canada:
Critical Analysis of the Role of Financial Literacy

By

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Abstract

American entrepreneur Jim Rohn stated that “Formal education will make you a living; self-education will make you a fortune”¹. This research on lived experiences of Black businesses in Toronto has relied on self-education. Bogan and Darity (2008) argue that policymakers and scholars alike consider self-employment as an alternative to unemployment and a route out of poverty. This dissertation examines the historical and contemporary experiences faced by Black businesses in Canada, and in particular the Greater Toronto Area. In addition, this research examines the role of financial literacy education amongst the Black community. This dissertation argues that to understand the challenges within the Black business community, consideration of the complexities of Black identity, in antiquity and modernity, have shaped and influenced the Black narrative in not only stories of heroics and affirmation but betrayal, pain, and contestation, which has had a severe impact on economic prosperity within the Black community as a collective. Using theoretical frameworks that employ an analysis of anti-Black racism, anti-colonialism, and Indigenous knowledges as analytic tools, combined with literary exploration,

¹ <http://www.brainyquote.com/quotes/quotes/j/jimrohn121282.html>

this dissertation examines the impact of historic and systemic trauma on Black business owners with profound economic implications to their communities that continue to reproduce coloniality, discrimination, and racism. The findings of this research will add to the discourse on systemic, historical, and contemporary barriers that have hindered the growth of Black businesses in Canada. Unearthing the historical and contemporary barriers that have hindered the growth of more Black businesses in Toronto is needed to create an economic blueprint for future Black entrepreneurs to overcome economic, social, political, and psychological adversity. The findings enable scholars, policy-makers, and practitioners to better appreciate the possibilities and difficulties which characterize and frame attempts by Black entrepreneurs in Toronto that advance and/or hinder the sociopolitical and economic environment of Black bodies in Canadian communities.

Dedication

This thesis is dedicated to my ancestors and my parents. Thank you for your guidance spiritually, emotionally, mentally and physically.

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Chapter One: Introduction

1.1 Background and Statement of the Research Issue

“Power concedes nothing without a demand. It never did and it never will. If there is no struggle, there is no progress. It is easier to build strong children than to repair broken men” (Douglass, 1845).

Frederick Douglass’s quote reminds us that change must be demanded rather than given in order to build a strong society for future generations². This research studies the connections of how race and the history of colonization influences the Black entrepreneurial trajectory in Toronto, Canada. Examining the relationship between race and colonial history amongst self-identified Black entrepreneurs is linked to a number of enabling and inhibiting factors that emerged throughout the research. In addition, this dissertation acknowledges the hidden tension between the ideals of capitalism and economic liberation amongst the backdrop of decolonization as being an ongoing contestation of Black collective prosperity versus individual survival. Numerous scholarly research has been conducted on African-American owned businesses, this dissertation focuses on the rare study of the African-Canadian entrepreneurship experience using a qualitative approach.

At present, according to the Ministry of Education in Ontario, the current elementary and secondary curriculum in Ontario provides many opportunities for students to learn about financial literacy education (2017). The recognition by the Ontario Ministry of Education on the importance of financial literacy, and existing research on the paucity of financial literacy skills in racialized communities in Canada, creates the rationale for this research. Conversations with

2 On August 3, 1857, Frederick Douglass delivered a “West India Emancipation” speech at Canandaigua, New York, on the twenty-third anniversary of the event.

regards to financial literacy have been ongoing. Since I started the research on this topic, every year there has been an announcement from the Ministry of Education on the importance of financial literacy in schools. However, nothing substantive has been done except for a few piloting financial literacy courses in selected Ontario high schools (2017)³. Within this context I ask the following question: How might financial literacy skills support the success of business owners in Toronto, and in particular, Black-operated enterprises? In what ways would a financial literacy program contribute to the various dimensions of running a business?

This research examines the historical and contemporary literature on issues that Black business owners face in contemporary society. In addition, the study seeks to investigate how the schooling system fails to prepare Black students to contribute to their communities economically. To make this case, I provide an anti-colonial, anti-Black racism, and African Indigenous knowledge analysis of the evolution of Black-owned businesses as well as policy on education. Referencing numerous scholars that corroborate the importance of understanding the complexities of Black identity in antiquity and modernity highlights the influence the Black narrative in society has had on stories of heroics and affirmation, as well as betrayal, pain, and contestation. Drawing on the research of anti-colonial, anti-Black racism education scholars such as Rinaldo Walcott, Walter Mignolo, Sabelo Ndlovu-Gatsheni, Nelson Maldonado-Torres, Na'im Akbar, Amos Wilson, Cheikh Anta Diop, John Henrik Clarke, Ngugi Wa Thiong'o, Marimba Ani, George Dei, and Njoki Wane amongst others, I undergird this study with anti-colonial, anti-Black racism and African Indigenous knowledge theoretical frameworks and explore the implications for financial literacy education amongst Black business owners in Toronto.

3 <https://www.ctvnews.ca/business/ontario-piloting-financial-literacy-classes-1.3338038>

Toronto is Canada's most densely populated Black space/place with both recent and older migratory communities dating back to before confederation (Walcott, 2000). Seeking to address the issues facing Black business owners in Toronto is an attempt to carve space in the Canadian narrative, which refuses to both accommodate and find space for the Black experience because of racism, discriminatory institutional practices, and historical oppression. More importantly, how does carving space in the Canadian entrepreneur narrative lead to greater access to resources and knowledge of how business works? These actions demonstrate strategies to support Black businesses in Toronto. The importance of focusing on financial literacy education and Blackness in Canada is because while overt “glaring expressions of bigotry and hatred” (Margles and Margles, 2010) may *appear* to be absent from national narratives, promulgated in formal education, notions of oppression and subordination are deeply embedded implicitly in the ways in which Black identity, economic success, and failures may be interpreted and presented in schools (Margles & Margles, 2010). In this research I argue that the capacity of Black business owners in Toronto to become transformative agents of Black economic and financially inclusive societal change is tied to the extent in which the subjugation of the Black body has encompassed an affirmation of one’s racial/cultural identity through a negative, rather than a positive, social political encounter.

1.2 Significance of Research Study and Relevance to Entrepreneurship, Decolonization, and Black Identity in Canada

Immigration since World War II has been a primary engine of economic, social, and cultural change in Canada. Two of its important characteristics have been its “urban” character and the non-European origins of immigrants since the 1960s (Teixeira, C. et al, 2007). The Toronto Census Metropolitan Area (CMA) has been a major destination for those immigrants

who have entered the self-employed sector of the economy in ever-larger numbers. Despite the Canadian commitment to multiculturalism at all levels of government, visible-minority entrepreneurs still confront more barriers in their business practice than do non-visible-minority entrepreneurs, with access to financing being a persistent problem (Teixeira, 2001). This research studies the connections of how race and the history of colonization influence the Black entrepreneurial trajectory in Toronto, Canada. Given the increasingly multicultural nature of major Canadian cities and the acknowledged role of immigrants as an engine of economic growth, financial literacy education is not only about learning the fundamentals of economic life, it also helps shape and discipline the reality of cultural production and circulation. Another concern, which is often overlooked, is the loss in economic efficiency resulting from blocked opportunities for minorities to start and grow businesses. Business formation has been associated with the creation of new industries, innovation, job creation, improvement in sector productivity, and economic growth. If minority entrepreneurs face liquidity constraints, discrimination, or other barriers to creating new businesses or expanding current businesses, there is some loss of efficiency in the economy (Teixeira, 2007). Although it is difficult to determine the value of these losses, barriers to entry and expansion that minority-owned businesses face are potentially costly to Canadian productivity, especially as minorities represent an increasing share of the total population.

Situating and intersecting the project of decolonization, entrepreneurship, and Blackness within Toronto's educational system calls for a critical interrogation of the entrepreneur's experience in Canada, who are expected to become future community leaders, business owners, and, most importantly, agents of Canada's push for equality of economic prosperity. Concomitantly, it necessitates a decolonial intellectual framework (Ndhlovu, 2016) for

conceptualizing and pursuing educational change in the way financial literacy is taught in Canada. Such a framework centres colonization and coloniality and upholds the postulation that a central goal of Canada's education system is to contribute to decolonization, since we are mostly settlers on the indigenous peoples of North America's land. Through a decolonial framework I argue that Canada's education system has a responsibility to contribute to the creation of a pluriversal world and the multiple cultural knowledges/identities/talents Black students bring to school should be acknowledged and foregrounded. Becoming a Black business owner for the sole purpose of making money without contribution to community negates the perils of inflicted barriers that plague Black business owners. This continues the propagation of individualism and therefore does not build upon the notion of contributing to a decolonized epistemology of social and political change for the Black experience.

1.3 Purpose of the Research Study

The statistics for African American and African Canadian entrepreneurs paint a grim picture and highlight the challenges for Black-owned businesses. Thirteen million (13,000,000) people in the United States are self-employed business owners, and from these 13 million business owners, they hold an amazing 37.4% of total U.S. wealth (Bucks, Kennickell, and Moore, 2006). Yet only 5.1% of African-American workers and 7.5% of Latino workers own businesses compared with more than 11 percent of White and Asian workers. The Conference Board of Canada estimated that in 2016, visible minorities will constitute approximately 20% of Canada's population and 18 percent of the labour force (Antunes, MacBride-King and Swettenham, 2004). It is important to note that in Canada I could not find specific statistics on Black entrepreneurs.

Examining the relationship between race, colonial history, and self-identified Black entrepreneurs in Canada is linked to a number of enabling factors that emerged through this dissertation. The documentation of the trials and tribulations, of the achievements and struggles of Black-owned businesses in the United States has been well recorded by Peter Bearse (1984), Robert Boyd (2000), Thomas Boston (2002), Robert Allan (1970), John Butler (2005), Shelly Green (1989), Paul Pryde (1989), and many more. However, there is a scarcity of literature of anything pertaining to Black-owned enterprises in the Canadian context.

This dissertation therefore asks, with financial literacy skills low, high school dropout rates high, and Black business ownership at the lowest, what could be the solution? Stated differently, is there a solution that is not offered in modern school textbooks on financial literacy education? The findings of this research will enable scholars, policymakers, and practitioners to better appreciate the possibilities and difficulties which characterize and frame attempts by Black entrepreneurs in Toronto that advance and/or hinder the sociopolitical and economic environment of racialized bodies in Canadian communities.

1.4 Locating the Self: Interest and Significance of Research

Many scholars have provided analysis on the impact on the transatlantic slave trade, colonization, racist institutional practices and policies to name a few, as some of the underlying issues that have had a detrimental impact on Black people. The importance of focusing on Blackness in Canada is because Black Canadians come from different places, and the question of who speaks for whom, and for Canadian Blackness in particular, is of vital concern to articulating the possibility and impossibility of what Katarzyna Rukszto (1997) calls a “national address” for Black people (Walcott, 1999). In understanding the politics of belonging Walcott addresses how:

Any national address would have much to do with how histories of Blackness and Black ethnicities within the nation are conceived and articulated. It would have to account for both the moments of intra-Black antagonism, commonalities, and differences across class, gender, sexuality, and other differences both historical and contemporary. And, it would have to involve a complex understanding of how previous national designations and new cultural practices-in particular the politics of creolization--continually remake Blackness. (1999, p. 2)

As a racialized, gendered, “third-world” privileged Black woman, there are a number of factors that made me interested in this research which are both personal and political. This research adds to the dimension of belonging and identity through my particular Black-Canadian identity as an African diaspora of second-generation migrants from Kenya and as an entrepreneur that imports materials from Kenya to sell in the Canadian market. Primary and university education in Toronto provided great insights into the inequities in Canada, a settler state. The experience provided an opportunity for me to reflect on my high school education in Kenya under British curriculum. This enabled me to reflect on the problematic psyche of a post-colonial body in an “independent republic” fuelled by cultural imperialism. I recalled there were many successful Kenyan businesses operating within the country. However, further investigation into the biggest commodity exports of horticultural products—tea, coffee, and cement to name a few—started to paint a postcolonial illusion. Many of the biggest industries were Kenyan businesses in cleverly disguised offshore corporations with European shareholder majorities. This above reflection mirrors what Walter Rodney (1974) in *How Europe Underdeveloped Africa* stated:

What was doubly detrimental to African attempts to integrate their own economies was the fact that when Europeans became middlemen in local trade networks, they did so mainly to facilitate the extraction of captives, and thereby subordinated the whole economy to the European slave trade. (p. 112)

Without acknowledging the subconscious mind control of postcolonial oppression, Black people will continue to be economical subordinates in a Eurocentric system of cultural imperialistic illusions of equitable prosperity. Michael Hudson (2012) argues that the world is cut to fit the financial imagination, whose benefits accrue largely to the wealthiest percentile, and whose costs are endured by the majority. My interest in Canada is imperative because failing to examine the ways financial literacy education cultivates and molds identity, race, and social practices does a disservice to the ingenuity of racialized people and further excludes their knowledge from integration into a culturally-holistic financial literacy educational structure.

1.5 Research Questions

Investigating the Black-Canadian entrepreneur, numerous questions abounded and guided my research. However, my main question is:

How does the lack of financial literacy education impact the success or failure of Black businesses?

Some sub questions are:

1. To what extent are Black entrepreneurs in Toronto immersed in the knowledge that will equip them to become active participants and contributors in the decolonization struggle of the Black identity?

2. How does financial literacy education in the school system seek to alter student subjectivity from a colonized one to a decolonizing one that can facilitate a broader decolonization social change agenda?
3. How has anti-Black racism impacted the trajectory of Black-owned business success in Toronto?

These questions and more serve as the foundation of my research. Implicitly, my work upholds the postulation that entrepreneurs have a responsibility to not only prosper and grow their businesses in order to be contributors to the economic engine of the country and their community, but to humanize the notion of contribution and prepare themselves as exemplary agents for the urgent/critical task of democratic and sociopolitical transformation . Delineating answers to these questions will require understanding of how Black entrepreneurs' successes or failures is conceptualized and operationalized from within or without the school system. Some of the questions that need to be addressed throughout this work is whether the conception of success that is upheld and imparted on students learning financial literacy is colonizing or colonized? And if so, in what way?

1.6 Defining and Conceptualizing Terms

One cannot begin to untangle the Canadian Black entrepreneur's narrative for inclusive social transformation without a courageous and unapologetic commitment to decolonization. Central to the task of decolonization is conceptualizing the nature of colonialism and its ongoing legacy, coloniality, that invisibly engulfs all of society and continues to anchor social discourse, human intellect, human subjectivity, and social institutions. Yet, as Ake (2006) and Chinweizu (2007) point out, the term "decolonization" has been hijacked, misused, misconceptualized and in practice, stripped of its political potency and liberatory potential. According to Tuck (2012),

decolonization has become a metaphor. The complex, difficult, and collective intellectual and people-centered project of decolonization has been reduced to intellectual discussions. Canada is a colonial state, whose commitment to her racialized and marginalized population leaves a lot to be desired. This is well documented by different scholars such as Sylvia Makeda, Dionne Brand, Ann Lopez, Sylvia Hamilton, Linda Cater, Glen Coulthard, Adam Barker, Miglena Todorova, Bruce Curtis, Julia Emberley, and Jane Errington, and is demonstrated by various activist group such as Black Lives Matter.

1.6.1 The Mechanics of colonization. Theorizing and operationalizing decolonization as a “total liquidation of colonialism” requires a specific understanding of colonization’s mechanics and definitions. Kapoor (2007) argues that colonialism was not just the political occupation of one nation or territory by another, it could be understood as a formation of discourse that involved the interpolation of a people by incorporating them in a system of representation. This system, which is far ranging, must be ideological, cultural, educational, formal, and informal, among other qualities. Colonization provides specific ways of seeing or representing things which leaves the people confined to particular worldviews. Kapoor (2007, p. 4) adds that “the attempt to reshape the structures of knowledge and the active subjugation and devaluation of local knowledges meant that several branches of learning were touched by the colonial experience.” According to Shizha (2013) colonial education in Sub-saharan Africa was based on subjugating and silencing African voices. Colonial education sought to alienate Africans from their culture, fragment their communities, create dissonance among them, and disconnect them from their belief systems (Shizha, 2013).

Colonialism is a type of social control/relations that stems from a Eurocentric school of thought. Political education and economic institutions and their visible manifestations are rooted

in a foreign epistemic base—Eurocentrism—and are an expression of a European philosophical approach to life: “I think, therefore I am” (Abdi, 2006). This epistemic base, the history, the culture, and the intersocial-political relations, warranted social practices/worldview required to maintain a “law and order” point to the nature and mechanics of colonialism. As Mazama affirms:

Colonization was not simply an enterprise of economic exploitation and political control, as it was commonly held, but also an on-going enterprise of conceptual distortion and invasion, leading to widespread confusion and ultimately, mental incarceration.

(Mazama, 2003, p. 3)

Mazama’s quote is supported by Fanon’s and Wa Thiong’o’s work who, among others, articulated the goal of colonizing colonial subjects: break their spirit, subjugate their knowledge, then make them hate themselves, their languages, and their cultures. For instance, most colonial governments viewed Indigenous ways of knowing, their cosmology, their spirituality, and their ontological existence as “barbaric,” “backward,” “traditional,” and “unscientific” (Shizha, 2013). A colonized subject’s ways of knowing and their methods of learning were portrayed as invalid hence the colonized people were forced to assimilate a hegemonic foreign culture. According to Shizha (2005), definitions of what counted as valid knowledge and how it was produced and distributed was intended towards establishing hegemonic social, economic, and political interest and relations. Colonized learners were exposed to fragmented and compartmentalized knowledge contrary to holistic learning, which they were used to in their communities and which had served them well for generations (Shizha, 2013). Pre-colonization, Indigenous knowledge production was holistic and integrated all activities including rituals, ceremonies, and skills required to sustain cultural practices of economic resilience (Owuor, 2007). The aim of holistic learning was

to prepare individuals for communal responsibility and interpersonal relationships as key components of the learning process. On the other hand, the colonial knowledge and learning styles promoted individualism and competition, which were antithetical and anathema to African communal living (Shiza, 2013). Colonial education, economics, and cultural practices hence sought to subjugate Black people by disconnecting them from their holistic type of education that connected the body, mind, and soul.

1.6.2 Hegemonic discourse. Hegemony was coined by Antonio Gramsci to refer to the way the ruling class controls the institutions that control or influence our thought (Boothman, 2008). This definition provides us with a way of thinking that is critical to colonial political relations in postcolonial Africa, North and South America, and the Caribbean, to view the relations in a historical context so as to understand the aims of colonization and its attendant knowledge systems, as well as their continued impact on the lives of Black people globally.

Hegemony works on the subjugation of identity with the negation of the colonized voices to become “willing” accomplices and co-constructors of Western cultural imperialism. Hegemony worked through colonial institutions as the vehicle through which European “enlightenment” and “civilization” were forced onto Africans where colonization and exploitation were rationalized (Shizha, 2013). Educational institutions became privileged sites for the reproduction of hegemonic knowledge.

1.6.3 Implications for decolonization. The implications of this thesis and its goal of decolonization requires the examination of colonial education and the methods for alienating Black people from their cultures. Studying the colonial school curriculum constituted the voice of the dominant European cultures, which defined status, privilege, power, and control in terms of racial differences (Shizha, 2005). Black people were defined as inferior to Europeans and

were erroneously taught to accept and internalise the racial stereotypes of the colonizer (Mazrui, 1993). This way, colonial schooling led to the loss of Indigenous voices, self-identities, and self-confidence (Shizha, 2013).

1.6.4 Racial formations. According to Omi and Winant (1986), racial formation is an outcome of an interplay between social structure and everyday life. Racial formation can also be articulated as a theory that can be used to analyze race as a socially constructed category determined by social, economic, and political forces. Omi and Winant go on to argue that the meaning of race and the logic of racial order could never be fully fixed because race is "...an unstable and 'decentered' complex of social meanings constantly being transformed by political struggle," and, that "...race is a concept which signifies and symbolizes social conflicts and interests by referring to different types of human bodies." (Omi & Winant: 1994:55-56). In this thesis however, my focus is on racial formation as it relates to people of African ancestry, which I refer to as Black people. Racial formation provides generative insights into a broad range of scholarly and political issues and debates.

Black racial formation has been taken up by various scholars and their entry point has been defined by their own location, whether social, cultural, or racial. For the purposes of this thesis I take up racial formations as articulated by different scholars to provide a broad understanding of this discourse.

In Canada a discussion on racial formation is complex. For instance, Walcott (2003) argues that many Black Canadians from the Caribbean islands reject the term African-Canadian. Many see themselves as Caribbeans first, while Black Canadians from Nova Scotia refer to themselves as African-Canadian. These Blacks can trace their history to the first slaves brought by the British and French colonists. Throughout this dissertation the word Black, African-

Canadian, African diaspora, and Caribbean-Canadian are used interchangeably. It is important to understand the historical contexts associated Blackness and its racial formations.

The word Negro was first widely used by Europeans as a shortened form of the racial classification Negroid to describe people from Sub-saharan Africa. The racial classification Negroid is no longer widely used since the late 20th century, today it is universally considered inappropriate and derogatory, although it is used occasionally in some research reports (Agyemang, Bhopal et al, 2005). The word Black has been used to refer to social, political, everyday life in its use to denote African ancestry. Several scholars from, L. Singleman, Tuch and Martin (2005), T. W. Smith (1992), G. Smitherman (1991), J. S. Phinney (1996), B. L. Martin (1991), and many others have noted how the term Black can be problematic because it covers a wide range of ethnic and cultural backgrounds and is potentially offensive and unreliable. It conceals a remarkable heterogeneity of cultures among diverse African populations, and reinforces racial stereotypes (Agyemang, Bhopal et al, 2005).

1.6.5 The Sociology of Black entrepreneurship. Black business owners in Canada are categorized as visible minorities. Visible minorities are as likely to become entrepreneurs as any other Canadians according to Statistic Canada (2005). In 2001, 7% of Canada's 1.5 million Small Medium Enterprises (SME) were visible minority-owned (Statistics Canada, 2005). According to the Government of Canada's small business owner profiles (2005), visible minority is defined as "persons, other than Aboriginal peoples, who are non-White in colour and non-Caucasian in race, including both native-born Canadians and immigrants." In addition, Statistics Canada Census under the SME Financing Data Initiative (2005) further defines visible minority-owned SMEs as at least 50% ownership by a visible minority in a business with fewer than 500 employees and less than \$50 million in annual revenues. Excluded are non-profit or government

organizations, schools, hospitals, subsidiaries, co-operatives, and finance and leasing companies. This dissertation examines specifically Black Canadian business owners, which highlights the massive effort to define ethnic entrepreneurship. According to Butler's (2012) immense work on Black entrepreneurship, the more a group is assimilated into a society, the higher the probability of economic stability for that group. Butler's research tradition assumes that economic opportunities are provided by the host society. He states:

A general proposition which emerges from this massive effort is that, the more a group is assimilated into society, the higher the probability of economic stability for that group.

As groups move into society and years increase, they move up the economic ladder of success. The sociology of Black entrepreneurship moves the analysis from a complete emphasis on topics such as assimilation and prejudice to the development of ethnic enterprises which generates economic stability for ethnic groups. Such an approach means that there is a concentration on the process by which ethnic groups develop, maintain and expand business enterprises within the economic structure. In a real sense, it is the sociological definition of self-help, recognizing that groups develop economic stability as a result of entrepreneurship. (Butler, 2012, pg. 1)

However, Butler's arguments seem to speak to the Black entrepreneurs' integration into the economic accolades of Canadian society. Butler's work is important in this dissertation research because the increasing visible minority population in Canada has meant that visible minorities are entering the SME marketplace at a faster pace than other entrepreneurs.

1.7 Overview and Organization of the Dissertation

In responding to the research questions, this study is divided into four sections. Chapter One provides the rationale for the research, establishes the research problem and outlines the

major research focus as an investigation into how do Black business owners in Toronto have successful and/or surviving businesses with or without financial literacy education taught in Ontario public schools. Chapter Two focuses on the literature review which is comprised of four main components: section one: financial literacy policy on education and Black student welfare in the Canadian school system; section two: the influence of colonization on the Black identity in Canada; section three: alternative methods of commerce used in African Indigenous communities; section four: Black-owned businesses in Toronto, success, possibilities, and challenges. The financial literacy education policy synthesized with the historical overview in section 1; the colonial thread across policy and schooling infrastructure becomes apparent. The review on business success/challenge theories illustrates the interconnections between a colonial versus a democratic approach to racialized identity and business success.

Chapter Three presents my theoretical framework, upon which I employ anti-colonial theory, anti-Black racism, and Indigenous knowledges. Through these theories, the difference between coloniality and colonization, race and anti-Black racism, and Eurocentric and Indigenous knowledges, is lucidly highlighted in its influence on Black business owners. Coloniality being the invisible aftermath of colonization, is the primary focus of a decolonization agenda. The decolonization, anti-Black racism and Indigenous theorists posit the need for the nature of coloniality and other forms of inequalities, in various social contexts, to be adequately understood and subsequently tackled. This introductory discussion highlights that these frameworks are needed to deconstruct and create change within institutions and organizations and to capture the Eurocentric ideologies that are embedded in these systems.

Chapter Four focuses on the research methodology and methods. In this section, I highlight how I used a semi structured interview method research design that includes in-depth

interviews and thematic analysis of the qualitative data. In Chapter Five, findings from the narrative inquiry are shared, while in Chapter Six, a detailed discussion and triangulation of the findings takes place.

In Chapter Seven, the implications for practice are considered along with the conclusion outlining the significance of this research which include contributing to the scholarship aimed at promoting Black-owned enterprises, challenging mainstream theories of the racialized identity, and supporting advocacy efforts in creating a thriving entrepreneurship climate for African-Canadians. Lastly this chapter ends with a proposal for future research agenda. Finally, the appendices includes the interview guideline, ethical protocol and consent letter to the interviewees.

Chapter Two: Theoretical Framework and Historical Background to Study

Theories are formulated in order to explain, predict and understand situations and outcomes, and are used to challenge and extend existing knowledge, within the limit of the critical bounding assumptions. As such, this chapter introduces and operationalizes the theoretical frameworks of the study, arguing that anti-colonialism, anti-Black racism, and African Indigenous knowledges offers discursive frameworks for the understanding of the social realities and practice as understood by the marginalized and oppressed (Dei & Kempf, 2006; Dei & Asgharzadeh, 2001). There are powerful tools to disrupt this pathological understanding of the oppressed, providing a holistic Indigenous approach that allows us to analyze the multiple, complex elements that inform and influence the economic oppression of Black entrepreneurs.

2.1 Theorizing from an Anti-Colonial, Anti-Black Racism and African Indigenous Knowledges Collectivism

Anti-colonialism, anti-Black racism, and African Indigenous knowledges are analytic frameworks that challenge all forms of oppressive hegemonies. These hegemonies emerged mainly from subjugated knowledges of the marginalized groups and oppressive tendencies of Eurocentric ideologies. These ideologies map onto all spheres of Black lives, including culture, the sociopolitical, and economics. I will commence by theorizing from an anti-colonial and anti-Black racism historical standpoint, as these frameworks are interconnected and, at times, enliven each other.

Anti-colonial discursive frameworks inform discussions. Anti-Black racism illustrates the ways in which racism operates at the personal, ideological, and institutional levels (Calgary Anti-Racism Education, n.d.), and this framework provides a tool for disrupting racism by identifying and analyzing how it functions (Henry & Tator, 2006). Correspondingly, African Indigenous

knowledge looks at the distorted views produced by a long history and legacy of colonialism and Western imperialism (Semali & Asino, 2013); as such, it gives legitimacy to the discourse of anti-colonialism and anti-Black racism.

2.1.1 Anti-colonial theory: Layered forms of oppression. Anti-colonial theory can be applied to examine how identities are shaped through expressions of key episodic events embedded within history curriculum. In so doing, “colonialism” is being conceptualized as a tenet of identity politics and is deeply rooted in a collective shared past. As such, it is this positioning that sees identity as one of the most important factors in Maslow’s hierarchy of human needs and, when oppressed or denied by the other, can result in systemic marginalized economic disparity. Anti-colonialism challenge and problematize oppressive hegemonies. This theory connects colonial experiences to the psychiatry of racism, emotional tools, and traumatic damage, and the psychology of oppression and control of the mind as weapons of oppression. “It is important to note that anti-coloniality is different from post-colonial theory is its focus on collective ways of countering colonization. The anti-colonial approach emphasis is on local knowledge derived from collective experiences and actions” (Nabavi, 2006, p. 187).

The use of collective histories/experiences provides a foundation for Black people’s understanding of their past. For people of African ancestry, a reflective engagement to their past is important because it provides a particular standpoint of their history before colonization that has been denied it ever existed. Trask (1991) writing about Black Nova Scotians’ collective history states that, this knowledge provides a platform where colonized peoples can find historical answers for their current challenges. Black people and other colonized peoples all over the world have borne and continue to bear the frightening emblematic scars of injuries colonization and neo-colonial practices have perpetuated on them and their environment. It is the

working postulation of this segment of my thesis that the negative effects of colonization on Black people globally are unquantifiable. Coloniality in this context is understood in the sense of not simply “foreign” or “alien,” but more profoundly as imposing and dominating.

2.1.2 Anti-Black racism and identity politics. Anti-Black racism theory brings collective oppression, memory and identity, specifically endured on Black lives. Faleti defines identity as “an unshakeable sense of self-worth, which makes life meaningful and includes the feeling that one is physically, socially, psychologically and spiritually safe” (2006, p. 51). When identity, either individually or nationally, is collectively questioned and/or threatened (e.g. persecution or threats, or deliberate violence inflicted), Northrup (1989) suggests that such action may lead to defensive reactions against parties imposing, or perceived to be imposing such threats. Such defensive reactions are based on the protection of life, resources, and recognition, and can be exhibited through violence as a backlash to economic conditions. This theory is used to understand how anti-Blackness is used to continuously produce Black people as out of place in (post) colonial locations (Walcott, 2014). Anti-Black racism theory is used to question identity and belonging to the nation in how this has contributed to and reshaped the Black entrepreneurs’ identity. This struggle of anti-Black racism has further solidified an already increasing polarization between us and them, with White supremacy politically embodying the dominant persona refusing the other a fair share of the country’s resources. This us-versus-them metaphor, which I will continue to use throughout this study, is meant to position and define the self in opposition to the other. Here the other is created through the use of negative or othering images.

While these polarizing images are introduced explicitly and implicitly to younger generations, though not limited solely to formal education, it is through their constant reinforcement and legitimization within formal education that can no doubt lead to the

reproduction of poverty founded in a fragmented and contentious history. Anti-Black racism is critical to understand and appreciate, given that the continuous challenges Black entrepreneurs encounter in their efforts to survive in a harsh anti-Black racist environment are often considered their own failures or identified as pathologies rooted in their blood (Benjamin, 2003).

2.1.3 African Indigenous knowledges: Collective memories. Using African Indigenous knowledges theory, it is possible to disrupt the interlocking layers of oppression and power imbalances that are embedded in the fabric of the societies where Black people live and conduct their business. This framework draws from scholarly theories that recognize the interconnectedness of multiple forms of oppression, and they are relevant for understanding how indigeneity, race and class are embodied and constructed in society (Razack, Thobani, Smith, 2010). Critical thinkers such as Fanon (1967), Freire (1970), Nkrumah (1964), and Memmi (1991) helped frame these critical discourses to resist all forms of oppression and to include the voices and knowledge of Indigenous people. Indigenous knowledge framework empowers scholars to theorize the ramifications of Western economical advancements. Olugbemiro (1997) noted that as society begins to master the use of technology for human economic survival, the social fabric of the communities gradually degenerates into individuals who are physically and socially isolated from the community's collective essence. In the present era, this comes in different forms such as the devaluation and misappropriation of original societal knowledge, values, and norms. One researcher, Smith (1999) expressed serious concern about the misappropriation of Indigenous knowledge by Western researchers. She noted that the collective memory of Western imperial projects has been perpetuated through the ways in which knowledge about Indigenous people was collected, classified, and represented in various ways to the West, and then, through the eyes of the West, back to those who had been colonized. In other

words, Indigenous knowledges are tools for the oppressed voices to reclaim their suppressed values and real identities from the painful effects of colonization, racism, and systemic and institutional discrimination. Using this theory to investigate forgotten, misinterpreted Indigenous knowledge systems of commerce and business will provide an avenue to explore how Villaverde (2008) asserted that theory provides the keys to analysis and further inquiry by solidifying or challenging one's mission or project.

Anti-colonial, Anti-Black racism and African Indigenous knowledge theories thus empower me to critically engage with this research and the synthetic itemization of the three theories will espouse ontological and epistemological paradigms by identifying points of convergence and divergence, possibilities and limitations.

2.2 Anti-Colonial Theory: Decolonial Social Change

To understand anti-colonial theory, my research is situated in Ndlovu-Gatsheni (2013) work. Ndlovu-Gatsheni theory of decolonial and social change is rooted in anti-colonial and decolonization epistemology, particularly as articulated by Walter Mignolo, Mandela Torres, and Anibal Quijano. It is interesting how these theorists encapsulate the ways in which colonial subjugation and domination continues even after the settlers have seemingly appear to have left their former colonies. As Maldonado-Torres advances:

Coloniality is different from colonialism. Colonialism denotes a political and economic relation in which the sovereignty of a nation or a people rests on the power of another nation, which makes such nation an empire. Coloniality, instead, refers to long-standing patterns of power that emerged as a result of colonialism, but that define culture, labor, intersubjective relations, and knowledge production well beyond the strict limits of colonial administrations. Thus, coloniality survives colonialism. It is maintained alive in

books, in the criteria for academic performance, in cultural patterns, in common sense, in the self-image of peoples, in aspirations of self, and so many other aspects of our modern experience. In a way, as modern subjects we breath coloniality all the time and everyday. (2007, p. 243)

To understand anti-colonial theory, it is important to place it within a historical context. Situating anti-colonial theory within a historical context evokes critical questions that take readers to the root of colonial contact in order to understand the initial relationship between the colonized and the colonizer, and how this relationship resulted in the hegemony that we currently experience. How did colonization start and how was it entrenched? With colonization, peoples' lands were taken away from them, and their physical and mental capacities were controlled through forced indoctrination and exploitation of their vulnerabilities (Wane, 2006). These events altered the social and cultural formation of the colonized subjects who were mandated to conform to the new order, hence resulting in a type of social and cultural revolution.

How the idea of colonization was initially spread to the non-Western societies is extensively captured by anti-colonial theorists. Such philosophers like Fanon (1959, 1963); Memmi (1965); Kabwegyere (1972); and Wa Thiong'o (1986) remind us that the process involved both ideological and physical violence. Ideological violence was meted through formal education and Christian evangelical schools. Physical violence meted with impunity took root where ideological violence failed to permeate the colonized societies. At initial contact, the colonizers came as friends and portrayed a false image of their real face and intention. The purpose of portraying a false image was to covertly assess the strengths and weaknesses of the colonized, and understand their philosophy, customs, and values. Because of the colonizers' false humility at entry, the colonized opened their doors, giving a warm reception, showing as much as

they could to their guests of the possibilities as well as the limitations of their environment, people, and general cultural norms (Museveni, 1992). In the process of embracing the hospitality offered the colonizers generally start to show their true colours slowly, getting settled and turning the different groups against each other. The relationship between the colonizers and the colonized soon becomes a complex one that brews tensions because one cannot substitute the other. In *The Colonizer and the Colonized*, Memmi (1965) pointed out that colonial relations do not stem from individual goodwill or actions. Rather, they exist before his arrival or birth, and whether he accepts or rejects them does not matter. It is the colonizers, on the contrary, who, like any institution, determine their place and that of the colonized and, in the final analysis, their true relationship. Once the role of the guest (colonizer) is successfully switched with that of the host (colonized), colonial oppression and hegemony are normalized as the colonized that is turned into a guest in his/her own land develop “complacency” in the new relationship. At this stage, hegemony is firmly rooted.

Writing in 1963, Kwame Nkrumah shows that the colonized subjects were fatigued of enslavement. It was like a raging hurricane against which an older order cannot stand. Millions of Africans and Asians had grown impatient of being hewers of woods and drawers of water. They were rebelling from the notion that God created some to be menials of others. As a result of this flavor, liberation wars were fought. The 20th Century became the century of colonial emancipation. The objective of these liberation wars were to reclaim the right to economically own the development of national productive forces (Cabral, 1970). Cabral emphasized the importance of going beyond the achievement of economic and socio-political independence and take into consideration local realities. He advocated the return to the source (2000). And at the same time, there was a recognition that colonialism had assumed new forms and subtler

disguises such as creation of client states which are manipulated from a distance (Nkrumah, 1963). This is eloquently captured by Fanon in the quote below:

Colonialism is not satisfied merely by hiding a people in its grip and emptying the native's brain of all form and content. By a kind of perverted logic, it turns to the past of the oppressed people, and distorts, disfigures and destroys it. This work of devaluing pre-colonial history takes a dialectical significance today. When we consider the efforts made to carry out the cultural estrangement so characteristic of the colonial epoch, we realize that nothing has been left to chance and that the total result looked for by colonial domination was indeed to convince the natives that colonialism came to lighten their darkness. The effect consciously sought by colonialism was to drive into the natives' head the idea that if the settlers were to leave, they would at once fall back into barbarism, degradation and bestiality. (Fanon, 1961, p. 37)

Fanon's above quotation exemplifies the importance to not dismiss colonization's impact on the psyche which continues colonization on an invisible level. This is due to colonial/colonized relations as cultural invasion as noted by Freire (1970). Fanon (1961) asserted that, in cultural invasion, the invaders impose their own views of the world upon those whom they invade and inhibit the creativity of the invaded by curbing their expression. Whether urbane or harsh, cultural imperialism is thus always an act of violence against the person of the invaded culture (1961, p. 133). Clearly, social, political and economic dangers are manifested on the colonized when cultural imperialism, as one of the tentacles of colonization, is inflicted. Eurocentric financial literacy education must be investigated and dissected to un/reveal whether it is a form of cultural invasion permeated through formal education in a very complex manner.

because it creates the false impression of economic self-satisfaction in the colonized to the point that they fail to see contradictions in the new culture but instead embrace it without scrutiny.

The continued existence of the remnant of colonial legacies and institutions that reproduces and promotes them in the former colonies, and neocolonial states, like North and South America, Australia and New Zealand, signifies the existence of counter forces against such legacies and institutions among the colonized subjects. Anti-colonial theory is a counterforce arising from the protracted violent and peaceful resistance against colonialism. Colonialism has wreaked havoc on the social, emotional, physical, and economic well-being of Black people. Colonialism, in the past and in the present, produced and continues to reproduce widespread inequalities and oppression for this population. Anti-colonial thought is a search for ways of dismantling colonialism and neo-colonialism—visible and invisible—as well as finding ways of dealing with psychological traumas that have no name. Anti-colonial theory empowers the colonized to understand the complex process through which colonial structures interact in the Western education system. This it does by using this theory in challenging the means by which the curriculum for financial literacy education is drawn and adopted. In some aspects, curriculum design still reflects the interests of former colonial masters. This, in essence, makes educational, sociopolitical, and financial institutions hegemonic, with racialized bodies acting only as agents in maintaining White supremacy and economic dominance. This is significant because colonialism rose out of material circumstances (Loomba, 2001).

Colonial discourses are interested in reshaping the existing knowledge structures of the colonial subjects with a structure of knowledge that is tied to stereotypes, images, and the knowledge of colonial subjects and cultures that are tied in with institutions of economics (Loomba, 2001). To highlight this point, Memmi (1991) indicated that:

Nothing could better justify the colonizer's privileged position than his industry, and nothing could better justify the colonized's destitution than his indolence. The mythical portrait of the colonized therefore includes an unbelievable laziness, and that of the colonizer, a virtuous taste for action. At the same time the colonizer suggests that employing the colonized is not very profitable, thereby authorizing his unreasonable wages. (1991, p. 79).

The main purpose of the European settlers was to dominate and control industries that produce wealth; however, according to Wa Thiong'o, "The most important area of domination was the mental universe of the colonized" (1986, p. 16). While the settlers' focus was on accumulating wealth, to facilitate this process they attacked Indigenous sources of knowledge and produced pedagogies that strengthened their position. At the same time, the settlers' practices, structures, governmentality, and politics were arranged to protect their interests by maintaining a sharp focus on sustaining colonialism, acquiring Indigenous lands, and enacting the actual/attempted elimination of Indigenous peoples (Snelgrove, Dhamoon, & Corntassel, 2014). The power of the anti-colonial framework lies in its offering of new philosophical insights to challenge the dominant colonial discourses of the industrialized world (Mudimbe, 1988) in order to pave the way for Indigenous intellectuals and political emancipation. Adopting an anti-colonial perspective is a useful engagement that theorizes the mechanics and operations of colonial and re-colonial relations and the implications of imperial projects on such sociocultural instruments as the processes of knowledge production, dissemination, and validation, and the pursuit of agency, resistance, and subjective politics.

2.2.1 Anti-coloniality: economics and capitalist expansion. This definition of the term colonial offers an expanded understanding of colonial relations and the oppression it produces. It

shifts the focus on knowledge about the variegated forms of the systems of capitalist expansion, conquest, and domination. It also depicts the extent of state cultural control of resources and human subjects and other direct and indirect processes of colonization; for instance, technological, educational, knowledge, and ideological domination (Dei, 2011, p. 9). The unremitting disruption and exploitation of people of African ancestry cultural and socio-economic legacies by colonization has led to so many sad social and environmental consequences such as soil erosion, atmospheric pollution, and loss of cultural and natural wealth. And I must add, of course, the ongoing forfeit of the continent's vast human resources to the colonizers through migration (Simms, 2009). In this way, development for people of African ancestry and other Indigenous peoples has become synonymous with the acquisition of Western styles, systems, standards, expertise, and problem-solving methods without prior consideration of the relevance of these skills to the geo-ethnic communities of African ancestry. By a similar standard, an imagined "improved" quality of life or better life becomes to Black people supposedly only possible beyond the borders of their own culture.

The effects of colonization can not be denied in its detrimental impact without an unapologetic view on historical global economics and finance. Post independence era, specifically the African region and the Caribbean, over the period between 1950 and 1988, commodity prices dropped by over 45% (Museveni, 1992; Rodney, 1996). This means that you need to export almost twice as much as you did in 1980 in order to obtain the same earning in 1988. In more specific terms, while a country in Africa, required 205 bags of coffee to import one seven-tonne Mercedes Benz truck in 1980, in 1987 the same country would require 420 bags of coffee to import a similar truck. This is significant to anti-colonial theory because given the present unfair international division of labour, whereby the advanced countries produce high-

priced goods which are always going up in value, African nations produce low-priced goods whose value is always declining, this stagnates progress (Museveni, 1992). Economics and finance is one of many layers upon which anti-colonial theory interrogates. The aspect of Wa Thiong'o's work relevant to my thesis is the insistence that the most critical area of the colonizers' dominance is the mental universe of the colonized (Wa Thiong'o, 1986). The colonizer did not only seize land, but also minds. If colonialism's influence had been merely the control of land that would have required only one form of resistance, but when information is also colonized, it is essential that the scholars must interrogate issues related to education, economics and intellectual transformations. The reasoning above is similar to an outcry of the renowned South African activist in 1971, Steve Biko declared, "The most potent weapon of the oppressor is the mind of the oppressed" (Biko, 1987, p. 92). Bringing the perspective of mind into the discourse of colonization is crucial to understanding the impact of domination in the psyche of the colonized or oppressed peoples.

The perpetuation of the colonizers' educational policies and practices in the post-independent school curriculum of colonized countries remains the greatest asset of the colonizers' control that continues to secure the bondage of the formerly colonized peoples. The neo-colonial processes amputate the Indigenous peoples from their cultural heritages and cultural environments through infliction of traumatic wounds on the psyches of the colonized. Thereafter, it creates a void left by loss of self-esteem and as a consequence, loss of humanity. My work does not aim to romanticize underdevelopment in Africa or project Indigenous peoples as passive players in the arena of global polity. Either they are complicit to their own oppression and subjugation or their resistance does not match the barrage of the oppressors' traumatizing assaults. The reality is that the battle to save the leftovers in African cultural heritages, the war to

decolonize, and the violence enacted to salvage the relics of Indigenous cultures of Africa has gone far beyond the physical boundaries of the continent. Africans in the Diaspora (who chanced upon the colonizers' acclaimed civilization and found falsehood in it) have volunteered in the struggle. And those who have been confronted with the realities of the colonizers' deceits and realized what Aime Cesaire (2000) refers to as the culpable lies of the colonizers are not left out. Africans within and outside the continent are rising, dusting their eyes of all deceit, and fighting to regain their humanity that was trampled upon and is still being denigrated by the colonizers. But many Indigenous Africans living in the continent, who are still in the stupor created by the colonizers' spells, must awaken to the realization that no one will make them more African than they already are (nobody has the capacity to teach them their cultural heritages). The existing neocolonial processes can only equip them with foreign traditions and transform them into strangers in their natural habitat. If decolonization measures are not implemented, even their offspring would be out of touch with their cultural past, present, and future; hence they will both be irrelevant in their environments of birth and unable to survive therein. For if they would linger in this lethargic euphoria their offspring might spend the rest of their lives in absolute blankness with respect to their true identity.

Loomba (2001) reasoned there are multiple stories that influence the lives of the oppressed. Their oppression has been reinforced through socialization and educational processes (Freire, 1970). These colonial processes continue to produce theories in areas such as behaviours towards economic attainment, collective identity and unity fragmentation, that are counterproductive to Black lives, in particular Black owned enterprises (DeGruy, 2005). Understanding the roots of colonization and its implications for the colonized and the colonizer, we can begin to untangle the relationship between Eurocentric financial literacy education as a

way to keep the poor poorer. As Albert Memmi has articulated in *The Colonizer and the Colonized*, “the idea of privilege is at the heart of the colonial relationship-and that privilege is undoubtedly economic” (1965, p. 8). Black families have much greater difficulty accumulating wealth compared to White families (Warren, 2004). Warren states that Hispanic families are twice more likely than White families in the United States to file for bankruptcy, Blacks are three times more likely (2004, p. 121). This shows the continued physical and psychological degradation that the African diaspora continue to endure which has left a deeply traumatic and lasting effect on their general wellbeing and their material development (Glevy, 2012, p. 14).

2.3 Anti-Black Racism Theory: The Intersection of Race and Identity

The very basic terms of human social engagement are shaped by anti-Black logics so deeply embedded in various narratives that they resist intelligibility as modes of thought and yet we must attempt to think them (Walcott, 2014). Correspondingly, decolonization looks at the distorted views produced by colonialism and Western imperialism (Semali & Asino, 2013), and this gives legitimacy to the discourse of anti-Black racism. As such, anti-Black racism theory is relevant to this research as it acknowledges the interconnectedness of race in historical oppression. Anti-Black racism speaks to the interconnectedness of anti-colonial and anti-racist frameworks to structure a discourse that speaks specifically to Black people’s experiences. Anti-Black racism frames the discussion around the experiences of Black people in the realm of financial literacy education and entrepreneurship. The principles of this framework ensure that we understand race not as problems of racism, but as aspects of human agency that recreate and occupy multiple, shifting, alternate socio-political and influential positions. The importance of using anti-Black racism in this study is articulated by Walcott as:

Positioning anti-Blackness as central to the ways in which European modernity has cemented its global rein, and this taking on the predicament of Black social death as the instantiation of modernity project of unfreedom, as will movements to interrupt and indeed to bring to a conclusion Europe's and now the West's horrific global rein be successful. (2014, pp. 94-95)

We must engage in the manufacturing of the conditions that have created the invention of Blackness in order to dissect the invisible and visible layers of economic, cultural, and sociopolitical oppression.

This framework draws attention to the fact that, in the twenty-first century, race still matters. As such, Benjamin defined anti-Black racism as “a particular form of systemic and structural racism in Canadian society, which historically and contemporarily has been perpetrated against Blacks” (2003, p. ii). This framework gives credence to the intertwining forms of oppression that are embodied in Black people’s experiences. These forms of oppression are based on hegemonic values made to be implicitly adopted by marginalized populations in society (Gramsci, as cited in Tremblay, 2003); they are rooted in Eurocentric ideologies that plant false beliefs about Black families and other racialized groups in mainstream society, which are often also internalized by some people about themselves. These Eurocentric ideologies manifested over time in which one must look to history in order to make sense of the present. In the eighteenth century, to support White superiority in Western society, science produced defining ideologies about race that took root, but were later discredited (Lomba, 2001). Although these ideologies were discredited, their seeds had been planted and had grown deep roots; they continue to sprout vines that choke Black people today. The emergence of racism stemming from colonialism is based on three major ideological components: one, the gulf between the culture of

the colonialist and the colonized; two the exploitation of these differences for the benefit of the colonialist; and three, the use of these supposed differences as standards of absolute fact (Memmi, 1991, p. 71). Anti-Black logic must be examined because of the multiple ways that anti-Black coloniality frames our human present, thus we must understand its creation, formation, and production.

2.3.1 The historical significance of Blackness in anti-Black racism theory. In antiquity there was relative indifference to skin colour. Neither Greeks or Romans viewed skin colour negatively and marriages between White and Black people occurred without provoking any kind of condemnation (Diop, 1987). Blacks were simply one type of Barbarian (the word used in Ancient Greece to describe anyone who was not Greek) among many (G. M. James, 1954). While slavery was practised in Ancient Greece, no racial attitude was associated with the conditions of the slaves and, importantly, it was in no way a static status: people could escape slavery through emancipation. Moreover, at that time the negative fact of being a slave was not seen as a permanent characteristic and it did not mark former slaves and their descendants. It was a particular practice of the Christian faith and a specific interpretation of the Bible which justified the introduction of racial prejudices. These would, in turn, allow slavery to be presented as the “natural” consequence of a Biblical curse, implying that the fate of Black Africans was the result of divine will (G. M. James, 1954). Whitford (2009) articulates in *The Curse of Ham in the Early Modern Era* that the:

Curse of Ham, according to the mythology that developed around this story, Noah cursed his son Ham to perpetual slavery. Ham according to Genesis ten, was the founding father of Africa. Thus Africans are an accursed race predestined by God to inferiority and slavery. Robert Byrd, a US senator in 2009, demonstrated that the “Curse of Ham” has

been used to support racial segregation in the United States within living memory" (2009, p. 2).

The concept of a global social order based on racial categories is intrinsically linked to the enslavement of Black Africans by European traders. This saw the official creation of a racially inferior category (Negroes) and a superior category (Whites). Theology and law blended together to create a form of so-called charity, proceeded to feed this racist ideology through the transatlantic slave trade that saw millions of Black slaves deported, creating through their descendants' Black communities throughout the American continent. This ideology of European supremacy continued to expand with colonisation. From the 19th century, religion was replaced by "science," marking the turning point in the development of racism theory. From then on, "scientifically" constructed races became apparently permanent and definitive categories. This is the current upon which Nazi ideology drew, with the tragic consequences with which we are familiar. After this traumatic period, there was widespread condemnation of racism and the concept of "races," but segregation of Blacks and Whites was nevertheless pursued in the United States and South Africa and the European powers struggled to give up their colonies which were governed by racist judicial systems.

This creation of the Negro must be understood as a creation for the justification of the ideology of White supremacy. The enforced Black being in the world as Walcott (2014) argues the very invention of Black people as art and parcel of European colonial expansion has aided the practice of settler colonial societies (2014). In addition, anti-Black racism scholars have articulated different theories, from political to psychological, on the creation of White supremacy and its conditions on the Black identity. Amos N. Wilson (1991) in *Black-on-Black Violence: The Psychodynamic of Black Self-Annihilation in Service of White Domination* articulates the

pervasive myth that Blacks are inherently criminal (1991). Not only did he chronicle the vast history of violence that was pervasive in American culture, but he also demonstrated how Black-on-Black violence and Black male criminality in the United States was a politically and economically engineered process designed to maintain the subservience and relative powerlessness of Black people and Black communities worldwide (1991). Frances Cress Welsing in *Cress Theory of Color Confrontation* and *The Isis Papers: The Keys to the Colors*, explores and defines the global system of White supremacy. Welsing articulated the importance of power in the implementation and elimination of racism. She posits that people who have the ability and means (power) to eradicate racism do not have any intention/will (desire) to end it and the people who have the need/want (desire) to end racism, do not have the ability (power) (Welsing, 1991). It is here that Welsing's theory deviates from traditional approaches to understanding racism. Welsing contradicts the notion that White supremacy was rooted in an idea of genetic superiority in the *The Isis Papers* (1991). Instead, she presents a psychogenetic theory suggesting Whites fear genetic annihilation because their pigmentation genes are non-dominant to the majority of the world's population, which consists of people of melanin—the most threatening being with the most pigmentation: Black. Therefore, they established White supremacy to prevent people of colour from diluting their genes and subsequently rendering them extinct. The foundation of Welsing's theory is based on genetic and social factors (Kambon, 1998). The genetic factor states that: (1) skin pigmentation has many adaptive functions which lack of melanin does not have (i.e. protection from disease, ultraviolet radiation, etc.) and thus the absence of colour represents a genetic deficiency; (2) the majority of the world's population are people of colour and are the norm among human beings; and (3) since people of African descent are perceived as the darkest among the people in the world, then they

represent the group most despised and feared by Whites (Jamison, 2017; Kambon, 1998; Welsing, 1991). The social factor states that: (1) since the majority of the world's peoples have more colour/pigmentation than White people, then Whites are the numerical minority among the world's population and Blacks, of all the coloured races of the world, therefore represent the greatest threat to White genetic survival; (2) White supremacy hostility and aggression against people of African ancestry manifests as a psychological defense mechanisms that mask feelings of inferiority, inadequacy, fear, and envy toward people of colour (Jamison, 2017; Kambon, 1998; Welsing, 1991).

2.3.2 Black economics and cultural thesis. To further understand the economics of Blackness and business ownership I will be guided by the “cultural thesis,” which suggests that immigrant/ethnic groups enter entrepreneurial enterprise because of particular cultural characteristics that promote their success in this sector (Light, 1972; Light and Bonacich, 1988; Light and Rosenstein, 1995a; Li, 1992, 1997; Teixeira, 2001; Waldinger, 1986). The “cultural thesis” emphasizes that particular traditional values and sociocultural backgrounds can serve to explain not only the differences in self-employment rates between immigrant and non-immigrant groups (as does the “blocked mobility theory”) but also differences between minority groups themselves⁴. A frequently cited example of this is the Chinese, whose tradition of hard work and family/group mutual support has often been pointed to as integral to their entrepreneurial success (see Li, 1992). Understanding the Canadian context in Toronto, as well as the scholarly research into entrepreneurship among immigrants and their diverse economic experiences and impact upon Canada’s economy, has not been documented comprehensively (Hiebert, 2000; Lo et al., 2000; Mata and Pendakur, 1999; Teixeira, 2001). Despite the evident social and policy

4 http://journals2.scholarsportal.info.myaccess.library.utoronto.ca/pdf/00420980/v38i0011/2055_craoiepabeit.xml

ramifications of immigration and self-employment in Canada, relatively few attempts have been made to study the development of ethnic businesses among immigrant groups or to examine the position of certain ethnic groups—particularly visible minorities—as ethnic entrepreneurs within particular sectors of the Canadian economy (Teixeira, 2001).

These theoretical frameworks were used to understand the historical context of the experiences of Black business owners and their use or lack of use of financial literacy education. These theories are important because they take a critical inquiry approach, and because multiculturalism, curriculum, and economics are all contested and value-laden. Scholars have argued that critical research is concerned with empowerment and social transformation (Giroux, 1981; 1992; Kincheloe & McLaren, 2007; Edwards & McCarthy, 2004), and using a critical approach will allow me to investigate the power relations that exist within the education and economic system. This approach will enable me to use “a process of inquiry that goes beyond surface illusions to uncover the real structures in the material world in order to help people change conditions and build a better world for themselves” (Neuman, 2014, p. 76). Therefore, employing a critical method has enabled my research to understand the wider contextual social order and power dynamics that influence the outcomes of Black business owners in Toronto and the impact of financial literacy education. Merriam (2009) argues that critical education research interrogates “the context where learning takes place, including the larger systems of society, the culture and institutions that shape educational practice and the structural and historical conditions framing practice” (p. 35). Thus, to understand financial literacy education and its policies and practice in Toronto and their implications for equity, quality, and cohesion, it is critical to closely examine the historical, cultural, and geopolitical aspect of the social order that governs the finance and education sector pertaining to Blackness.

2.4 African Indigenous Knowledge Production: Rewriting History

Indigenous knowledge is local knowledge: knowledge that is unique to a given culture or society (Oladimeji, 2018). Warren (1992) examines how Indigenous knowledge contrasts with the international knowledge system generated by universities, research institutions because it is the basis for local level decision making, health care, and natural resource management in communities. In 2007, the World Bank was quoted on why Indigenous knowledge is important:

The basic component of any country's knowledge system is its Indigenous knowledges. It encompasses the skills, experiences and insights of people, applied to maintain or improve their livelihood. (World Bank, 2007)

African Indigenous knowledges generally means the type of education that was obtainable in Africa before the advent of the West as colonial masters and missionaries. Scalon (1964) observes that education of the African before the coming of the European was an education that prepared him for his responsibilities as an adult in his home, his village and his tribe. According to Bogonko (1992), African Indigenous knowledge prepared the young to take up their place in society, a society in which religion, politics, economics, and social relationships were inextricably interwoven. Literacy and formal schooling as they are known today did not exist in pre-colonial Black Africa. However, African peoples had developed their own coherent systems of education through which children were prepared to live effectively in their environment (Otiende and Sifuna, 1994).

African Indigenous knowledges pivot the shared ideology around the influence of the erasure and modification of Black history on Black identity. In summary, I can state that African Indigenous knowledge is a complete knowledge system with its own concepts of epistemology, philosophy, spirituality, and scientific and local validity and can only be fully learned or

understood by means of the pedagogical traditionally employed by Indigenous peoples themselves. In this thesis, I acknowledge the fact that people of African descent are not homogenous and there is cultural diversity, and that African Indigenous systems and traditions have been subjected to different forms of colonialism, neo-colonialism, and distortion.

Scholars have documented from antiquity to modernity the impact of Black people on global history. This is important to understanding anti-Black racism theory because identity is rooted in knowing thyself. Positioning Black voices to tell the history of slavery and colonization is important, as their oppression is rooted in this history and legacy and was not limited to a particular time or space. The importance of time and space challenges one to look at what exactly is being projected onto specific bodies dependent on location (Massaquoi, 2007, p. 80). Their oppression goes beyond a micro understanding and expands to the macro, as systems were built and policies were drafted that gave mainly White men ultimate privileges. Before slavery and African colonization, we must go back to history books written by Black people in order to gain the most accurate perspective of understanding the tenacious roots of oppression. Indigenous knowledges circumvent the notion that Black people only have a history of slavery, brutality, violence and discrimination. As John Henrik Clarke (1997) stated in *Why Afrikana History* that:

History is not everything, but is a starting point. History is a clock that people use to tell their political and cultural time of day. It is a compass they use to find themselves on the map of human geography. It tells them where they are but, more importantly what they must be. (1997, p. 38).

Chancellor Williams (1971) in *The Destruction of Black Civilization: Great Issues of a Race from 4500 B.C. to 2000 A.D* chronicles how high civilization began in Black Africa,

contrary to what mainstream historians have espoused to the world (1971). He meticulously lays out the history of Africa in great detail and demonstrates that the continent's current underdevelopment came after thousands of years of consistent onslaught by Eurasians, and not because Africans made no significant contributions to the world. Ivan Gladstone Van Sertima (1976) in *They Came before Columbus* demonstrates a pyramid of evidence to support the idea that Africans were master shipbuilders who sailed from Africa to the Americas thousands of years before Spanish explorer Christopher Columbus, and that the Africans traded with the Indigenous people of South and North America (as it is called today), leaving lasting influences on their cultures which have been erased from Western history, therefore enhancing the ideology that Black people were always savages with no intellect for invention or exploration. In the closing of his book, he declaimed the notion of "discovery" by Columbus. In 1987, Van Sertima testified before a United States congressional committee to oppose recognition of the 500th anniversary of Christopher Columbus' "discovery" of the Americas. He said, "You cannot really conceive of how insulting it is to Native Americans ... to be told they were discovered." (1987).

J. A. Rogers in *World's Great Men of Color* wrote in 1947:

There is now an international struggle on the part of people of African descent against racism and for a more honest look at their history. On University campuses and in international conferences they are demanding that their history be looked at from a Black perspective or from an Afro-centric point of view. This has taken the struggle against racism to the world's intellectual centers, where the theoretical basis of racism started. This has helped to create new battle lines and a lot of fear and frustration on the part of White scholars. They still do not recognize that removing the racism that they created is the healthiest thing that present-day Black scholarship can contribute to the world; that in

the cry for Black power and Black history, Black people are saying a very powerful, complex, yet simple thing: “I am a man [woman].” The struggle against [anti-Black] racism all along has been a struggle to regain the essential manhood lost after the European expansion into the broader world and the attempt to justify the slave trade. This struggle has brought to us where we are now, standing on the “Black and beautiful” plateau. From this position Black people will go into another stage, much higher and more meaningful for mankind. After reclaiming their own humanity, I think [Black people] will make a contribution toward the reclamation of the history of [all humanity]. (p. 24)

The intersectionality of African Indigenous knowledges and reclaiming our history embodied the experiences and identity of Black people. Anti-Black racism and anti-colonialism share a history of a racial construct that denies them individual and collective privileges and keeps them in a state of oppression. These theories as analytic tools recognize the importance of the subjective experiences of each individual within the Black community, while connecting their past to their present.

2.5 Convergence and Divergence of the Theoretical Frameworks

Anti-colonial, anti-Black racism, and African Indigenous knowledge theories converge in their quest to liberate Black people and restore individual and collective freedom, privilege, and respect. Together, these theories allow for an analysis of social, economical, and political thoughts that are deliberately embedded in individual unconsciousness and institutional policies. They call attention to the historical underpinnings of oppression and disrupt the oppression of Black people, more specifically Black business owners.

A consideration of anti-colonialism is important to any fair analysis of economics within the Black community, for colonial ideologies are embedded in people's lives in ways that significantly impact the realities of Black business communities and the individuals who comprise those communities. Anti-colonialism is very important to a historically based understanding of anti-Black racism, but its main value for this thesis is to provide a chronological understanding of Black people's experiences throughout history. It brings a critical lens to the colonial ideologies that are entrenched in institutional practices and policies. Some have argued that society is in a post-colonial era and that anti-colonialism is outdated and no longer relevant. This belief is mistaken. When a Black individual experiences a person of authority—generally someone from the dominant culture—enter their home or business and tell them what good behaviour is and what they are going to do if they don't behave, the power dynamics of colonialism become evident.

African Indigenous knowledges gives Black people the power and permission to recover their traditional ways of knowing, thinking, and problem solving (Wane et al., 2013). It is also a means by which they can uplift and rehabilitate areas in their lives that were repressed and eroded by colonialism and slavery. The psychological impact of colonialism is profound, and it is not always visible. Minujin and Nandy explained that "colonization is a mental state that is rooted in earlier forms of social consciousness in both the colonizers and the colonized" (2012, p. 174). The anti-colonial framework allows one to understand the psychological impact and influence of the colonial gaze, while shedding light on current policies that are used to maintain colonial power. Finally, the use of its methodologies can be used as a form of resistance to colonial power.

Anti-Black racism emerged out of the historical oppression of Black people highlighted by the anti-colonial framework. Along with Indigenous knowledges, an analytic tool that centres an understanding of anti-Black racism is used in this thesis to understand the everyday and often nuanced forms of oppression that are specifically directed towards Black business owners. It starts from the position that power, privilege, and oppression are present in everyday interactions that Black people have with individuals and institutions. Stephen Lewis's *Report on Race Relations in Ontario* summarized the main intentions of anti-Black racism. He indicated the main target of racism cannot be ignored and he noted that:

While it is obviously true that every visible minority community experiences the indignities and wounds of systemic discrimination throughout Southern Ontario, it is the Black community, which is the focus. It is Blacks who are being shot, it is Black youth that are unemployed in excessive numbers, it is Black students who are being inappropriately streamed in schools, it is Black kids who are disproportionately dropping-out, it is housing communities with large concentrations of Black residents where the sense of vulnerability and disadvantage is most acute, it is Black employees, professional and non-professional, on whom the doors of upward equity slam shut. (1992, p. 2)

Lewis's report was released nearly 30 years ago and to date, very little has changed.

Indigenous knowledges hold up the unique experience of Black business owners' explanations relating to the environment they are in, which allowed this thesis to spotlight Black entrepreneurs' experiences. Unlike anti-colonial and anti-Black racism frameworks, this approach amplifies Black business owner's voices—voices that have historically been silenced and marginalized. Secondly, its critical lens acknowledges multiple levels of interlocking positions to offer an understanding not only of behaviours, but also of the sociohistorical context

of particular groups of people (Few, 2007; Neville & Hamer, 2001). The Indigenous knowledges framework concerns itself with the functioning of Black people's communities. This discourse makes some people uncomfortable, as it forces people to confront Black people's oppression. Another criticism of Indigenous knowledge production is that it further divides the Black community. However, Indigenous knowledge is an inclusive discourse, one that disrupts the assertion that White men are the centre of the struggle against oppression. Liberation pedagogies, such as those posited by Paulo Freire (1970), Frantz Fanon (1963), and Albert Memmi (1991), spoke about the liberation struggle from a male perspective, ignoring women's oppression. Indigenous knowledge production is not for Black people only, and Indigenous knowledges' consciousness has been found to be prevalent among various racialized men and women (Few, 2007).

Through this thesis, I have taken the position that each of the aforementioned frameworks is equally important in addressing the issues faced by Black entrepreneurs. Theories that inform discussion on or about Black business owners require an inclusive understanding that highlights the consequences of colonialism (Fanon, 1967), anti-Black racism, and the specific experiences of Black people through their shared knowledge production. Adopting and intertwining all three frameworks disrupts the divisions that colonial societies' attempt to create between Black-focused ideologies; instead, using these three frameworks creates bridges for Black people to work together with the common interest of constructing a resistance movement against colonial, racial, and economic oppression.

2.6 Chapter Summary

I began this chapter with a review of the historical underpinnings of anti-colonialism, anti-Black racism, and African Indigenous knowledges. These frameworks, used concurrently,

offer a comprehensive understanding of how many forms of oppression are rooted not only within individual ideologies, but also in practices and policies. Such practices and policies are informed by colonist thinking and are used to oppress Black business owners. The three theoretical frameworks laid out in this chapter bring attention to the intersectionality of racism within institutions, such as the educational, judicial, and social welfare systems.

An anti-colonial approach is critical to this discussion, as it offers a macro-level overview of the foundations of our current society and offers a lens that allows for the disruption of said foundation. Furthermore, it introduces a language that allows us to have an intellectual discussion about the impact of colonialism, thus legitimizing the critique of our current system. The intersectionality of race and Indigenous knowledge production analyses creates a holistic framework for understanding financial literacy among the Black business community, as it takes into consideration the unique realities of the Black entrepreneur. Anti-Black racism and Indigenous knowledges are critical frameworks that disrupt the everyday colonial narratives about Black people. Putting Black people's experiences at the centre of discussion and understanding them through these frameworks allows for the unique experiences of Black business owners to be understood in a manner that is transformative and resists existing colonial structures.

Chapter Three: Review of Literature

Financial literacy education is an issue with broad implications for economic health in a society, community, and ethnic group. The definition of financial literacy is defined as having the ability to understand how money works, how someone manages to earn or make it, how that person manages it, how he/she invests it and lastly how that person can donate it in the benefit of others outside of themselves. In Canada, we live in a global society where student loans, mortgages, consumer debt, credit cards, and concerns about retirement investments preoccupy daily life. Debts and deficits have become the key and most important arbiters of policy at the nation-state and provincial levels, including school boards, transportation, hospitals etc. Not only does finance measure and profit by speculation on the fundamentals of economic life; it also helps shape and discipline the reality of cultural production and circulation. Financial literacy education is especially important for grooming future business owners. This is crucial because entrepreneurship is a key driver for a prosperous economy and community.

Given my theoretical framework and research questions in Chapter One, the goal of the literature review is to provide a general overview of the financial literacy education policy in Ontario, Black student experiences in the schooling context and studies done on the cultural influence on business ownership success in racialized communities. Accordingly, this section is divided into five sections. Section one focuses on the financial literacy education policy and provides an overview of the policy environment and postulations. The second and third sections highlight the gap between financial literacy and practice by providing a glimpse into Black entrepreneurship, Black identity, and politics. The final sections explore two main theories for Black business success, a politico-institutional dimension (Kloosterman and Rath, 2001; 2003; Rath, 2000; Rath and Kloosterman, 2000). This mixed embeddedness approach argues that, in

addition to the role of ethnic minority community networks in the opening and operation of small businesses, we must also consider the impact of laws, public institutions, and regulatory practices upon immigrant entrepreneurship. Put together, the review thus far has mapped out the opportunities and shortcomings in the research terrain of this study.

3.1 Financial Literacy Education: The Ministry's Mandate

At present, according to the Ministry of Education “The current elementary and secondary curriculum in Ontario provides many opportunities for students to learn about financial literacy topics” (2010). The Minister of Education, Mitzie Hunter, announced in November 2016, that the government would add financial skills to the Grade 10 career studies course, with a focus on financial literacy, entrepreneurship skills, digital literacy, and career and life planning.⁵ “In the face of changing times students need wider ranges of skills and knowledge to succeed. They’ll also need to learn how to be resilient and adaptable in a world where the only thing that is constant is change,” according to Education Minister Mitzie Hunter (2017).⁶

This statement by the Ministry of Education coupled with existing literature on financial literacy education, entrepreneurship and Black-owned businesses creates the foundation to determine the opportunities, missing gaps, and contributions for future investigation.

Taking a closer analysis of how financial literacy education is taught in Ontario public schools will outline what skills are emphasized and what is excluded in the curriculum. As outlined by the Ministry of Education, financial literacy education is taught throughout a child’s education:

5 <http://www.metronews.ca/news/toronto/2017/02/13/ontario-to-roll-out-pilot-teaching-financial-literacy-.html>

6 <http://www.ctvnews.ca/business/ontario-piloting-financial-literacy-classes-1.3338038>

At the elementary level, in mathematics, students develop skills in problem solving and an understanding of numbers, quantity, proportional relationships, and equations.

Through their exploration of media in the language curriculum, they develop the critical thinking and analytical skills that they will require as citizens and consumers. In social studies, they learn how decisions about the use of available resources contribute to the well-being of families and communities. At the secondary level, the skills and concepts associated with financial literacy are addressed most frequently in the curriculum for business studies, Canadian and world studies, guidance and career education, mathematics, and social sciences and humanities. In these and other disciplines, financial topics may be the focus of several expectations or of a section within a course or the focus of an entire course. In addition, cooperative education and other work experience programs, as well as Specialist High Skills Major programs, offer secondary school students opportunities to apply their learning about financial literacy topics in real-world employment settings. It is clear, then, that many Ontario students already have opportunities to acquire some of the fundamental skills needed for financial literacy.

(Ministry of Education, 2010)

In order to evaluate this model of financial literacy education we must look at the economic and financial achievements or lack thereof from students that graduate. This will, at the very least, give a vague illustration into the inclusivity or exclusivity of financial literacy taught in educational institutions in Canada and whether it provides fair and equitable gain of economic empowerment.

The Ontario Working Group, an organization that supports the implementation of financial literacy in Ontario public schools defines financial literacy “[as] having the knowledge

and skills needed to make responsible economic and financial decisions and actions with a requisite level of competence" (Ontario Ministry of Education, 2010, p. 7). However, this organization does not question nor define from which knowledge and skills of financial literacy is this "finance education" stemming from. Furthermore, who defines responsible decisions? As Asante (1990) states, institutions such as schools are conditioned by the character of the nation in which they are developed. The current financial literacy model has been built on the backbone of settler models of merit and value.

A review of financial literacy surveys in 12 OECD (Organization for Economic Cooperation and Development) countries concluded that "Financial literacy is especially low for certain groups, such as the less educated, minorities and those at the lower end of the income distribution" (OECD, 2011). Mosley (2010) argues that "literacy and access to material wealth are intermeshed, and as a result, the denial of literacy has been used as a way to maintain the economic stratification in US society [Canadian society as well]" (pg 453). This is important because economic prosperity is closely related to business, commodities, and ownership. Black people in Canada have some of the highest high-school dropout rates as well as lowest financial literacy skills, and second-generation Blacks face a wage gap of about 10 to 15 per cent compared with non-visible minorities regardless of education and residential location.⁷ *How and why is that the case?*

3.1.1 Financial literacy and the wealth gap. Financial literacy education is lowest amongst visible minority groups (OECD, 2012) which is the rationale for this study to examine the intersectionality of race, financial literacy and economic empowerment through business

⁷ <http://www.theglobeandmail.com/report-on-business/economy/economy-lab/black-canadians-paid-less-on-average-than-whites-study/article619752/>

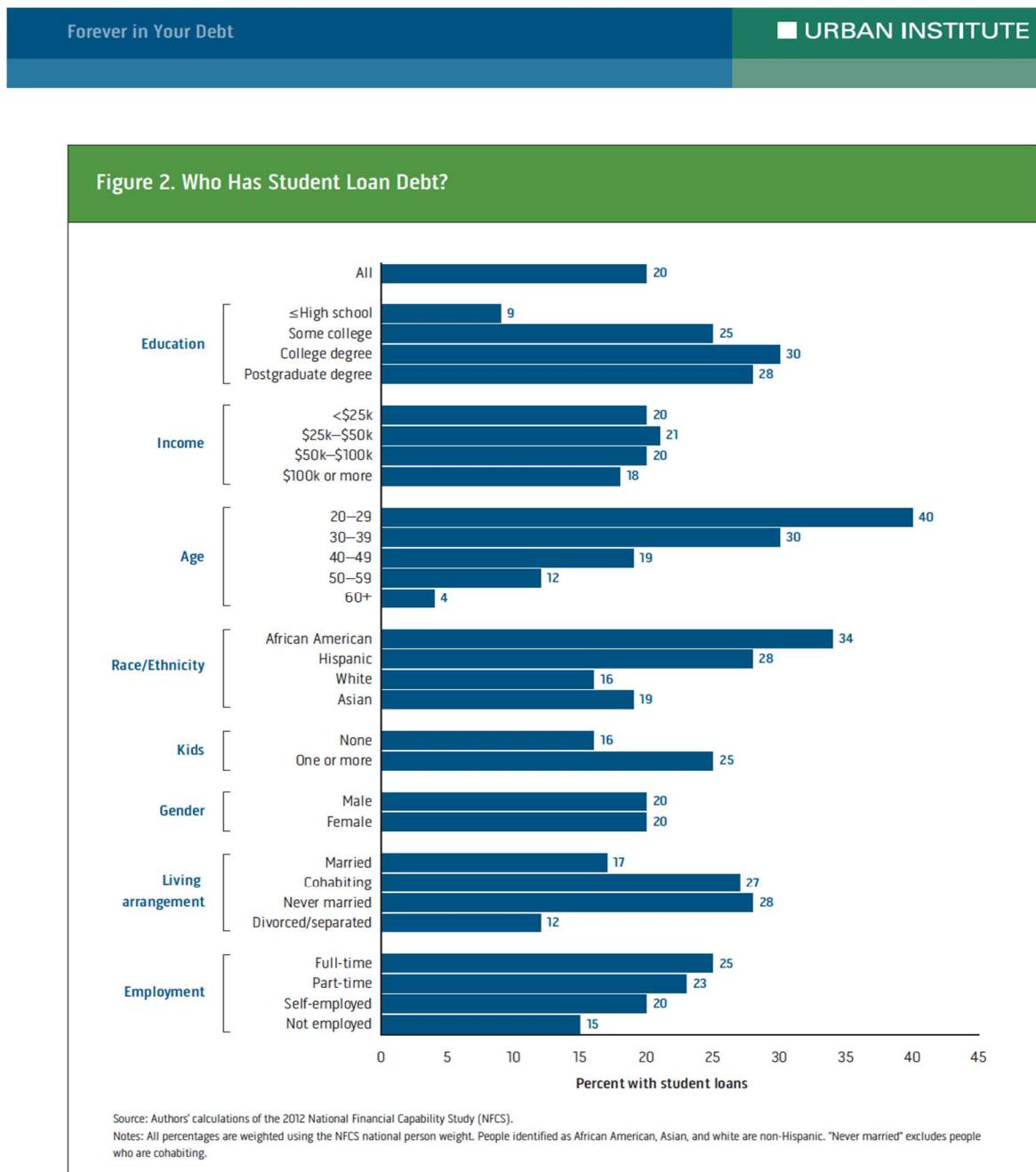
ownership within the Black community in Toronto. The literature concerned with the relationship between race and business activity has almost completely ignored the Black experience (Henry, 1993; 1994). The wealth disparities in Canada starts to paint an oppressed reality for racialized bodies. Racialized Canadians earn an average of \$30,385 per year compared to \$37,332 for other Canadians, or 81 cents to the dollar (Galabuzi, Casipillai and Go, 2012). Furthermore Galabuzi et al. document that:

Studies have also documented racial disparities in income, health status, services, civic participation and in the labour market. Employment and income disparities persist for racialized people in Toronto and Canada, regardless of education. They are more likely to be unemployed and underemployed even though they are more willing and available to work (Galabuzi, Casipillai and Go, 2012)

This questions the realism and feasibility of the Ministry of Education's (2010) statement on "opportunities to apply their learning about financial literacy topics in real-world employment settings." This is important because the narrative of a racism-free equitable economic attainment for all is an elusive concept, propagated to serve and maintain the interests of privileged White bodies.

Max Haiven argues in *Cultures of Financialization* (2014) that exposing youth, to financial literacy education continues the cyclical exposure to Eurocentric economic philosophies of capitalism. Haiven elaborates that financialization must be understood as an elaborate way in which capitalism can obscure the raw and primal reality of what Judith Butler (2004) calls "precarious life." The narrative not taught in schools today is that systemic inequality, specifically wage and income inequality, is imposed directly or indirectly by courts and hiring practices that are racially and ethnically biased (Carnoy, 1996). The current financial

literacy model is based on Eurocentric models of capitalism which is fed by the cultural imperialistic notions of colonization. Looking at how finance and education are coupled together to stratify race is seen in Figure 1, The Urban Institute, a nonpartisan Washington D.C. based think tank that carries out economic and social policy research, concluded that non-Whites have higher student loan debt for education than White students (2013).



(Figure 1, Student Loan Debt)

This is significant because Figure 1 shows that African American students have the biggest debt burden when finishing their education, which will hinder their ability to further acquire a higher economic position in North American society (2013). The racialized Black body demonstratively through Figure 1, must work twice as hard to achieve half as much. This is simple mathematics; if the Black person finishes school with twice as much debt as their White classmate, that Black body must work twice as hard and twice as long to eliminate the debt burden and save financially for their family's and/or their community's future.

The debt burden on the racialized body is referred by Alain Testart (2002) in *The Extent and Significance of Debt Slavery as Masters and Slaves*. Owning debts is a mechanism of control, unconsciously transforming the mind of a debtor into a slave which results in considerably strengthening the power of the dominant (Testart, 2002, p. 174). Debt and servitude are not confined to North American societies, as is seen in migrant workers from Peru caught in a web of debt-bondage in Brazil (Le Breton, 2016). Dubai skyscrapers, built by South Asian migrants in harsh conditions, constructing a post-colonial city state within the context of neoliberal development (Kathiravelu, 2016). Debt, survival, and servitude has become deeply encapsulated in the consciousness of our global economy whilst being admired as the formidable method of achieving the Western cultural production of “liberty;” the land of the free.

Perhaps looking at the roots of colonization and its implications for the colonized and the colonizer, we can begin to untangle the relationship between Eurocentric financial literacy education as a way to keep the poor poorer. As Albert Memmi articulated in *The Colonizer and the Colonized*, “the idea of privilege is at the heart of the colonial relationship-and that privilege is undoubtedly economic” (1965, p. 8). Black families have much greater difficulty accumulating

wealth compared to White families (Warren, 2004). Warren states that Hispanic families are twice more likely than White families in the United States to file for bankruptcy, Blacks are three times more likely (2004, p. 121). This shows the continued physical and psychological degradation that the African diaspora continue to endure which has left a deeply traumatic and lasting effect on their general wellbeing and their material development (Glevey, 2012, p. 14).

3.2 Being Black in the Classroom

One may argue that there are many other external factors that affect the Black body from attaining economic success - one of them being, the high school dropout rate. For many Black students there is a disconnect between their lives and their school experiences as was revealed by Dei's (1996) study on high school dropout. Black students in Canada are dropping out of school, why? In his study on African-Canadian youth in the school system, George Dei (1996) states that low teacher expectations add to the bitterness students feel towards the devaluing and negation of their experiences, histories, and knowledges, as well as the contributions they bring to school. In Toronto, race, colour, and class play significant roles in the quality of education a student receives. Teachers, most of them White and Eurocentric in outlook, as noted by Ryan (2000), hold differing expectations for different groups of students (Dei 1994, Bennett, 1992). These expectations straddle both negative and positive boundaries and affect students accordingly. Bennett (1992) notes that Black and First Nations students are automatically assumed to be intellectually inferior to other groups. A study conducted by social neuroscientists at U of T Scarborough discovered:

There is a basic difference in the way people's' brains react to those from other ethnic backgrounds. Observing someone of a different race produced significantly less motor-cortex activity than observing a person of one's own race. In other words, people were

less likely to mentally simulate the actions of other-race than same-race people. (Gustell, 2010⁸)

This clearly demonstrates what Patrick Solomon (1992) points out, that dominant-group teachers have differential expectations of students from different racial and ethnic backgrounds, and that these expectations often influence curriculum offerings, teaching approaches, and student-teacher relations. This mentality stems from the systemic and institutional racism that underlies Ontario's educational system, and unfortunately contributes to a negative self-fulfilling prophecy for the Black students toward whom this type of thinking is directed. Eradicating curriculum inequities currently existing within the Toronto school system demands both attention and restructuring if we are to secure an inclusive rather than exclusive education approach that is not typified by Eurocentricity and consequent curricula content.

Any attempt to bring about transformative educational change while improving student experiences in the school system must begin at a conceptual level. A clear vision of the desired society will need to be outlined, reflections about the appropriate conception of schooling and the theoretical possibilities for student experience and success. Within the broad Canadian social context, there is the unfinished business of decolonization, humanization, justice, and critical democratic inclusion for all. These aspirations have implications for schooling and community expectations about student success from schools. In thinking this through decolonization and the implications for schooling and student success, several questions come to mind: What role could the schooling system play in restoring justice, promoting critical inclusion, and facilitating decolonial social change in communities? How will schooling and how does schooling need to be conceptualized to support such an agenda? As it relates to enlisting young community

⁸ <http://ose.utsc.utoronto.ca/ose/story.php?id=2135>

members (students) in a social change agenda that foregrounds decolonization and critical inclusion for all, what kind of contribution can communities expect from schools?

3.3 Financial Education: Self-Education

Although the education system has its dire challenges, famous deceased American entrepreneur Jim Rohn stated that “Formal education will make you a living; self-education will make you a fortunate”⁹. This statement for some is to look outside North American educational institutions to teach them financial literacy skills. Notably entrepreneurship has been a means for the economic advancement of numerous ethnic groups (Bogan and Darity, 2006). Bogan and Darity (2008) argue that policy makers and scholars alike consider self-employment as an alternative to unemployment and a route out of poverty. Fairlie and Robb (2008) argue that entrepreneurship can help visible minority communities that are facing discrimination or blocked opportunities in the wage and salary sector—such as Chinese, Japanese, Jewish, Italian, and Greek immigrants—have used business ownership as a source of economic advancement. However the statistics for Black entrepreneurs in the United States paints a meek illustration and highlights the issues surrounding the success of Black business ownership. 13 million people in the United States are self-employed business owners, and from these 13 million business owners hold an amazing 37.4% of total U.S. wealth (Bucks, Kennickell, and Moore, 2006). Yet only 5.1% of African American workers and 7.5 percent of Latino workers own businesses compared with more than 11 percent of White and Asian workers. Low rates of business ownership among African Americans have also persisted over the entire twentieth century, and recent trends indicate that racial disparities in business-ownership rates will not disappear in the near future” (Fairlie and Robb, 2008, p. 24). This has led me to investigate the following question: with

⁹ <http://www.brainyquote.com/quotes/quotes/j/jimrohn121282.html>

financial literacy skills low, high school dropout rates high and Black business ownership at the lowest, what are possible solutions? At this stage, more needs to be learned about the role of race in the Canadian economy. An understanding of the intersection of Black identity and business ownership in Canadian small business is essential to any broader study of immigrant interaction with, and/or integration into, Canadian society in addition to decolonization transformation.

3.3.1 Ethnic entrepreneurship. There is an emerging consensus among social scientists that ethnic entrepreneurship is a critical element in the current restructuring of Western industrial economies. It has been shown to play an important role in the structuring and development of economies at the community level (Light, 1998; Razin and Langlois, 1996; Waldinger et al., 1990). However, the debate over the importance and impact of immigrant enterprises remains largely inconclusive (Lo et al., 2000). In general, researchers with interests in ethnic enterprise agree that “ethnic entrepreneurship is associated with a complex mix of problems and benefits” (Walton-Roberts and Hiebert, 1997, p. 121). Bogan and Darity (2008) cite as reasons for the limited level of entrepreneurship in the African American community are the low levels of education, low asset levels, smaller probabilities of having self-employed parents, demographic trends, and discrimination. Much of the “social capital” literature addressing African American entrepreneurship concentrates on African American culture as the primary reason for the paucity of Black entrepreneurs. For example, Light (1980) once argued that Black communities are too individualistic and do not have the networking and solidarity that support business in other communities (Feagin and Imani, 1994). This conundrum is what Walter Rodney (1972) argues is the type of false or pseudo integration [financially] which can be a camouflage for dependence (111). Perhaps looking at the roots of colonization and its implications for the colonized and the colonizer, we can begin to untangle the relationship between Eurocentric financial literacy

education as a way to keep the poor poorer. As Albert Memmi has articulated in *The Colonizer and the Colonized*, “the idea of privilege is at the heart of the colonial relationship-and that privilege is undoubtedly economic” (1965, p. 8). To this end, my research seeks to investigate how Black business owners in Toronto survive and/or thrive with or without financial literacy skills taught in Ontario public schools.

Earlier research has identified financing as a crucial limiting factor in business development among Black entrepreneurs in the U.S. (Bates, 1989; 1997; Butler, 1991; Feagin and Imani, 1994; Hodge and Feagin, 1995) and in Europe (Barrett, 1999; Boishevain et al, 1990; Deakins et al, 1997; Ram and Deakins, 1996). In this context, does race matter in the entrepreneurial activity of immigrants in Canada? And, if so, what are the precise parameters of the role of racism or institutional discrimination in operating businesses in cities such as Toronto? There are clear gaps in the Canadian literature on these questions. In general, the few Canadian studies that have attempted to account for the underrepresentation of some visible-minority immigrants (such as Blacks) and the overrepresentation of other groups (such as Chinese and Jewish) in entrepreneurship have not given appropriate attention to the importance of any discriminatory factors. The lack of intragroup and intergroup comparison among ethnoracial communities adds to this shortcoming.

3.3.2 Collectivism vs. individualism. Bogan and Darity (2008) cite as reasons for the limited level of entrepreneurship in the African American community are the low levels of education, low asset levels, smaller probabilities of having self-employed parents, demographic trends, and discrimination. Much of the “social capital” literature addressing African American entrepreneurship concentrates on African American culture as the primary reason for the paucity of Black entrepreneurs. For example, Light (1980) once argued that Black communities are too

individualistic and do not have the networking and solidarity that support business in other communities (Feagin and Imani, 1994). General comparisons between African American and immigrant entrepreneurs are common as “Asian Americans are seen as the classic small-business success story while scholars and journalists often address Black entrepreneurship by asking What’s wrong with Blacks?” (Bates, 1997). Conflicting and disparate interpretations of the entrepreneurial performance of various ethnic groups typify the conclusions made by Light (1980) and others. Thus, in order to better understand the patterns and sources of entrepreneurial success perhaps one can look at the Korean’s success model in order to see where the gaps lie.

The biggest dilemma for entrepreneurs is how to finance your business, whether it is through your personal savings, a loan or donation. Looking at how Koreans are able to finance their businesses, scholars have proposed that they are able to utilize a variety of capital and other resources that are purportedly internal to the ethnic group. These include class resources such as formal education, business experience, and financial capital as well as co-ethnic social capital including rotating credit associations and special deals and private financing plans between business people (Kim and Hurh 1985; Lee 2001; Light and Bonacich 1988; Light et al. 1990; Min, 1984; Min and Jaret 1985; Park 1997; Rajman & Tienda 2003). Koreans’ sharing of these resources is taken as indicative of their ethnic orientation. That is, along with being considered disciplined and hardworking, Koreans are perceived as “collectivist” and family-oriented (H.C. Lee 1999; Jo 1992; Kim and Kim 1999; Min 1984; Park 1995/1996; Umemoto 1994; Yoon 1997).

3.3.3 Colour-blind racial ideology and the disadvantage thesis. More recently, the economic mobility of Koreans has been linked to the *colourblind racial ideology* and the *disadvantage thesis* to explain the high concentration of successful Korean businesses (Nopper,

2010). The disadvantage thesis emphasizes situational characteristics of ethnic groups that inform their business participation (Portes and Rumbaut 1996). The approach posits that non-Whites and/or immigrants who have difficulty accessing the primary labor market because of discrimination, nativism, lack of English proficiency, or unfamiliarity with U.S. institutions must seek other routes to social mobility besides professional employment. Small business ownership is therefore a ‘reaction’ to disadvantages in the primary labor market (Light 1984; Portes and Rumbaut 1996). However, other scholars find the disadvantage theory problematic as an approach. The disadvantage theory is an example of what Bonilla-Silva (2003a) terms the “new racism,” which is characterized by, but not limited to covert racist discourse and practices, avoidance of racial terms, and invisibility of how institutions reproduce racial inequality.

The colourblind racial ideology pivots on neglecting how institutional actors may, in their assessment of different ethnic and racial groups’ business patterns, ascribe group characteristics informed by and promoting hegemonic ideologies about race, culture, immigrants, and entrepreneurialism. This colourblind racism, is cultural racism. Reminiscent of social Darwinism, certain groups are depicted as having the cultural capacity to adapt to a competitive and temporarily hostile environment (Bonilla-Silva 2003a, 2003b; Steinberg 2001). A third and related dimension is that cultural racism works to incorporate “‘safe minorities’ to signify the non racialism of the polity” (Bonilla-Silva, 2003a, p. 272). Nevertheless, Feagin and Imani (1994) have observed, “one weakness in much of this entrepreneurship literature is the too heavy focus on the culture and organization of minority groups and the frequent neglect of discriminatory treatment of certain non-European groups by the dominant White group” (Feagin and Imani, 1994) In addition to the role of ethnic minority community networks in the opening and operation of small businesses, we must also consider the impact of laws, public institutions,

and regulatory practices upon immigrant entrepreneurship. Thus, this approach attempts to contextualize the interaction of micro level cultural forces within the broader political, social, and economic setting of the host society. Identifying that financial literacy education continues to be low amongst Blacks coupled with Black-owned businesses being amongst the lowest concentration compared to other immigrant communities leaves me to investigate solutions not offered in modern school textbooks on financial literacy education.

3.4 Entrepreneurship and Unity

The collectivist approach that Korean businesses have adopted, runs similar to forgotten African Indigenous knowledges on community-collectivism. Indigenous knowledges, which is slightly different in definition from but connected to traditional education, has been defined by Michael Warren, Layi Egunjobi & Bolanle Wahaab (1996) as a systematic body of knowledge acquired by local people through the accumulation of experiences, informal experiments and intimate understanding of a given culture's environment. Hence, as Agbola, Tunde and Mabawonku (1996) note, traditional education is the avenue through which Indigenous knowledge is passed on to the people. Questions about returning to and/or using aspects of Indigenous African knowledge and education in contemporary times have also been raised on the continent of Africa itself (Nyerere, 1982). Nyerere (1982) in his study on Tanzanian education also notes the deliberate attempt of colonial education to replace traditional knowledges by encouraging individualistic rather than cooperative instincts by promoting the possession of material wealth as the criterion of social merit and worth, and by separating family and community from the school. As a result, African students have lost their sense of responsibility toward their families and communities.

According to Dei (1996), African traditions speak to the wholeness of relationships—compassion, hospitality and generosity. As Asante (2000) notes, ancient Egyptian philosophers recognized that relationships carried more weight on the scale of morality than any other aspect of life because collectively men and women are stronger than individuals. Although some may say that this philosophy of collectivism did or does not work after Africans departed Africa from the transatlantic slave trade, I argue that these same philosophies were incorporated in the much forgotten “Black Wall Street” in the Jim crow era of American History.

3.4.1 Black Wall Street. Black Wall street—the name fittingly given to one of the most affluent all-Black communities in America—was bombed from the air and burned to the ground by mobs of envious Whites in 1921 (Johnson, 1998). In a period spanning fewer than 12 hours, 3,000 African Americans were dead, and over 600 successful businesses were lost. Among these were 21 churches, 21 restaurants, 30 grocery stores, two movie theaters, plus a hospital, a bank, a post office, various libraries, schools and law offices, a half dozen private airplanes, and even a bus system (Johnson, 1998). Little Africa as it was also known, would be likened to a mini-Beverly Hills. It was the golden door of the Black community during the early 1900s, and it proved that African Americans had successful infrastructure. The dollar circulated 36 to 100 times, taking a year for currency to leave the community. As far as resources, there were Ph.D.’s residing in Little Africa, Black attorneys, and doctors. One doctor was Dr. Berry who owned the bus system. His average income was \$500 a day, an enormous amount of money in 1910.¹⁰ During that era, physicians owned medical schools. It was a time when the entire state of Oklahoma had only two airports, yet six Blacks owned their own planes.¹¹ The community

10 Black Wall Street. (n.d.). Retrieved May 21, 2016, from <http://www.blackwallstreet.freeservers.com/TheStory.htm>

11 Black Wall Street. (n.d.). Retrieved May 21, 2016, from <http://www.blackwallstreet.freeservers.com/TheStory.htm>

flourished from the early 1900s until June 1, 1921. That's when the largest massacre of nonmilitary Americans in the history of this country took place, and it was led by the Ku Klux Klan (Johnson, 1998). It was a very fascinating community which has been erased from our history books. Black Wall Street serves to exemplify that unity, collectivism and knowledges of community can work. The imperative for financial literacy education including multiple sites of knowledge could provide a lens to which we can begin to interrogate other methods of attaining economic empowerment in racialized communities. The importance in analyzing existing scholarship and speaking with Black business owners and how they have enriched and sustained the lives of individuals, families, and communities in Toronto is crucial toward understanding how these knowledges have significant relevance today and the ways, they may be valuable toward fostering healthy identities and a greater promise of success among bodies of African heritage.

3.5 Chapter Summary

Investigating the relationship between the education and financial system from an anti-colonial/trans-historic lens makes a case for robust educational reforms that respond to the distinct cultural reality and communal aspirations of Black business owners in Toronto, Canada and more importantly the African diaspora globally. Mainstream theories about educational and economic change for Black people in the United States and Canada assesses the educational, economic, and political future from a deficit lens and situates the experiences of Black people in a perpetual catch up game with the West/dominant culture. They imply that education is culturally neutral, apolitical, and that the Western approach to education is the only valid way. This approach legitimizes the export of educational, economical and cultural ideas from the West. More disturbingly, it normalizes the trend of not generating multicultural centered

education research data and the relegation of Africa's colonized history and African Indigenous knowledge systems/heritage from education programming. In light of this, to unsettle this normality by drawing attention to the contradictions that arise in the financial literacy educational experiences of Black business owners in my study. My research will also reveal the gap between the society's expectations of Black students to become transformational business leaders and what business owners are actually experiencing. Also, my research will generate data that could enrich and enhance our understanding of what critically inclusive financial literacy education could look like in Ontario. This sort of data is significant particularly because it will foreground the experiences of Black business owners in Toronto who are often excluded from policy and civil society dialogues about educational, economical and political change.

More studies are needed into the causes and consequences of discrimination faced by these immigrants when starting and operating business in Canada. The literature concerned with the relationship between race and business activity has almost completely ignored the Black experience (Henry, 1993; 1994; Teixeira, 2001; 2007). To influence contemporary practice, more research is required to provide city specific data on Black business owners experiences and outcomes. At the international level, this research directly supports target four of the sustainable development goals that seeks to make education and economic attainment inclusive for all (United Nations, 2016). This study will help explicate what a more inclusive vision of financial literacy education looks like from the perspective of Black business owners in Toronto, Canada.

Chapter 4: Research Methodology and Design

This section examines the research methodology used to undertake the study. My understanding of research is that it is a logical inquiry or study intended to derive a detailed understanding of occurrences, conditions, or problems in a particular context. This study uses qualitative narrative inquiry.

Narrative inquiry embraces narrative as both the method and phenomena of study. Through the attention to methods for analyzing and understanding stories lived and told, it can be connected and placed under the label of qualitative research methodology (Clandinin, 2006). Clandinin and Connelly (2000) emphasize that the method and inquiry always have experiential starting points that are informed by and intertwined with theoretical literature that informs either the methodology or an understanding of the experiences with which the inquirer began.

4.1 Research Method Rationale

The rationale for using qualitative narrative inquiry is that it gives the researcher the “liberty to produce meaningful, accessible, and evocative research grounded in personal experience, research that would sensitize readers to issues of identity politics... to forms of representation that deepen our capacity to empathize with people who are different from us” (Ellis, Adams, & Bochner, 2010, p. 275). Qualitative research allows for various types of designs, given its focus on understanding experiences in relation to outcomes in people’s lives.

As noted by Denzin and Lincoln:

[It involves] the studied use and collection of a variety of empirical materials - case study, personal experience, introspection, life story, interview, artifacts, and cultural texts and productions, along with observational, historical, interactional, and visual texts—that

describes routine and problematic moments and meanings in individuals' lives. (2011, pp. 3–4).

Qualitative research is an umbrella concept covering several forms of inquiry that help us understand and explain the meaning of social phenomena with as little disruption of the natural setting as possible (Merriam, 1998, p. 5). This particular research project was best suited for a qualitative research approach. According to Merriam (1998), there are four major features that characterize qualitative research. The first is that the researcher is interested in understanding the meaning that people have constructed. In this study, I interviewed the participants on their business experiences in Toronto. This was in line with my original research goal, which was to understand participants' views, comprehension, and use of financial literacy and its integration into their business practices and overall prosperity creation. A qualitative research study primarily seeks to understand how meaning is constructed and interpreted from human experiences (Bouma and Atkinson, 1995; Patton, 1990; Richardson, Denzin & Lincoln, 2000, 2005). Van Maanen (1979) furthers that the qualitative research method explores complex issues in-depth using multiple strategies. It employs multimodal approaches to interpret and make sense out of social interactions and experiences. According to Patton, "Qualitative methods are practically oriented towards exploration, discovery and inductive logics" (1990, p. 44); therefore, employing these strategies enabled access to a wide range of information to better understand my research questions.

The second feature is that which views the researcher as the major instrument of data collection and analysis. The use of the structured data collection method centred me (the researcher) at the axis of the study. From actively participating in the conceptualization of the study from OISE/UT with my supervisor to conducting interviews, I became a central instrument

in data collection. By working closely with my supervisor, the interview questions were carefully identified and shaped in a language that would excite study participants and invite their creativity during the interview sessions.

Merriam (2009) also identified field work as a major feature of a qualitative study. For the purpose of this study, field work was achieved by travelling around Toronto and having direct interviews with participants in places of their choosing; at their business, or a library or coffee shop. Finally, an inductive strategy was identified as another key feature of qualitative research. Although the validity of any theoretical approach was not tested in this study, the research heavily relied on anti-colonial, anti-Black racism, and African Indigenous knowledge discursive frameworks of reference to understand participants' articulation of issues regarding financial literacy and its place in their success and or struggle with their businesses in Toronto. Because the qualitative approach is flexible and allows researchers to do things in ways that makes sense to them, the issue of validity was addressed through the use of theoretical frameworks and engagement with literature in the analysis of findings (see Chapter Five) to substantiate the claims being made by the researcher and respondents. In agreement, Eisner asserted that:

Qualitative inquiry places a high premium on the idiosyncratic, on the exploitation of the researcher's unique strengths rather than on the standardization and uniformity. Hence, investigators who study [education] and who engage in that craft called field work will do things in ways that make sense to them, given the problem in which they are interested, the aptitude they possess and the context in which they work. (1998, p. 169)

The rationale for the selection of qualitative research is that it is valuable in gaining a detailed comprehension of policy formulation and implementation, value systems, a populace's

behaviour, community concerns, cultural values, and aspirations, among others, through descriptions and interpretation of interview excerpts. Accordingly, Merriam (2009, p. 16) explains that the product of qualitative inquiry is richly descriptive. There are likely to be descriptions of the context, the participants involved, and the activities of interest. In addition, data in the form of quotes from documents, field notes, and participants' interviews, excerpts from videos, electronic communications, or a combination of these are always included in support of the findings of the study. Accordingly, Miles argued that qualitative research data are attractive because they are rich, full, earthly, holistic, and real, with their face validity seemingly unimpeachable. Moreover, they preserve chronological flow where that is important and suffer minimally from retrospective distortion (1979, p. 117).

4.2 Research Design and Data Collection Method

The data collection method consisted of in-depth interviews. In appraising interviews as a data collection method, Merriam (2009) posited that, in all forms of qualitative research, some, and occasionally all, of the data are collected through interviews. I implemented one-on-one in-depth interviews to collect rich and detailed information from a wide range of Black business owners to better analyze the data on the conceptualization and integration of financial literacy education.

4.2.1 In-depth interviews. In depth interviews enabled me to explore the issues in depth and provided flexibility, which encouraged participants to express their ideas freely (Denzin & Lincoln, 2000; Esterberg, 2002; Guba, Lynham & Lincoln, 2008; Merriam, 2009). Interviews are instrumental because they aid in the examination of the challenges of contemporary identity politics, business economics, and anti-racist pedagogy to make clear the business owners' attitudes towards financial literacy education in the school system and or outside the public

education system. For the purpose of studying the Black entrepreneurs' experiences and their personal uses of financial literacy education, Mertens (1998) asserted that if researchers accept the ontological assumptions associated with interpretive/constructivist analysis, that multiple realities exist that are time and context dependent, they will choose to carry out a qualitative study so that they can gain an understanding of the constructions held by people in that context. Patton (1990) argues that by using interviews we can understand the experiences and perspectives of others. Esterberg (2002) notes that using in depth interview process, people who are historically marginalized can be able to reveal their experiences as well as issues and factors of marginalization in school and society.

Prior to conducting my interviews and constructing my questions for this study, I took major graduate courses on sociological research methods and colonial representation. These guided my thoughts on issues of contemporary financial literacy education debates and relevant research procedures. These courses also sharpened my mind and shaped my understanding of the tension that exists between the dominant cultures of the capitalist (industrialized/colonizing) world of the Northern hemisphere and the developing (colonized) countries of the South as it affects, primarily, the motivations, flows, and trends of why some racialized bodies pursue entrepreneurship in developing countries as an alternative to the "American dream." This tension was also obvious in the response of interview participants as will be discussed later.

The most significant one was the uneasiness of some participants in remembering how their ancestors came to Canada as immigrants to give them a better life. One participant even wondered if his life would have been better if his grandparents had never immigrated. To avoid losing track of my objectives as I navigated through the tensions, I held onto the two research methods that were stipulated in the proposal—structured and unstructured interview methods—

to allow free expression of opinions and, where necessary, engage with the tensions in the course of the interview. The study was also anchored by my own beliefs in anti-colonial thought, anti-racism and transformative learning through Indigenous knowledges pertaining to wealth building, which formed my constructivist approach and critical inquiry.

4.2.2 Structured and unstructured interview methods. In a structured interview, the interviewer asks all respondents the same series of pre-established questions with a limited set of response categories (Fontana & Frey, 2000, p. 68). In its simplest form, structured interviews involve one person (the interviewer) asking another person (the respondent) a list of predetermined questions about a carefully selected topic. The interviewer is allowed to explain things the respondent does not understand or finds confusing.

In unstructured interviews, respondents are seen to have their own agency and selfhood, thus are not simply “respondents” answering the questions posed by the interviewer. The interview style is generally unstructured and interviewees have the freedom to tell their biographical stories in their own way, although there may be some gentle guidance offered by the interviewer in order to keep the narrative going (Creswell, 2002). This interview strategy greatly helped in generating other questions that were not hitherto part of the original questionnaires and also solicited responses from participants in breadth and depth. This exemplified the criticality of the research by touching every detail that originally was not part of the research questions with elaboration for clarity in race in business ownership in Toronto. Kincheloe and McLaren (2000) succinctly explained that critical inquiry must be connected to an attempt to confront the injustice of a particular society or public sphere within that society. According to them, research then becomes a transformative endeavour.

4.3 Recruitment of Participants

I recruited participants from a variety of small businesses in Toronto by convenience sampling. A small business is defined by Industry Canada as “a business that has fewer than 99 employees (2014). Convenience sampling (also known as availability sampling) is a specific type of non-probability sampling method that relies on data collection from population members who are conveniently available to participate in the study (Saunders, Lewis and Thornhill, 2012). Participants ranged from television producers to restaurant owners. The rationale for the selection of these various industries was to understand if the respondents’ answers would vary by industry. The table below shows participants’ profiles. It is necessary to mention that for all these participants, pseudonyms are used both in the table and in the profile details to protect participants’ privacy as a fulfilment of the ethical requirements for this study.

4.3.1 Recruitment methods. The recruitment of participants occurred over the course of four months, between December 2016 and May 2017. After obtaining ethical approval from the University of Toronto I reached out to fellow University of Toronto classmates and friends that might know any Black business owners in Toronto. I also asked my family and friends if they may know anyone and if they had their business locations and/or contacts. This proved to be the best method of recruitment because cold-calling a business usually ended in suspicion of solicitation. Finding the first four participants, out of a total of 22, took one month. As I started interviewing participants I would ask for referrals and that is when I was able to complete my remaining interviews rather quickly when one business owner would refer me to another. However, the drawback to interviewing business owners was the somewhat hesitation to participate, almost an air of suspicion, during the first 10 minutes of the interview. After the second month of interviews I realized this suspicion would occur regardless of age, gender, or

industry, hinting that this was perhaps something deeply rooted in identity politics. I had one case of attrition, where the participant decided to opt out of the study. The individual decided to exit the study before the set interview date. I did not hesitate to let the participant go. This is because there was room for attrition as stated in the ethical review form submitted to the University of Toronto's Research Ethics Board.

4.3.2 Participants. From the below table, all participants have their businesses in Toronto, which is also comprised of Scarborough, North York, and Etobicoke (see Table 2). The representation from the different industries is not even. This is because the study aimed to get participants from various industries with no emphasis on equal distribution. In total, I recruited 22 participants for the study from various industries. These included the industries of industrial machinery, nutrition, NGOs, and the service industry, including PC repairs, e-commerce and health where there was only one participant for each. Businesses including restaurants, finance, and media had two participants each. Retail and technology had three participants each and beauty had four. Seventeen of these participants were born in Canada while the remaining 5 migrated to Canada with their families as teenagers. Although the number of participants is by no means an average representation of Black business owners in Toronto for which I could claim accuracy of the data, the participants provided a good representative sample of the various industries in the city.

Name	Gender	Business Industry	Years in Business	Education	Age Range
Edward	Male	Restaurant	7	High School Dropout	25-30
Mike	Male	Industrial Machinery	28	College	55-60
Ruth	Female	Nutrition	8	University	36-40

Will	Male	Beauty	15	2 years of undergrad	41-45
Ross	Male	Retail - Shoes	5	College	41-45
Benjamin	Male	Beauty	6	College	31-35
Frida	Female	NGO	29	University	51-55
Sean	Male	Technology	7	University	20-25
Chris	Male	Retail - Clothes	8	High School	41-45
Robert	Male	Service Industry-PC Repair	14	College	41-45
Arnold	Male	Technology	5	University	31-35
Aki	Male	Finance	11	University	41-45
Lisa	Female	Restaurant	12	College	51-55
Thomas	Male	Media	5	University	25-30
Fred	Male	Ecommerce	6	University	31-35
Albert	Male	Retail - clothes	9	College	41-45
Anne	Female	Health	22	University	51-55
Sally	Female	Beauty	17	University	41-45
John	Male	Media	12	College	41-45
Ricky	Male	Technology	6	High School	31-35
Kate	Female	Finance	7	University	36-40
Nikky	Female	Health	10	College	41-45

(Table 2)

4.3.3 Participant profiles. Below is a brief background of each participant and the specific business they own.

1. Edward is a 29-year-old male that owns a Caribbean restaurant in Scarborough. He has had this business for the last 7 years. He is not a chef and hires his uncle to manage the staff and menu. He also has a club promotion business along with exporting used cars to West Africa for sale.
2. Mike has had his business in industrial machinery for over 28 years. The majority of his clients are in Scarborough, Etobicoke, and Mississauga. His business involves repairing industrial machines used in manufacturing plants. He started the business at the age of 22 years old when he realized there were few people in southern Ontario with his skill set.
3. Ruth is a nutritionist, with her own practice for the last 8 years. She is married with two children and juggles taking care of her children while keeping abreast of the health and wellness community in Toronto. She runs the business out of her home office in midtown Toronto and focuses on tailoring meal plans for clients. She is a strong advocate for a focus on nutrient density rather than weight loss which attracts varied clientele towards her practice.
4. Will has been renting a chair as a barber for the last 15 years. Occasionally he will have clients come to his home but only ones that have been loyal customers for many years. He has moved his location around Toronto due to rising rental costs, however his clients always follow him despite the change.
5. Ross has had his shoe cleaning business for the last 5 years. He specializes in cleaning any type of shoe and delivering it back to the owner in person. What started as a hobby downtown Toronto has quickly scaled to orders all over the Greater Toronto Area (GTA). He hires workers to clean shoes and employs drivers to deliver the shoes in person.
6. Benjamin owns a barbershop/salon for the last 6 years. He started this business working in another barbershop when eventually he decided to start his own business and hired his barber

friends. He hopes to expand the business by eventually retiring but remaining the owner.

7. Frida has had her not-for-profit NGO for the last 29 years. Her organization focuses on helping new immigrants settle into Toronto. The organization has a resume clinic for job seekers and helps new immigrants find housing. As a trained lawyer she started this business when she realized there were no community outreach programs for Black people arriving from Africa or the Caribbean when she first arrived in the country.

8. Sean incorporated his technology company 7 years ago. He is an engineer by education but found his way into software development and has been selling applications to companies in Ontario. He is one of the youngest participants I interviewed and hopes in the future there will be more African-Canadians in the software development sphere.

9. Chris started his retail clothes business when he was in his mid thirties and has been running it for the past 8 years. He has two locations at malls across the GTA and has several employees. Chris used to sell custom sweaters and T-shirts before venturing out to selling other company brands.

10. Robert has had his computer repair shop in Toronto for 14 years. He used to work for a PC repair company before venturing out on his own. His business has also expanded to repairing cell phones and tablets in addition to selling refurbished laptops and desktop computers.

11. Arnold started his cellular technology company after completing his undergraduate degree. He buys and sells mobile phones and accessories. The majority of his business is buying phones and reselling them online to international buyers.

12. Aki opened his accounting company 11 years ago targeting small businesses and individuals. He used to work from home until the workload increased, warranting the hiring of staff.

13. Lisa owns a bakery that she has been operating for 12 years. She has one location in Toronto,

however the bulk of her transactions come from custom orders for delivery or pickups from the store. The business is family run with a loyal repeat customer base. She hopes to pass on her business and signature recipes to her children once she decides to retire.

14. Thomas started a social media company five years ago while he was completing his undergraduate degree. His company manages the social media profiles of several companies in Toronto. He currently works alone but prefers to hire contract staff on a per-project basis when his work load becomes heavy.

15. Fred has been running his online e-commerce website for the last six years. He sells car parts and accessories directly to consumers and mechanics. He is a mechanic by trade and saw the opportunity when he realized many foreign cars required international shipped parts that people were not willing to purchase, hence the second hand market became his product.

16. Albert went to fashion design school before starting his retail clothes business. He incorporated the business 9 years ago after experiencing success designing and selling baseball caps to family and friends. He sells his clothes at markets, the online platform Etsy, and festivals. Although his business tends to be more seasonal his focus is to move all his selling online.

17. Anne has worked in in-home care for the last 22 years. As personal support worker (PSW) by trade she had the background to build her business all over the GTA, employing several PSWs to provide care to the elderly and sick. She says it was a tough business to break into because of barriers to entry and most clients are referral based.

18. Sally has been a hair stylist for the last 17 years. She used to own a salon but decided it was more lucrative to rent space and focus on individual appointments.

19. John owns a magazine and daily newspaper publication. He decided to do it full time 12 years ago.

20. Ricky has had a travel agency in Toronto for the last 6 years. He organizes flights and group events to travel destinations in Europe and the Caribbean. He started the business after working for a travel company since he was 16 years old. Once he built his clientele he decided to start his own agency. He works from home to reduce overhead costs and believes tourism and travel agencies will soon be solely online.

21. Kate started her booking and accounting company 7 years ago. Her family owns a small business and she grew up learning how to do the accounting for her family business. She eventually started to be known in her community and opened her own practice hiring one full time employee.

22. Nikky is a personal trainer and opened up her female only gym 10 years ago. She used to train private clients at a gym when she decided to open her own studio to the public, focusing on women who prefer to train and exercise in small groups who may not be able to afford a personal trainer.

4.4 Consent and Overview of Study

To ensure that a safe space for free expression of ideas was created, I gave the participants the informed consent protocol form in which they read and signed the agreement that their participation in the study was voluntary. On my part, I reiterated the confidentiality of the information by using pseudonyms in the reporting. I made it clear to every participant that only I would know the names of the people who are being interviewed, and there would be only one copy of those names, which I would keep under lock in a secure file in accordance with university policy on privacy and confidentiality. Christians (2000) posited that research subjects have the right to be informed about the nature and consequences of the study in which they are involved. Proper respect for human freedom generally includes two necessary conditions: first,

subjects must agree voluntarily to participate—that is, without physical or psychological coercion. Second, their agreement must be based on full and open information. In line with this postulation, the information and consent forms that I sent out to potential samples gave detailed briefings about the research, as well as their role and expectations as study participants, among other things.

4.4.1 Ethical approval. I met the requirement for ethical approval from the University of Toronto ethics board before the actual contact with study samples. From the institution, ethical approval was granted by the University of Toronto Office of the vice-president, Research Protocol.

4.4.2 Data collection tools. To accurately capture the data from the participants, I designed the questions in clear and concise language and simplified them further where I noticed that participants were experiencing difficulties internalizing them. I used an electronic voice recorder to capture every detail that respondents could offer. The recorder was very instrumental in that it gave me time to focus on the conversations with interview participants without having to write down their responses. Also, the recorder allowed for ease in transcription since I could play it back and forth until I got the desired message. In lauding the importance of tapes and the recorder, Silverman (2000, p. 829) asserted that tapes and transcripts are a public record, available to the scientific community in a way that field notes are not. They can be replayed and transcriptions can be improved, and analyses can take off on different tracks unlimited by the original transcript. In using the audio recording during face to face interviews, I felt that the enrichment of the data was complete since I could observe facial expressions during the interview, and also note the same in the transcription.

4.5 Interview Questions

After completing sample recruitment and fixing dates for the face-to-face encounter, I met with each participant at the agreed-upon site. Most of the respondents offered to meet at their business locations, while I met a few participants at centrally-located public libraries in private rooms. Each interview lasted between forty-five minutes to one hour. The consent protocol forms were given out before the interview dates. There were 20 questions in total and sought participants' comprehension of financial literacy education, how they incorporated it in their business and where they learned those skills, the constraints and/or advantages being a Black business owner, and factors influencing the direction of their business prosperity. However, in the course of the interviews, other questions that were not initially included in the prepared questions were derived. Sometimes, additional questions were generated from participants' responses. This was especially possible where the unstructured method was used. The matrix below gives a summary of the research questions, objectives of each question, participants, and data. The interview guide in the appendix gives a summary of the research questions, to how some questions had open-ended responses while others were unstructured in order to allow the participant leeway to be open and tell their story (See Appendix 1). My questions centered around their lived experiences as Black business owners in Toronto with an emphasis on financial literacy education.

The use of the unstructured and structured interview question method to explore the above questions created an ideal environment for free expression of ideas through conversations between the participants and myself. This was quite instrumental in nurturing a high degree of trust for free and honest exchange of views, which allowed participants to engage with the flaws in financial literacy education, the challenges and successes of running a business and how

identity politics influences their experiences. In the book *Expanding the Boundaries of Transformative Learning*, Dei (2001) challenged educators to use pedagogical strategies that tell success stories as well as failures and disasters. He asserted:

We must challenge the academic attraction and fetish of focusing on “failures.” We must ask: what can we learn from success cases; the sites and sources of local people resisting and empowering themselves through their own creativity and resourcefulness? (2001, p. 129)

By creating an environment of mutual trust and respect, the qualitative research strategy empowered my participants, as backed by Dei, to reveal what they conceived of as strengths and weaknesses in the notion of financial literacy education and how it pertains to social-economic prosperity as a Black business owner in Toronto, and the corresponding implications to critical pedagogy.

4.6 Validity of the Data

To ensure the validity of the data collected, I sent the transcribed conversations by email to two participants who had expressed a willingness to review it. The two participants agreed with the transcribed data and said they would be honoured to read the completed dissertation. However, the 20 other participants did not express interest in reviewing the transcript. Instead, most of them requested that I send them the final electronic copy of the approved thesis.

4.7 Chapter Summary

In conclusion, the methodological chapter examined key activities that transpired in the course of data collection (seeking ethical approval from the researched area, participants' recruitment, and actual interview process, etc.). Since no research has been conducted on the use of financial literacy education amongst Black business owners in Toronto before, the use of

qualitative research methodology became very central in providing a safe space for participants' expressions of ideas on the subject. The interviews conducted generated rich data that have been reported in Chapter Five below.

Chapter 5: Findings

In this chapter, I present the findings from the data collected using in depth interviews, which followed the methods outlined in the previous chapter. According to Linda Smith (1999), research is a dirty word. This is because research has been used to justify oppression and dehumanization of certain peoples of the worlds, for instance, Indigenous people from all over the globe, in particular people of African ancestry and Aboriginals from the Americas, New Zealand, and Australia. I will therefore be very respectful as I share my participants' narratives. It will not be easy to capture all the dimensions of these narratives, in particular their emotions, their laughter, tears, and facial expressions. As Cajete argues, what one can see depends on the clarity of the images made possible through the use of a particular lens... the Western lens reflects all...[cultures...filters of the modern view of the world]. In this dissertation, my effort has been and will be to interpret the worlds of my participants through their lens and hear their stories in their voice and through their experience. (2000, pg. 4).

One thing that has been made clear to me as I go through these narratives is the resilience of the participants. The participants showed in different ways that they could not give up even when doors were being shut by dominant establishments. The surveillance of their businesses by the police made them work hard, but of course, deep down in their hearts, they knew they were easily disposable, as Fanon had eloquently captured in his book *Black Skin, White Masks*. On the other hand, Foucault (1980) talks about panopticon as a form of surveillance to every member of society. To many of the Black entrepreneurs, surveillance is an everyday occurrence. This surveillance has had a numbing effect on many, because when one cannot become and that their becoming becomes measurable that power is said to have succeeded. The panoptic tower (dominant institutions) focuses on every movement of Black people (prisoners). Black people

have been imprisoned in their own skin and the country they call home. For Black entrepreneurs to have an authentic self, they will need to move away from a panoptic sphere, away from the beam of surveillance that is supposed to keep the caged under the illusion that they cannot escape because they are being watched. This surveillance and control is imprinted on their skin consistently, continuously, and unverifiably.

This chapter captures the lived realities of the participants through the following themes:

- 1) Lack of financial literacy education;
- 2) Racism;
- 3) Identity of ownership;
- 4) Acquisition of business skills and the complexity of Blackness.

With the interview proceedings electronically recorded, the transcribed responses generated one hundred and eleven pages of written texts that are reported in order of the interview questions. While the interview proceedings were being recorded, I devoted more time to asking questions and listening, as well as observing their facial expressions and reactions.

5.1 Lack of Financial Literacy Education

I went into business without knowing what I was doing.... After graduating from university, I thought the mainstream establishments would be running after me... I am an engineer... I can design machines, industrial as well home appliances... but all my applications went unanswered. Why... thinking of it today, it was racism... and what make it worse... was the fact that, I had not knowledge of how to run a business ... but I had to teach myself to survive in this country... that has been home to my ancestors for more than 500 years. (Sean, interview, 2017)

Sean's words capture the voices of many who participated in this study. Respondents' articulation of financial literacy also provided insight on how financial literacy is defined, used, and understood individually. Some of the participants had not previously thought about financial literacy education. However, upon reflection, they were able to articulate what it meant, its importance in daily business life, and why it should be introduced in formal schooling. Additionally, they reflected on the status of financial literacy education in Toronto's education curriculum and concluded that it is not recognized as something of importance amongst their community. What was amazing with my participants was that they did not speculate about the state of things but preferred not to answer questions they were unsure of. They also provided strategies on how financial literacy could be used to not only facilitate better business practices but as a tool for economic prosperity within the Black community in Canada and society broadly defined. Participants also offered their perceptions and attitudes towards being Black and the lack of support amongst other Black people whether as customers or business partners. The low perceptions of Black community involvement pointed out by some participants were not surprising because, as articulated earlier, the systemic and institutional racism against racialized bodies has fostered an environment where Black people feel alienated from society and unfortunately from each other. It was deeply refreshing to hear participants take up the discussions on financial literacy enthusiastically; they knew that the implementation of financial literacy education in the formal education system would be an uphill task. I will share what participants argued or felt would impede the implementation of financial literacy in the curriculum. The following section is devoted to participants narrative on their understanding of financial literacy.

5.1.1 Defining financial literacy education. Participants provided a definition of financial literacy education: how it is accumulated, applied, and passed on. They also provided examples of financial literacy skills, the details of which will be provided in this section. In many cases, participants had a closely related understanding of the subject. Of the 22 participants, 14 (roughly 70%) defined financial literacy as the knowledge and understanding of how money works in the world and having the skills to manage it for your financial future and security. According to Ross, financial literacy “is understanding how money works and running a business successfully. It is ensuring that you have money to pay your workers, rent...all your bills and of course, you pay yourself.” While Mike summarized as:

knowing your numbers and what they represent. It is making sure that you are able to account for every cent of your business. If you cannot do that, then you have a big problem, you would run into a lot of financial challenges.

It was interesting to note the different interpretations of financial understanding. Some participants such as Aki indicated that, knowing how to use credit cards or loans was a form of financial literacy. He commented:

I have good friends who run their businesses and their family affairs using one credit card. I like to separate my business finances from my home expenses. You cannot for example buy yourself a dress using your company credit card. That is bad business management. Or a bank loan for your business to go for a family vacation... No. You must separate the two.

Some participants such as Sean stated:

Everything I know today was passed down to me by my parents. I used to observe them how they ran our family finances. I remember every year, my dad would call all of us and

we would have a financial discussion of how we have utilized our finances. It was much later in life that I asked my Dad why he would tell us all about the family finances, when he told me, he learnt it from his grandmother, who was taught by her grandfather.

The majority of participants had learned some aspects of financial literacy on their own by trial and error. The following section is devoted to participants' experiences with financial literacy and how they acquired it.

5.1.2 Learning financial literacy. Financial literacy is an important component for operating a business in Toronto, as articulated by the participants. Racialized communities are the most affected and have the lowest financial literacy skills in Canada. This was clearly articulated by all the 22 participants whom I interviewed on their preparedness to run businesses in Canada. The majority expressed concerns that the educational system does not offer courses geared to financial literacy education. The following quotes articulate different concerns.

Sally, a hair stylist, said:

I wish I was more diligent with paying my bills on time and controlling my debt. I really should have looked for help because it has really affected my ability to get business loans. I always tell every future entrepreneur that asks me for one piece of advice is pay your bills on time, don't wait, it will come back to you and when you really need that credit card increase or line of credit you won't be able to get it. I grew up in a single parent home where I rarely saw my mom because she was working three jobs. It's only now that we talk and she tells me about the debts and the struggles she felt crushed by and it's still affecting her but at least this time my siblings and I are able to help. I really advice, don't take your debts as a joke if you're trying to start a business. The credit card company doesn't care if you need money for inventory or there is no food to feed your

family. I wish our public school offered a course dedicated to financial literacy education, because I probably would have managed my debts better.

Sean, an engineer by training, said:

When I started the business I just finished high school and was in my first year of undergraduate. I really had no time to teach myself basic financial literacy. All I focused on and knew was make money and focus on profit minus expense. I was broke and just needed money. Looking back, I wish I had taken the time to even do a start-up business financial literacy course or even a basic accounting course online. I wasted a lot of money over things that could have been avoided because I didn't take a course earlier and I also never asked for help with my finances. Thankfully last year I took my first accounting course for free online but it was because my business taxes were becoming too expensive so I decided to bite the bullet and learn how to do my finances myself and it blew me away how many mistakes I was doing wrong and how many things I could claim as a loss for the business. Knowledge is power I truly believe that now.

John, a newspaper and magazines distributor, said:

I worked for a media company before branching on my own so I was exposed to all the different components that run a company. I also asked a lot of questions because media is such a tricky industry. For example, how do you measure numerical value in a brand? How does that translate to dollars? I will say that when I started my company I had no idea how many expenses were involved and my business struggled for the first 8 years. It really changed when my daughter who is a financial manager decided to take over all my accounting that I really saw how much financial literacy I thought I knew but didn't actually know. It would be beneficial for the youth to be exposed to this knowledge early

on in life not necessary to start a business but for their personal lives. I see so many young people in credit card debt at younger and younger ages. The whole social media craze I think has created an even greater consumer culture for young people. So we need to balance it with also making sure they have the financial literacy skills to make decisions.

Fred, an e-commerce trader, said:

I worked as a mechanic in a shop for many years before I opened up my e-commerce business. I wish I had known about financial literacy while I was in school because I would not have spent all those years working for someone else. I taught myself how to buy and sell and made many mistakes along the way that looking back could have been avoided. Knowing financial literacy at an early age saves you time and time is everything.

Thomas, a social media publicist, said:

Starting out the business I didn't really know any financial literacy skills. No one in school taught me or I wasn't aware that it was offered. I've met other social media company owners and they said they were taught finances from a family member or someone in their community... I remember one of my clients was actually a former classmate and I didn't know that his family had a business and now they hired me to manage their social media business profile. This is a family where everybody is involved in running the business and I couldn't help to think why do we not have more Black family-owned businesses. Maybe it's the lack of financial literacy or something else... I don't know.

In addition to the participants' articulation of their understanding of financial literacy, how they were taught, and their experiences acquiring that knowledge, they narrated painful aspects of being Black and in business in Toronto. The following section is devoted to the voices of the participants who talked candidly about racism in Canada and how it has affected their business operations.

5.2 Experiencing Racism

The major finding *Racism* elaborates and contextualizes the ways in which various life events affected participants' senses of starting or growing their businesses and the ensuing impairment in everyday functioning. Of the 22 participants, 21 acknowledged that racism was experienced in various situations through their business operations. Some of the major themes that came to light during the interviewees' experiences of racism were: accessing loans from financial institutions, policing of their businesses, and public surveillance.

5.2.1 Accessing Loans from Financial Institutions. Listening for instance to Kate, who could not get capital to grow her business, is clearly captured by her voice:

I applied for a ten thousand dollar line of credit to buy business equipment but was not approved and given no explanation why when I had a decent credit score and less than 1000 dollars of credit card debt to my name. When I called the bank to ask to speak to a manager, twice I was told to leave a number and my call will be returned. I never got a call back. I felt quite discouraged because I had been banking with them for the last nine years so I was confused why it was a problem once I decided to ask for a loan for my business. These banks are quick to take your money but slow to lend it to you.

Kate's experience was not unique to her, many participants had similar narratives to share. Edward gave a succinctly cutting-edge elaboration by emphasizing the subtleness of racism he experienced while applying for a loan a year before starting his restaurant business:

You cannot believe what my bank did to me, first they asked for all business registration documents, secondly they came to the location of where my business was going to be located, then they asked for collateral against the loan...giving me lots of hope that I was going to get the money...[Edward burst out in laughter]...the banking associate turns and tells me that the management has looked at my case and they can't approve the loan. When I asked what went wrong, she said nothing and that they don't give loans to businesses like mine. Businesses like mine? What they hell was that supposed to mean... it means Black businesses? Then I started to go around to other Black restaurants asking the owners how they financed it and almost all of them said they saved up... Mmhmm well isn't that something.

Edward's encounter with his bank was not unique to him because when I asked the participants how they financed their businesses, they indicated they used their personal savings to start their businesses. In addition to denial of financial resources from a bank, most participants highlighted that they felt isolated and intimidated to question why they were not approved for lines of credits, business credit cards, and/or loans relating to business startup expenses, as demonstrated by the following quotes: According to John:

When I handed in my forms the manager looked at me as if I was an alien. I asked what is the problem, manager said your forms are not correctly filled and they don't make sense. When I asked him what does he mean he just looked at me and said you should fill out the forms correctly and come back... I was left puzzled because I've seen this same

manager assist others in explaining and helping them to fill out forms....Why was I different? I wish we had our own banks but if we did they probably would burn it to the ground like they did with Black Wall Street in the states... yeah I think it was in the 1920s.

John's quote emphasized the intimidation he experienced when applying for a line of credit for his media business in terms of not having help to fill out forms, which led to confusion and discouragement. Intimidation from banking staff produced a discriminatory environment that respondents felt discouraged them from seeking help in applying for future business loans as their businesses grew. This point was specifically asserted by Anne, who claimed that:

After I got the first rejection for a line of credit, I knew I was on my own. I don't trust banks and would rather save my money and grow my business slowly. Using my savings and growing the business slowly has made me appreciate my clients even more. Although there have been times when I was so close to closing down the business because I had no money to pay employees and a loan would have made it easier.

These narratives insinuate how racism regulates Black business owners' access to financial resources.

5.2.2 Policing and Public Surveillance. Policing and public surveillance of Black lives is not a new phenomenon and goes back to the era of slavery. Policing and public surveillance came up several times as articulated by Nikky and Frida in the below paragraphs. Policing is defined as supervising or enforcing rules, while surveillance is defined as close observation especially of a suspected spy or criminal. It was therefore interesting to hear how the participants interpreted policing and surveillance as a form of racism while operating their businesses. For example, Nikky said:

There was a disturbance in the parking lot outside my studio and when the police came to the plaza they only came to my studio when there are eight other businesses in the plaza.

There is a Chinese restaurant and a pizza and wings fast food joint. The remaining six stores are mainly retail. The police kept insisting that the ones causing the disturbance had come from my studio after repeatedly telling them they did not.

Nikky's narrative reflects Frida's experience of policing in her NGO practice with how she described an encounter with the police:

I will never forget several years ago when I was called to the reception area to talk to some police officers. The police officers asked me if any suspicious people had come to my office needing immigration services. I told them no, but they continued to insist that my organization is hiding suspicious people. When I asked to describe these suspicious people all they said was non-White. When I told them that my organization specifically helps Black people and that they would have to be more specific with their description; they said I was being rude and interfering with their investigation. As a lawyer by profession I could not believe what was happening to me... this was policing and I wanted to take it up with a lawyer for harassment and I indicated that to them. After that they left, and I never heard from them again.

Frida's and Nikky's experiences are also similar to Anne's narrative on her police encounter on her way to a client's home:

I've been going to my client's home for the past three years, so when I was pulled over by police for no reason, in a rich neighbourhood [Anne whispers for the rest of the statement], I knew it was because I'm Black. When I asked the officer why was I stopped, he didn't answer me and asked me what am I doing in the neighbourhood and

what is the name of the owners of the house I'm going too... it was crazy, I couldn't believe this was happening to me in Toronto. Aren't we supposed to be a multicultural society? I think multiculturalism is an illusion because there are some very rich, very White neighbourhoods in Toronto and you will... or can be... be racially profiled by police. It's not just in the States.

Anne's narrative on policing and surveillance was a theme that was experienced by 9 of the 21 (roughly 43%) participants interviewed. This was not a finding I could ignore due to the historical policing and surveillance of Black bodies throughout history beginning from the post transatlantic slave trade passage in the 18th century.

The next major finding in my reporting was *Identity of Ownership*. Here participants highlight their experiences as Black business owners and the various hindrances that impeded their business or made them flourish.

5.3 Identity of Ownership

The major finding *identity of ownership* elaborates the ways in which various life scenarios affected participants' sense of identity through the action of constantly questioning their ownership to their businesses. Going into this research I had the naive assumption that most of the business owners I would be interviewing would be primarily in the food and beauty industry. To my surprise, out of the 22 people that I interviewed only five participants were in these industries, specifically two were in the restaurant industry and three in the beauty industry. The remaining 17 respondents comprised from a variety of different industries, such as industrial machinery, finance, retail, technology, nutrition, health, NGO, ecommerce and media. All the participants, 22 of the 22 participants all shared the same experience through different business

life events. Through their narratives questions of identity come to surface in a way that examined authority and stereotypes.

5.3.1 Acknowledgment of ownership. Owning a business and being recognized as a business owner became a finding that brought many layers of identity into analysis. Although the participants worked in diverse industries, a central theme of Black identity and business ownership became a topic that highlighted experiences of discrimination and frustration.

Sean shares how customers do not acknowledge him at tradeshows:

I've gone to exhibitions and tradeshows promoting my business and sometimes I hire staff for the day to help me out. It gets frustrating sometimes when potential customers always bypass me and start talking to my staff. I guess it's important to note my staff is non-Black so I sometimes feel that customers don't associate Blackness with business owners.

Sean's experience shares similarity with Nikky's narrative on questioning the identity of the owner and it creating a puzzling environment:

I've had customer ask for the contact information for the owner and when I tell them it's me and they could speak to me directly, they look very uncomfortable and usually I never hear or see from them again. I always wondered if it was because I am Black or a Black woman.

Nikky identifies how being Black and/or being a Black woman can be challenging. This is also echoed by Mike:

When people ask me what business I am in they usually look confused when I say industrial machinery. When I show up to job sites they think I'm assisting the owner who is my assistant. I think people don't associate Black people in Industrial machinery, it's

looked as like a White man's industry. I think Black people are pushed towards stereotypical Black businesses and what I mean by Black businesses are the ones that you walk down the street and it's right there in front of you. But the big businesses, the movers and shakers of this country are not in front of your face and those are the businesses we need to penetrate. But more importantly when we do penetrate them we should let the youth know we do so they feel optimistic that there is a variety of different businesses they can go into outside of what they only typically see or hear.

Mike brought up the confusion of him being the business owner in a non-Black industry, just like Frida who is a lawyer experiences questions of her ownership:

When I tell people that I'm an executive and founder of a NGO I get baffled looks as if it is something so extraordinary. When I tell people I'm a lawyer by trade they always ask why would I want to go into business, is it because being a lawyer was too hard or tiring. I get asked the silliest things as if owning a business after a career as a lawyer is completely alien. But I remind people who ask that most NGO are run and founded by former lawyers, doctors, engineers to name a few. I know it's because of my skin colour that possibly it seems as if this is an extraordinary achievement for someone of my complexion. If that is the case go and visit the continent of Africa and you will meet people like me and it won't be shocking. We really need to clean up the image of the Black business owner in this country because it's discouraging for our youth.

However questioning ownership is not always direct and can be subtle in various ways, as articulated by Lisa's quote below:

Umm I feel I haven't experienced racism really but I will say I have felt my skin colour if that makes sense. I once had a skype meeting with a contractor in Asia. My assistant told

me that the contractor wanted to meet with the owner and was excited to talk business. In the skype meeting I could clearly see he did not expect to see a Black man. The meeting went well but I never heard from that contractor again after a couple of attempts to reach out to him. so I'm not sure if it's because of my skin colour or something in the meeting. So it's hard for me to call it racism but it's still strange.

The notion of Canadian-ness and the face of business owners generated heated conversations, to the point where some of them had to explain where they went to school and how prepared they are as Canadians businessmen and businesswomen and not as Black business owners. Fred illustrates this with the quote below:

I'm Canadian. I went to top schools in the country and I've never experienced racism. What matters is how well you provide your service or product for your business. It's all about good customer service, great quality control, and excellent financial skills that matter, not my skin colour. I credit all this to my parents and their business etiquette because they taught my siblings and I to see ourselves as Canadians first and businessmen second.

Lisa and Fred's narratives reveal the complexity of how racism operates in insidious ways and at the same time some of the participants did not want to be identified or called *Black* business owners. This is taken up by Sally who states:

I don't like being called a Black business owner, why can't I be called a business owner. Yes, I'm Black, but why does that have to define my business ownership. Don't get me wrong, I'm Black and Proud but what amazes me in this country is how we get labelled Black dentist, Black lawyer, Black doctor, Black student, Black everything. Why do I have to be labelled all the time? You don't hear people saying White doctor, White

dentist, White bus driver so it gets tiring that I'm constantly being reminded that I'm Black when I already know that I am. I just want to be a business owner.

This quote left me a bit mesmerized and made me dive deeper into this conversation with Sally by asking her the following question: What is the difference you feel between being called a business owner or being called a Black business owner? Sally responded by saying:

Mmhmm, as soon as you say Black Business owner you get classified into that Black category like... ummm, that your business isn't a real business, that it's more of something you're doing to survive because maybe you're new to the country or you didn't go to college. It's as if when a Black person is in business they are failures which is very different when other races are business people. Throughout history Black people have invented so many things and have also started so many million dollar businesses but we never hear about them so we are made to believe we are not capable people. Were you ever taught that Black people invented the traffic light and closed circuit TVs? I wasn't taught that as a child and now I am teaching my myself and my children so they never have to feel that being Black means failure. Can you imagine if our children were taught about Black businesses and Black inventions, can you imagine what it would do for them. But now we are stigmatized and all our children know or think is the road to success is music and sports.

The various narratives on the identity of ownership brought up the challenges of being Black and in business. Although the denial of racism was evident, the participants could not identify it as such. This in itself is a clear indication of the importance of taking up notions of Blackness in Black communities and having frank conversations on what are the identifying parameters of racism, how does racism look like and what do we do when we encounter it.

The next section takes up issues of *complexity of Blackness* as articulated by the participants.

5.4 Complexity of Blackness

The question on who gets hired by the Black business owners that I interviewed generated various responses in relation to the complexity of Black businesses and Black identity. Through the major findings of “Experiencing Racism” and “Identity of Ownership” I was led to the following major finding of Complexity of Blackness. The participants acknowledged the frustrations they experienced as business owners, however I wanted to deeply understand *how* the participants identified themselves in order to comprehend the ways in which Blackness is defined through lived experiences.

5.4.1 Black like who: Positionality. I asked Anne and Albert a question about who they typically hire, however they chose not to answer directly and instead talked about their positionality. For instance Anne answered the question of hiring by discussing her mixed-race ethnicity:

I'm mixed so I grew up seeing both White and Black culture. I identify myself as mixed, neither Black nor White, just my own category. It gets frustrating when people automatically assume my experience is the same as the Black person's experience when it's not, it's the mixed person's experience. But society has classified me as Black and I don't consider myself Black. My dad is White so when I consider myself Black I'm amputating him from me, but at the same time my mother is Black and I see how she struggles with her identity because she doesn't consider herself as Black but as an African. Not to get off topic many times in my family we have lengthy debates as to who

we really are as kids born in a mixed home. We should just consider ourselves as humans and stop the categorization that keeps dividing us.

Albert said the following:

I consider myself Jamaican first and Black second, I never see myself as Canadian because everywhere I go they ask me to produce my ID despite the fact I was born in Canada. The reason why I don't see myself as African because I don't know which country in Africa my ancestors came from. I would love to know the country of my ancestors but how will that help me and my business?

Albert focused on his ancestry and did not answer the question of hiring, therefore I decided to ask again but be more specific: Do you ever hire employees from within your community? Albert's response was:

Do you mean do I hire Black people? Well, I haven't, but possibly I will in the future. I just feel at this time that since majority of my clients are White it makes more sense to hire White people. I love my Black people but I'd rather establish my business first before hiring Black people.

The above quotes showed that there is a complexity toward identity that spills over into the hiring practices by these owners. Although I did not want to generalize the notions of internalized racism, I felt this was an area that needed further investigation and discussion. This was not the topic for my thesis. However, race and hiring is a factor I could not ignore because the interview questions seemed to generate responses that made reference to race employability. The below section narrates the participants responses when asked if they hired Black people, why or why not.

5.4.2 Hiring Black. The question of who do you hire became a question of “do you hire Black people” in order to further intersect what it means to be Black and how this is a consideration for Black business owners when hiring employees. This is demonstrated with Edward and his hiring of staff at his restaurant below:

My restaurant serves Caribbean food but majority of my customers are White. The only Black employees I have is the head cook. I don’t discriminate but in the past I’ve hired Black staff as cashiers or waitresses and some customers complained that they weren’t very customer friendly when I was not around even though I didn’t witness anything personally. The White customers are repeat customers so I had to fire those staffs and since then I’ve had no complaints. I used to think that maybe the customer is discriminating but if they were why would they eat Caribbean food?

At the same time, Will had almost the same attitude towards hiring and clients as Edward, as shown below:

I prefer my staff to be multicultural, because when I used to work in an all Black barber shop it turned into a hangout spot. I’m not saying I didn’t like that but owning my own shop I want to keep it professional and concentrate on keeping the customers happy and keeping it family friendly because families with kids are very good repeat customers.

The notion of Blackness in businesses started to reveal an underlying tension that was not only limited to the hiring of staff but also the racial makeup of clients that affected whether participants hired Black people. Lisa emphatically noted:

Starting out I used to hire Black people but that stopped because I felt as though they would tell their family and friends and when those people would want to purchase things [Black] people wanted free stuff or discounts all the time. I get it but honestly how are

you trying to help me grow if you never want to pay for things. I remember being so frustrated that when I said no more free food literally those same people never came back. It's sad because as a Black community we need to support each other financially if we are to grow our community and compete with other businesses in other communities. Lisa stopped hiring Black employees because she felt that they were not helping her business. This exposed another layer to my findings through the question towards the demographic of clients that frequent their businesses. This was an important sub finding under the *Complexity of Blackness* because it brought up questions of whether the participants felt hiring Black people correlated to having Black clients and what this meant for their business as demonstrated in the following section.

5.4.3 Supporting Black businesses. Although questions of hireability brought up tensions that unearthed deeper layers to the complexity of being a Black business owner and hiring staff from their community, the interview started to reveal an important sub finding of Black people supporting Black businesses. In the above section Lisa elaborated how she felt Black people did not financially support her business, however Ricky, on the hand, did not see Black people patronize his business, explained by the quote below:

I rarely come across Black people in this industry. I don't know why, maybe the Black youth aren't being pushed into technology. But I see the Indians, they help each other out, they hire each other big time and they really are big in the tech space. If I had a tech problem and a Black person came over to help it would throw me off because it's always Indian or Asian.

When asked why it would "throw him off" was narrated that the lack of Black people in his industry was due to Black youth being pushed out of technology, in his opinion. This

statement revealed that there is a need to interrogate the educational system and the programs that Black youth are pushed towards. Benjamin, on the other hand, had to leave his Black community when he started his business and that forced him to cultivate a non-Black circle of clients and more importantly friends. He describes after starting his business with the below quote:

I started this business on my own and had to give up many of my friends in my community. Now my circle is diverse and actually I'm the only Black guy but I don't see it as strange. My circle now isn't about race it's more about interests and honestly I just prefer to surround myself with people who are ambitious.

While Benjamin talks about moving away from his community and surrounding himself with people who are “ambitious” (and non-Black), Arnold articulated that he wanted to cater his business to Black people when he opened his business because he is very proud of his ethnicity. However, when asked if he continues caters his business to Black clients, questions of identity and tensions within and among people of African ancestry came to the surface as demonstrated in the below quote:

I am African, I've always considered myself African because that is who we really are. I know my parents are from the islands but from the time we were small they taught us to identify ourselves as African and we even have African middle names. If you come to my home I have books on African civilizations, African spirituality, African dietary and African history. When I started my business I wanted to focus on Black clientele. I love my Black people. But right now because I need the business to make money, I'm sorry but I can't only focus on Black people as clients. What is strange and still amazes me, is when some of my Jamaican friends don't want to hear anything about Africa. They want

to distance themselves from Africa because in my community it's been said Africans and Jamaicans don't get along. The funny thing is I've been to many countries in Africa and when I'm there I feel like I'm in Jamaica.

The participants narratives illustrate the complexity associated with Blackness and business ownership that is more than just identifying as Black, or hiring Black people, or catering to Black customers. The participants narratives started to demonstrate that Black identity had an impact to the way they conducted business that showed layers of mistrust, frustration, doubt, and sadness. In order to further understand this complexity to the Black entrepreneur the section below looks into a major finding: where the participants acquired their training to start and run a business.

5.5 Acquisition of Business Skills

In most instances the standard path to acquire business literacy beyond high school is to join or undertake a business studies course in college or university. Several of the participants did not have a formal post-secondary education, while for others their business training was specific to their business interests. Asking the participants where they acquired their business training started to illustrate that financial literacy in business ownership was multidimensional as the following sections illustrate.

5.5.1 Offline vs. online. Of my participants when asked where they learned the skills to start, run, and maintain their businesses, four participants narrated that they sought formal training in accredited schools and one participant used the Internet. Lisa highlighted that she specifically went to school to learn her craft, however from her narration she indicated that people seemed surprised to learn she had formal training as shown in the quote below:

I lived and trained in France for several years, which seems to surprise people when they ask me where did I learn to bake. No one in my family taught me to bake. I didn't have a grandma or mother who baked cakes and pastries for me as a child. This is usually the story most people want to hear, but no, I was professionally trained in Paris in the culinary arts of bakery. I am not saying that you can't be a professional self-taught baker, I'm saying my story is I was trained, which is the same story as thousands of other world-famous bakers. I decided to go to school for it because I wanted to learn from the best and eventually perfect my craft so one day I can also teach people how to bake professionally. When I returned from France I took a business studies course at a community college before starting my business. I don't understand why people think this strange, yet thousands of business owners do this. I sometimes feel that people assume if you're Black you somehow just kind of hustle your way into your skill set.

Lisa pursued formal training on acquiring the skills to operate her bakery, while Ross used the internet as a resource to teach himself business skills. He also indicated that although his method of training was informal in comparison to Lisa, he continues to be questioned how he acquired his business skills and is met by surprise responses similar to Lisa's experience. The following narrative describes Ross's business acquisition skills:

From a young age I always wanted to run my own business. So I'm not surprised that I own my own business. Many people ask me how I did it. When I tell them they seem so shocked. It has if using the Internet to learn a skill is a shock. Or sometimes I think it's because they are surprised because I even did it. I don't know... I've taken advantage of the internet and I'm not afraid to ask questions, go to the library and do research or pick up the phone and call someone who may know the answer to my questions. Look I didn't

have parents that taught me how to start a business and looking around me and seeing these successful college dropouts become millionaires I knew that going to business school wasn't all it was cracked up to be. My advice would be to read extensively in your area of interest, carry out research in that area and have passion for what you want to do. I learnt all this from online courses that I've been taking for the last 5 years. If you want something bad enough you can learn through teaching yourself and in the generation of the internet it would be stupid not to use the internet to do it. There are no excuses. I mean seriously, there are free courses on almost anything. So when Black people tell me they don't have the money to go to business school, I tell them take courses online. But most don't so therefore it's a question of laziness or not practicing what you preach in my opinion.

For Ross and Lisa they acquired their business skills in two different methods, however both indicated that they received expressions of shock and surprise when they answer how they learned the skills to start the business. In addition, both participants indicated that they did not have the family structure that taught them those skills, instead they either seeked institutional in-classroom training or training over the internet. The majority of participants articulated that they received business training through a family member or home structure that fostered entrepreneurship, as the next section will highlight.

5.5.2 Home environment. Having a family member or close friend to mentor you while starting your business was reflected in the findings of a majority of my participants, 17 participants out of 22. Ruth learned her business skills through observing her family, which she expressed below:

What motivates me as a Black person in business, my parents at one point or another were extremely successful and I was able to see how life can be when you own a business and work hard. My dad owned a bank in Africa and my mom owned a school. Coming to Canada somehow their business spirit seems to have disappeared, they had hoped to establish businesses here but it was very challenging because they couldn't get loans and they had very little support from the Black community. But when they managed to open a store it only lasted for 6 years before closing but growing up I worked there on the weekends and after school. I was motivated to start my own business with the skills I learnt watching my parents in their businesses. My dad still helps me from time to time with accounting and balancing my budget. I'm determined to beat the odds and fight whatever challenges that my parents faced trying to do business in this country as Africans.

While Ruth indicated that she was motivated by her parents and had the experience of working in a family business as a young adult, another participant, John, indicated that he grew up in a household that encouraged him to ask questions and that was a motivator for him as quoted below:

I've always loved numbers and I find math fun. Getting into finance felt natural to me. My parents were scientists so I grew up in a household always being encouraged to ask questions and be curious. This same attitude I feel has enabled me to do well in my business because business is all about learning and asking questions. I have customers from all walks of life and each client teaches me something which has made my business stronger and I think it's part of the reason we have grown rather quickly in a short time. I think because of how I grew up and having the parents I have they made me not only rely

on myself for answers and not be afraid to ask... Also my parents are so logical in their thinking I feel it rubbed off on me and I approach business in a very methodical manner. It's a numbers game. I knew that when starting my business the most logical thing to do is look for someone who is a business owner and ask them to mentor me. So my parents really pushed me but ultimately you need a mentor or hopefully a family member that is experienced with business.

Ruth and John's quotes closely resembled many of the participants experience, whether they had a family member in business or they acquired their skills from a mentor. This was an important finding because it indicated that the environment is a key component in nurturing and motivating entrepreneurship. Building a resource for future Black entrepreneurs to find mentorship if their home environments do not foster it was a key finding from my interviews from participants.

5.6 Chapter Summary

Going through the participants' narratives was an eye opener and a learning process for me. There is so much material that I can take each of the major findings and carry out individual research for another dissertation. These participants had so much to say that if I were to write on everything that they said I will be jumping from various topics. The research findings narrated above have enabled me to engage in translation of everyday lived realities of Black people into theory and vice versa. The participants spoke candidly and sincerely with lots of emotions that added to my admiration of what it takes to be a business owner and Black. The complexity of Blackness was intertwined throughout the different findings and sometimes the denial of resources was not clear to many of the participants, whether it was racism or everyone's experience in Canada regardless of race.

Financial literacy skills was a central theme throughout the interviews. A majority of the participants identified lack of financial literacy as one of the impediments to starting their business and wished that there were courses in high school. A few participants did not agree or care if financial literacy was taught in the public school curriculum because they believed in self-reliance to determine your business success. The acquisition of business skills provided an interesting point of discussion due to the various industries the participants were involved in. This was because for many they educated themselves in non conventional ways, for example free online courses on Youtube, learning from their parents, through mentors, or by trial and error. These points of tension, complexity of Blackness, racism, and business skills generated the following themes for analysis: self-determination, internalized racism, miseducation/colonial knowledge, and anti-Black racism, which will be presented in the following chapter.

Chapter 6: Discussion

The analysis and the discussion in this chapter is informed by themes that emerged from the major findings. In the previous chapter, the major findings that arose from the participants were lack of financial literacy, experiencing racism, identity of ownership, complexity of Blackness, and acquisition of business skills. In this chapter, I thematized my findings into three major categories that emerged in my analysis: anti-Black racism, miseducation/colonial knowledge, and internalized racism. Going into to the field and listening to the narratives from the participants has been the most informative and interesting part of this study. However, interpreting participants' stories was a very challenging part of the research. At the same time, it was the most fulfilling aspect of the writing process as I got the opportunity to analyze the collected qualitative data.

Qualitative inquiry places a high premium on the exploitation of the researcher's unique strengths rather than on standardization and uniformity (Eisner, 1998), I utilized this backdrop to analyze the data organically without using any specific analytical tools. Again, Eisner (1998) justified this action with the argument that researchers who engage in field work will do things in ways that make sense to them. This is partly due to the nature of the problem under investigation, the aptitude that a researcher possesses, and the context in which the study is being conducted. The analysis of data involved a detailed reading of findings, reflection on the interview questions, and the jotting down of memos that guided the analysis process. Memos, according to Emerson, Fretz, and Shaw (2001) are instrumental in capturing analytical thinking. They also facilitate thoughts that stimulate analytical insights. In the process of data analysis, I paid enormous attention to the key aspects of the original interview questions such as participants' comprehension of financial literacy, its status in the school system, and the elements of such that

were used and applied in their businesses, among others. Critical reflection became quite significant in the analysis of data because it helped in interpolating my lived experiences with participants' perspectives, the literature, and the theoretical frameworks. In agreement with this view, Bloom (1998) reminds us to engage in critical analysis of our roles as researchers with regard to our social identities or positioning. My hitherto acquired experiences and knowledge from a combination of entrepreneurship experience and formal education developed my sensitivity to the themes generated and how I engaged with the themes.

Synthesization of data was also based on key themes incorporated with the literature, theoretical frameworks, as well as participants' and my own perspectives. There were many connections (similarities) in the patterns generated and this was crucial in developing major themes. In trying to maintain the factual information articulated, participants are quoted verbatim (direct quote) in the analysis process. A growing body of literature on financial literacy education and entrepreneurship amongst Black business ownership was used to engage the analysis of participants' voices objectively. This is reinforced by the use of theoretical frames of reference to validate the outcomes of the study. As mentioned earlier, this chapter will provide a synopsis of all the major and minor findings from the research project. The key themes will be interwoven in the discussion to understand the commonalities as well as differences in participants' responses in relation to the literature and my own analysis. The first major theme in analysis is anti-Black racism.

6.1 Anti-Black Racism

According to Stuart Hall (1996), race is a discursive construct and a floating signifier. This phenomenon was quite evident among and between the various participants in my research. Although not all the interviewees talked about issues of race directly or indirectly, there was still

a subtle tension when issues of race or Blackness were mentioned during the interview.

Anti-Black racism is discrimination that targets Black people. This was a major theme in my analysis because financial literacy education amongst Black entrepreneurs in Toronto is informed by their experiences, which inherently is through the lens of a Black person. To deny the existence of anti-Black racism would be an injustice to the analysis of the participants' experiences. To understand anti-Black racism, one must be aware that this form of discrimination has deep roots within the Canadian landscape.

6.1.1 Defining anti-Blackness. Anti-Black racism, is more complex and I can confidently state that this is a historical phenomenon that is situated within the paradigms of colonialism and transatlantic slave trade. What then, is anti-Black racism? Morgan and Bullen, quoting the African Canadian Legal Clinic (2015), stated:

Anti-Black racism is prejudice, stereotyping and discrimination that is directed at people of African descent and is rooted in their unique history and experience of enslavement.

Anti-Black racism in Canada is often subtle and is generally not accompanied by overt racial slurs or explicitly prohibitive legislation. However, it is deeply entrenched in Canadian institutions, policies and practices, such that anti-Black racism is either functionally normalized or rendered invisible to the larger White society. Canadian Anti-Black racism in its contemporary form continues the historical practices of racial segregation, economic disadvantage and social division (Morgan and Bullen, 2015)

The African Canadian Legal Clinic (ACLC), is Canada's only legal aid service specifically and exclusively mandated to address systemic anti-Black racism. The Clinic, which was established in 1994, has been fighting for the rights of Black people. The Clinic's definition, quoted above, challenges Canada's reputation of having comprehensive human rights policies

that address systemic racism. The definition further “exposes not only the insidiousness of Canadian anti-Black racism, but the racialized rhetoric of community blaming that policy-makers often adopt and endorse when African Canadians’ rights are obliterated resulting in their re-victimization and death” (Mullings et al, 2016, p. 20). It has been argued that the issue of why the Black populations are disadvantaged is sometimes reduced to stereotypes such as Black people are unintelligent, lazy, savage, overly aggressive etc., and this perception loses sight of the bigger picture: The historical legacy is that anti-Black racism is rooted and engrained in the minds of the people and in the constitutional documents.

Although the participants in this study did not have the academic language to describe what they were experiencing, the quote below demonstrates their understanding of anti-Black racism as noted, by Sally:

Sometimes people think just because you are Black and you drive a nice car and dress in nice clothes and you a business owner, something about something is illegal...but when I get pulled over for no reason by cops, then I start to question if its the car or my skin.

Nikky highlights anti-Black racism below. Nikky said:

I have had solicitors come into my store to try to speak to the owner to sell the business something...new insurance or something and when I tell them we are not interested they ask to speak with the manager. When I tell them I'm the owner they insist that they will leave their information for me to pass on to the owner because they clearly think I'm lying.

From the above narratives of Sally and Nikky, anti-Black racism is manifested in Black people’s realities. Within the contemporary social, economic, and political marginalization of Black people in our society, one cannot ignore the lack of opportunities for employment, the

lower socioeconomic status, significant poverty rates, and over-representation in the criminal justice system. Finding no employment or being denied funds for your business are not the only obstacles that my participants faced. Some of them were stopped by the police either on their way to work, or while they were visiting family or friends in a particular neighbourhood. The following section analyzes criminality in Canadian society and how several of the participants experienced anti-Black racism while operating their businesses.

6.1.2 Criminality. According to Morgan and Bullen (2015), “Black bodies in Canada are routinely policed across borders, in public and private spaces, and in the media”. More specifically, as noted earlier, policing techniques and activities of racial profiling are used to stereotype, stigmatize, harass and discriminate against African Canadians” (2015, p. 34). A 2012 analysis undertaken by the Toronto Star revealed that Black people were the target of at least 25% of all carding that took place between 2003 and 2008. The Toronto Star report from July 2014, also stated that since July 2013, carding in Toronto dropped by 75%, yet the carding for Black people rose to 27.4% (Rankin and Winsa, 2014). As noted earlier, Black people represent 10% of the prison population despite the fact that, they are only 3% Canadian population. Yet in 10 years, from May 31, 2005 to May 2015, the Black population in federal prisons in Canada increased by 77.5%, while the White population decreased by 6.8% (The Correctional, 2015). According to prison watchdog, Howard Sapers, in his annual report that was presented in parliament in 2015: “... Black inmates are overrepresented [and] despite being rated as a population having a lower risk to reoffend and lower need overall, Black inmates are more likely to be placed in maximum security institutions”. Why should this be the case? The only way to make sense of this situation is to name it, as anti-Black racism.

The above statistics provide evidence of anti-Black racism that is so familiar to many of

the participants. It is also evidenced with the statistics in Canadian prisons in Ontario, while both Quebec and Nova Scotia have been well-documented as cities where anti-Black racism is pervasive within Canadian society and the criminal justice institutions (Eid, 2011). This is succinctly captured by Anne:

I've been going to my clients' home for the past three years, so when I was pulled over by police for no reason, in a rich neighbourhood [Anne whispers for the rest of the statement], I knew it was because I'm Black... what do you call this? Carding... yes, carding.

Mullings (2002) explained that the practice of carding is when the police arbitrarily stop you, question you for personal information without explaining why they are doing it. It is important to note that there is some perception that only Black men are subjects of encounters with the police because of how they are prominently featured in the media; however, the female participants were also marked and policed as evidenced by Anne above. Someone might argue and say that being stopped by the police is not unique to Black people, that it is a common practice to keep our country safe, our community safe, but is that the case when majority of the people I interviewed had been stopped by the police; when the police doubted whether the participants owned the vehicles they drove or entered their business with no valid reason? Would it be stretching too far to say that racism is alive and well and that it targets Black people? Perhaps understanding Anti-Black racism and its effects on the Black entrepreneur in Canada one must understand Canada's implicit history on slavery and racism as the following section explores.

6.1.3 Canada's racist past. In 2004, the UN Special Rapporteur, Dr. Doudou Diéne, noted the "continuing legacy of Canada's racist past" during his visit that year. Diéne, stated:

Canadian society is still affected by racism and racial discrimination. Because of its history, Canadian society, as in all the countries of North and South America, carries a heavy legacy of racial discrimination, which was the ideological prop of trans-Atlantic slavery and of the colonial system. The ideological aspect of this legacy has given rise to an intellectual mindset which, through education, literature, art and the different channels of thought and creativity, has profoundly and lastingly permeated the system of values, feelings, mentalities, perceptions and behaviours, and hence the country's culture.

(African Canadian Legal Clinic, 2004, pg. 6)¹²

Canada always downplays its racist history, however contemporary anti-Black racism is rooted in our history. Canadians also downplay their role in slavery, yet there is evidence that “slavery, did exist in Canada from the 16th century until its abolition in 1834 “ (ACLC, 2012, p. 4). It is important to note that after slavery was abolished, Black people were segregated in terms of housing, schooling, and employment. As ACLC (2012) continues to note:

Denying Canada’s history of slavery, segregation and racial oppression means that the modern day socio-economic circumstances of Canada’s Afro-descendant population cannot be placed in their proper historical context; at the same time, neglecting the numerous contributions of members of the African Canadian community leads to the portrayal of this community as “good-for-nothing.” The “blame” for the disadvantaged

12 Established in 1994, the African Canadian Legal Clinic (“ACLC”) is a community-based not-for-profit organization with status at the United Nations Economic and Social Council that is committed to combating anti-Black racism and other forms of systemic and institutional discrimination in Canadian society. The ACLC represents and advocates on behalf of the African Canadian community by: (i) addressing racial discrimination through a test-case litigation and intervention strategy; (ii) monitoring significant legislative, regulatory, administrative and judicial developments; and (iii) engaging in advocacy, law reform and legal education. 18 King Street East, Suite 901 Toronto ON, M5C 1C4
www.aclc.net:

position occupied by African Canadians is thus placed only on the shoulders of the African Canadian community itself. (2012, p.5).

The portrayal of racism in Canada is highlighted again by the Toronto Star reporting on the United Nations (UN) in 2017, when it was recommended that there is a need to address anti-Black racism. The UN report went further and suggested “an apology for slavery as well as creation of a federal department of African-Canadian affairs”. The Toronto Star reported in 2017, indicated that some of the findings on anti-Black racism could be traced to “...slavery in the 16th century and reverberates into the present day.” Quoting the UN officials who authored the report, the Star stated:

History informs anti-Black racism and racial stereotypes that are so deeply entrenched in institutions, policies and practices, that its institutional and systemic forms are either functionally normalized or rendered invisible, especially to the dominant group, “This contemporary form of racism replicates the historical ... conditions and effects of spatial segregation, economic disadvantage and social exclusion. (Toronto Star, 2017)

According to the Toronto Star (2017), the UN working group laid many recommendations to address the past and present aspects of racism that have affected Black people¹³. In parts, the UN report stated: “It is important to underline that the experience of African Canadians is unique because of the particular history of anti-Black racism in Canada,” the report said. The government of Canada should “take concrete steps to preserve the history of enslavement and the political, social and economic contributions of African Canadians by establishing monuments in their honour.” (UN, 2014). Recognizing Canada’s historic role in the development and maintenance of anti-Black racism is an important discussion towards

¹³ <https://www.thestar.com/news/canada/2017/09/24/un-report-on-canada-to-address-anti-black-racism.html>

comprehending the Black entrepreneurs experience in Canada.

It must be recognized that Anti-Black racism is crystallized by particularly virulent and pervasive racial stereotypes. Smith (2014), notes: “stereotypes can consciously or unconsciously shape behaviours, actions and attitudes towards people of African descent. Stereotypes of the Black male, in particular, include as being prone to criminality and violence and being “dangerous” (Smith, 2014, iii-vi). Harris-Perry (2011) notes that the stereotype is “routinely reinforced and perpetuated by the mass media” (2011, pp. 24-50) and Canadian institutions reflect and provide place and space from which to thrive (Henry and Tator 2002, 268-77). What is amazing is the fact that, anti-Black racism is acknowledged by Canadian courts and various Commissions.

The phenomenon is recognizable, yet, it is never addressed (Lewis, 1992). How is anti-Black racism produced and perpetuated? I believe through policing of Black bodies because of the fear of Black bodies. The section below engages in the analysis of the fear of the Black body.

6.1.4 Fear of the Black body.

After interviews with different participants, I paid more attention to how people reacted to me or my brother when we entered an elevator together, or when we were downtown Toronto and we were approaching a group of women (regardless of race). In elevators, women held on tightly to their handbags when my brother entered an elevator. Some tried to make as much distance as they could in the space available in the elevator. I must admit, as a researcher, I would smile and laugh, and sometimes when I could not hold myself I would laugh out loud. What is it that they feared, is it the Black body or the perception of a Black presence? I began to also pay attention to the media coverage of Black people. In the following section, I analyze the fears, of the Black body which is partially fuelled by media coverage and perpetuated anti- Black

comments and stereotypes in our society.

According to Henry and Tator (2005, p. 52), the media is one of the few sources of information that many individuals have from which they gather information about African Canadians.

The mainstream Canadian media are White-owned and controlled; therefore, as a social institution, the media has historically and continues to be racist and discriminatory (Cammarota, 2011; Moshin and Jackson, 2011). George Yancy warns that White gaze is “a process of seeing without being seen, that constructs the Black body into its own colonial imaginary” (2008, p. 60). The fear of the Black body is rooted in colonial narratives of White supremacy. The definition of supremacy according to the Webster dictionary is the state or condition of being superior to all others in authority, power, or status. Gazing at and marking the bodies of Black women and men serve to disquiet the Eurocentric excessive mellow drama rooted in the fear of the Black body and pre-emptively punish those bodies under the guise of their perceived criminality regardless of proof. (Fleras and Elliot, 1996).

It is very clear that the Black body is under constant surveillance and this leads me to ask, is it fear, admiration, or desire? According to Fanon (1965), the White gaze functions similarly to panoptic surveillance, keeping the Black person under constant inspection, discussed earlier.

The notions of fear of the Black body was taken up by Fanon who wanted to make sense of his own and others’ negative experiences of racism, racial slurs, negative imaging of Black bodies, in addition to the embodiment of differences in a racialized context. Fanon (1967, p. 111) developed a historico-racial schema to emphasize that a Black person has a world quite different from a White person. He also includes the racial-epidermal schema (Fanon, 1967, p. 112). The historico-racial schema, according to Fanon, brings to light the historical contingencies and

mythological narratives imposed upon Blacks, while the racial-epidermal schema speaks to the sedimentation of the so-called “Black essence.” In other words, once the new narrative of what it means to be a Black person, which includes the various meanings that have been assigned to phenotypic differences, has become fixed, ossified, and even naturalized in the social consciousness and cultural and legal practices, the Black essence has been successfully created. This shows that the “historico-racial schema” (Fanon, 1967, p. 111) and a “racial epidermal schema” (Fanon, 1967, p. 112), that Black people have to endure is what has significantly contributed to anti-Black racism.

The fear of the Black body is clearly depicted by Michel Foucault’s (1995) who describes the depiction of inmates as “the objects of information, never a subject in communication” is a fitting description of the White gaze on Black colonized subjects’ vis-a-vis their White colonizing counterparts (1995, p. 200). This is through how the history of Black people is simultaneously erased and rewritten by the White imagination. Elaborating the above, Adje (2016) states:

Revisionist history defines what a Black person is – intellectually inferior, in need of a (White) master, culturally incapable of contributing something of value to (White, European) society and so on. The Black person is thrown into this narrative (*in medias res*) with his part rigidly scripted and his subjectivity constructed according to the dominant culture’s interpretation of his “essence” and history (Adje, 2016)

Although the colonized find themselves ‘given’ this (White) story, Fanon claims that a time comes when the subjugated – often through a specific, painful event in which they are confronted personally with racism – begin to accept and internalize the mythology. Adje (2016) elaborates on schemas and shows how

Schemas affect and shape Black people's tacit sense of selves. Fanon (1967 12) describes this experience as 'psycho-existential complex'; Dubois (1901 calls it 'double consciousness' and Asante (2007) describes it as a 'tortured consciousness.' The cumulative effect is what Fanon (1967 111) describes as 'corporeal malediction' placed upon Black bodies in which the bearers of Black bodies and White glances find themselves entrapped" (Wynter, 2001) (Adje, 2016, p. 3).

In an anti-Black racist context, it is important to note the hypervisibility of Blackness is not accorded to other racialized communities, Frantz Fanon puts this hypervisibility of Blackness and its deliberating effects on Black people in this way:

And then the occasion arose when I had to meet the White man's eyes. An unfamiliar weight burdened me. The real world challenged my claims. In the White world the man of colour encounters difficulties in the development of his bodily schema. Consciousness of the body is solely a negating activity. It is a third person consciousness. The body is surrounded by an atmosphere of certain uncertainty. (1967, 110–111)

What Fanon suggests in his racial interpretation is that White's gaze of Blackness can make Black bodies feel insufficient – a sense of defect that prompts gravitation toward Whiteness in an effort to cure themselves of Blackness. As noted by Fanon:

For several years, certain laboratories have been trying to produce a serum for "degentrification;" with all the earnestness in the world ... that make it possible for the miserable Negro to whiten himself [or herself] and thus to throw off the burden of that corporeal malediction' (1967, p. 111).

As “a disabling virus within literary discourse,” Blackness has become a way in which the image and persona of Black bodies are constructed and used to serve as both literary texts as well as “the entire range of views, assumptions, readings, and misreading that accompany Eurocentric learning about these [Black] people” (Morrison, 1992, p. 7). Anthony Paul Farley, using W. E. B Dubois’ (1901) colour line prediction as a script for and the performances of racial identity, argues that the function of the colour line is not just to produce Blackness but also to use Blackness to construct a better meaning for Whiteness (Farley, 2002, p. 152). Farley (2002, pp. 111-112) further uses the term “nobodying of the other” to describe how the social construction of Blackness as ‘corporeal malediction’ (Fanon, 1967, p. 111) reinforces the discourse of White innocence in Euro-American/Canadian society. Morrison (1992, p. 5) also describes these parasitic relations between Black and White as a strategic way of producing White freedom and innocence. When asked about how some of the participants picked their locations for their business, Albert referred to his location choice by implying that “White people only go to places that are safe, so choosing my location I made sure it was safe.” Albert’s choice of defining safety as places White people go to highlights this construction of Blackness as unsafe. In such toxic relations, there is a blatant “institutional disregard” for Black lives (Walcott, 2016; also see Black Lives Matter¹⁴). I use “institutional disregard” to imply the ways in which policies, practices, and politics at institutional levels are structured to consider and treat working-class Blacks as disposable and unnecessary burdens to the state and therefore expected to fend for themselves in times of crises. Charlie Moses’s reflection of slavery in Saidiya

14 Black Lives Matter is an international movement, which originated in the United States and now in Canada, working for the validity of black life. The mission of the movement is to interrogate as well as challenge state-sponsored violent policies, practices, and politics that intentionally render black people powerless and devoid of basic human rights and protection (<http://blacklivesmatter.com/>).

Hartman's book encapsulates the culture of "institutional disregard" for Black lives:

The way [we got] treated was awful. Master would beat, knock, kick, kill. He done ever'thing he could 'acept eat us. We was worked to death. We worked Sunday, all day, all night. He whipped us 'til some jus' lay down to die. It was a poor life. I knows it ain't right to have hate in the heart, but God almighty! ... God almighty never meant for human beings to be like animals. Us niggers has a soul an' a heart an' a min'. We ain' like a dog or a horse. (Hartman, 1997, p. 4)

Hartman, 1997, further argues that whereas Charlie Moses sought his universal human rights and entitlements, he failed to understand that his humanity was not recognized under the chattel of slavery:

In short, the selective recognition of humanity that undergirded the relations of chattel slavery had not considered them men deserving of rights or freedom. Thus in taking up the language of humanism, they seized upon that which had been used against and denied them. (Hartman, 1997, p. 5)

I am therefore forced to ask; how do Black people claim their humanity when there is an institutional disregard for their lives?

6.1.5 Participant's articulation of the Black body. The articulation of racism experienced when starting or maintaining a business by participants as expressed in the preceding chapter constituted a major theme because all respondents, including those who experienced racism indirectly or directly and those who did not encounter racism, expressed a closely related understanding of racism. Their views incorporate hypothetical and practical orientations, as seen in the theme below.

In response to the question, "Could you talk about the challenges you have faced as a

Black business owner if at all? (advantages)" Participants gave elaborate and varying definitions of what is considered challenging as a Black business owner. All of them responded to the question through reflections on their personal experiences. The following are some of the given responses:

Arnold articulated the challenges he has faced as a Black man in business as:

Being Black regardless of being a business owner has its challenges which I rarely try to think about because I believe it puts me in a defeated state of mind. One thing that I do think about is that I don't have the type of community support that I see other ethnicities have for each other. I have experienced racial slurs by upset clients and it stresses me but who do I complain too, no one, so I keep it in and move on. Racism is a reality but it didn't start when I started my business I've experienced it throughout my life.

Arnold's comprehension of the challenges he faces being a Black business owner is all encompassing. It is closely tied with the broader definition of racism as "an ideology of racial domination" (Wilson, 1999, pg. 14) in which the presumed biological or cultural superiority of one or more racial groups is used to justify or prescribe the inferior treatment or social position(s) of other racial groups. The notion of racism creating the social reality of a hierarchy of dominance for some of the respondents is articulated with Arnold's response of how he confronts racist slurs towards him with silence because he has no one to complain to. This feeling of loneliness aided by the harboring of silence is what anti-Black racist theory confronts in the literature as the bringing of collective oppression, memory and identity, specifically endured on Black lives. The Black-identity must first comprehend identity on its own as Faleti defines identity as "an unshakeable sense of self-worth, which makes life meaningful and includes the feeling that one is physically, socially, psychologically and spiritually safe" (2006,

p. 51). For Arnold his sense of lack of community can contribute to lack of safety with his own identity, hence his silence. With the in-depth comprehension of racism and its particular effect on identity, Arnold's challenges as a Black business owner gravitates toward unconventional methods of dealing with racism as articulated by other participants' responses towards the challenges faced as a Black entrepreneur. Such postulations in the literature and by participants are a critique of the dominant discourses that offer only linear ways of viewing and comprehending society.

Anne had a response to challenges being a Black business owner closely linked to that of Arnold but varying slightly in the sense that she emphasized on having a strong family support system as a means of de-stressing when she comes home. Anne also indicated that business ownership runs in her family and she was warned that she will encounter racism but was also taught to maintain a thick skin. When asked to elaborate on specific challenges she has encountered she asserted that:

Being Black and a new immigrant in this country comes with challenges that people don't really want to talk about regardless of, if you are in business or not. My parents talked freely with me about racism from a young age so I wasn't shocked when it happened in my adulthood. But you can't let that get to you if you want to survive in business, you have to learn how to brush it off. I'm tough because my family moved to Canada when I was 16 years old so adjusting to a new home, a new community prepared me to be tough in business because I was taught how to be tough before I arrived.

This participant's expression is closely linked to the literature (Dei, et al., 2008; Gupta, 2009; Kapoor and Shiza, 2010; Langdon, 2009; Sillitoe, 2007), which emphasizes the context specificity of racism by situating it in a given individual's long-term occupancy of a place. The

researchers include norms and social values of communities as well as mental constructs that guide, organize, and regulate the people's way of living and making sense of their world. Anne seemed to highlight that how she responded to racist experiences and business challenges were tied to her upbringing in the Caribbean. Being taught to be tough, preparing for challenges, having family support is an aspect of traditional knowledge taught in many African/Caribbean Indigenous cultures and communities. In extending the debate, Abdi et al. (2006) cemented the definition of Indigenous knowledges by asserting that:

Indigenous knowledge is a way of knowing developed by Indigenous peoples over generations as a result of sustained occupation of, or attachment to, a place, location, or space. The result of [this] generational experience allows communities to develop a good understanding of the relationship of their communities to their surrounding natural and social environments. (2006, p. 54)

According to other participants that were born in the Caribbean or Africa reflected on how their upbringing before moving to Canada aided their ability to face discriminatory practices faced in their businesses in Toronto. Lisa, who was born in West Africa and moved with her family as a teenager, reflects on community support and African Indigenous knowledge when articulating her challenges as a Black business women:

I didn't understand what racism meant until I moved to Canada. Being a business owner in Ghana you face challenges but not racism. In Ghana I was taught as a child that life owes you nothing and you must work hard to be successful regardless of where you come from. In Toronto was where I became aware that I was Black, but if it wasn't for my parents, grandparents and extended families' teachings of community, family, respect, working hard and never blaming anyone for your failures I probably would have given up

on my restaurant here. Those teachings, I don't believe the Black youth here are taught to be tough and I see how they easily give up when they have so many opportunities here despite of racism. My children want to be entrepreneurs and I will teach them to expect racism but more importantly how to confront it.

This promotes an understanding of Indigenous knowledge as a dominated knowledge, and reminds us of the existence of multi-logicality of knowledge, that there are multiple perspectives of human and physical phenomena (Kincheloe & Steinberg, 2008). Such postulations in the literature and by participants are a critique of the dominant discourses that offer only linear ways of viewing and comprehending society.

Facing racist or discriminatory experiences has not deterred Black business owners from pursuing their businesses. Their resilience and self determination that some articulated comes from their upbringing that is based on African Indigenous ways of knowing, although the parents did not sit down and tell them we are teaching you how to make sense of your Africanity. The next major theme is miseducation and colonial knowledge as this repeatedly came up in the interview with the participants. The following section analyzes the scope that colonial knowledge and/or Indigenous education has hindered or aided Black business owners' financial literacy education.

6.2 Miseducation and Colonial Knowledge

In order to analyze mis-education one must comprehend education and its historical impact, history and development on coloured spaces and bodies in Canada. The theme of mis-education and colonial knowledge repeatedly arose with the participants. Most of the participants actualized that they had an entrepreneurial family member or friend that was instrumental in influencing and teaching them how to start or grow their business. Sally illustrates how

influential this type of “education” is in her below remarks:

I tried reading business books when I first started out, but they didn’t really help. It was my cousin that taught me the ropes on business. She has a consulting company so she taught me how to incorporate and do my balance sheets. To me that’s financial literacy education and the best kind because she’s family so I trust her. The kids in school I really don’t know whether they are taught the same but even if they are I don’t know if its effective.

I reacted by asking, “Based on your financial literacy experience, how can we make it more effective in school for children?” Sally responded:

I don’t really know the answer to that but for starters learning about coloured successful business owners is helpful. I guess that’s history....yeh learning about our business history and inventors is where it should start because not every Black kid may have a family member or friend that can teach them about business but if the schools taught the kids that would make a difference.

Sally’s observation on connecting financial literacy education with history was profound and further illustrates the importance of education having the component of knowing one’s history as fundamental to cultural identity. Perhaps for this reason Asante says that, “Black children do not know their people’s story ... (even though) remembrance is a vital requisite for understanding and humility” (1991, p. 177). He concludes that, “One’s basic identity is one’s self identity, which is ultimately one’s cultural identity; without a strong cultural identity, one is lost” (Asante, 1991, p. 177). Little wonder then that the average African American high school or college student today, does not, for instance, know the contributions of most African American inventors, business men and women, thinkers, intellectuals, and activists (see Asante,

1991; Dillon, 2011). There is a disconnect with the educational system and Black children and in order to investigate one must look at the development and history of education in Canada.

6.2.1 The history of education in Canada. The history of education in Canada, as in other Western countries, has involved the growth of formal instruction funded by taxes and supervised by the provinces. This growth resulted from concern about cultural, moral and political behaviour, the emergence of a wage-labour economy, changing concepts of childhood and the family, and the general reorganization of society into institutions. The inspiration for public education in Ontario was a model taken from the German state of Prussia in the nineteenth century. Its primary purpose was to instil obedience, conformity and, above all, reverence for the Prussian military state. The man often called “the architect of the US education system,” socialist John Dewey, famously said, “Children who know how to think for themselves spoil the harmony of the collective society.” The leading figure in Ontario, Egerton Ryerson, worked in collaboration with Jean-Baptiste Meilleur in Québec, as well as John Jessop in British Columbia. In turn, these school promoters operated in an international context. For example, Egerton Ryerson visited more than 20 countries during 1844 and 1845 when he was developing his proposals for a public school system. These Canadian leading educators, or school promoters, argued that mass schooling could instill appropriate modes of thought and behaviour into children. In their minds, the purpose of mass schooling did not primarily involve the acquisition of academic knowledge. School systems were designed to solve a wide variety of problems ranging from crime to poverty, and from idleness to vagrancy. Educators related these potential and actual problems to three main causes: the impact of constant and substantial immigration; the transition from agricultural to industrial capitalism; and the process of state formation in which citizens came to exercise political power. While all three of these causes played key roles in the

minds of school promoters across Canada, the relative importance that each educator attributed to them depended on the regional and cultural context in which the school promoter functioned.

Knowing how the public education system was formed in Canada is instrumental in detangling the Black experience and how the Canadian formal education system has hindered or privileged certain bodies.

Schools are perhaps among the best possible places for Canadians to learn about each other, to share and develop common ideas, and to cherish similar values. They touch our young people and create lasting knowledge from which they can become good citizens. Ontario was long the intellectual hub of Canada, so its handling of its huge, newcomer Black population would have informed the rest of the country. Ontario was the province that received the largest number of freedom seekers on the Underground Railroad due to its location in relation to the Detroit River, Lake Erie, and Lake Ontario, but also because it was an English-speaking area (Hamilton, 2007). At the height of the first freedom movement of the Americas, the Underground Railroad, the Common Schools Act was passed, providing for the creation of separate schools. While intended to create separate schools along religious lines, that is Protestant and Catholic, it was used to create segregated Black schools, particularly in those areas of the province less well represented by a vocal abolition community (Hamilton, 2007) Toronto did not develop segregated schools, but in the southwestern parts of Ontario, particularly Windsor and Chatham, segregated schools remained in place. The Canadian documentary film *The Little Black School House*, a documentary directed by Sylvia Hamilton, illustrates the links between segregation in education and the contours of segregation within the rest of society for Black people in Canada. The historic practice of segregating groups of African Canadian students within the educational system reflects the broader segregation extant in Canadian

society. In short, setting students apart in separate schools was no different from the denial of other public services. For example, Hamilton discusses how, in many cases, local Black families did not wish to have Black only schools, but were forced to do so by the lack of accommodation they received when they attempted to have their children attend a local (White) school (Little Black School House, 2007). Near Chatham, in Merlin, the last segregated Black school in Ontario was finally closed in 1965 following lobbying by concerned African-Canadians to have it closed. Elsewhere, segregated schools were phased out around the same time, with the last segregated school in Canada, which was in Nova Scotia, closing in 1983.

While the way in which children of colour were treated cannot be collapsed or directly compared with the horrific experiences of Aboriginal and Inuit children, the core racist beliefs that yielded separation by race were the same, and this did not abate even after the adoption and proclamation of the *Universal Declaration of Human Rights* (UDHR) on 10 December 1948, of which Article 26 reads:

Everyone has the right to education. Education shall be free, at least in the elementary and fundamental stages ... It shall promote understanding, tolerance and friendship among all nations, racial or religious groups, and shall further the activities of the United Nations for the maintenance of peace ... Parents have a prior right to choose the kind of education that shall be given to their children.¹⁵

Another important aspect of the history of Canadian Education is slavery. Historian James Walker (1980) rightfully pointed out in his *A History of Blacks in Canada: A Study Guide for Teachers and Students* that “[w]e cannot understand early pioneer history unless we

¹⁵ United Nations (1948). Universal Declaration of Human Rights, G.A. res. 217A (III), U.N. Doc A/810 at 71 (1948). Retrieved 2 November 2010 from: <http://www.un.org/en/documents/udhr/index.shtml>

acknowledge that slavery existed” (pg 14). For the first time, the topic of enslavement has been included in the 2013 revised Ontario social studies, history, and geography curriculum. For some the history of slavery in Canada does not correlate with entrepreneurship with Black people in Canada in the present day of 2018, however this is a misconception. Whether we wish to remember or not, the educational segregation of children of African descent in Canada and elsewhere is a direct by-product of the system of chattel slavery, an institution whose goal was to strip African people of their dignity and humanity in order to use them as vehicles of cheap labour for a profit-making system.

6.2.2 Slavery in Canada: Miseducation. Knowing the history of slavery in this country is not only important but it is a history many people are unaware of, Hamilton, 2007 describes this experience:

In several of my film projects I have referenced slavery and, in post-screening discussions with predominantly White audiences, have been questioned about it. In many cases people are just astounded—how come they did not know this? I face silence when I explain that ministers, church leaders, and key political figures owned slaves and that there are wills on record bequeathing women, children, and men as part of household property to heirs and successors for ever and ever and ever; that the women and girls were looked upon for their capability to breed more property as it were. The first enslaved people in what we now know as Canada were people of the First Nations who were enslaved by French colonists who later replaced them with African people.¹⁶

Slavery in Canada is not highlighted as much as American history and the

16 http://speakingmytruth.ca/?page_id=612

transatlantic slave trade, however the ramifications are still felt today for many people of African descent in Canada as articulated by interviewee Sean. He was one of the youngest participants with a business in the technology sector yet was able to illustrate how racism and Canada's history of discrimination was something that he did not learn in school, yet he inherently felt racism existed. Sean said:

When I started my business I knew as a Black man I'm going to face some challenges just because I'm Black. I know in history class we learn about Martin Luther King and how he did amazing things for Black people in America during the civil rights movement but I don't know if there was anybody in Canada that did the same stuff in Canada. Mind you, I think Canada and the US are totally different. We didn't have slavery and racism isn't so bad out here but I know as a Black man there is still some challenges. It's probably because of the media.

I responded by asking, "As a Black Man you knew there were going to challenges starting your business, can you tell me what kind of challenges?" He said:

Nothing super serious, but more like there isn't many of us in the field so I'm kind of a lone ranger. Even though I don't need other Black people around me to start a business but its just something that can make me feel like I stand out in a weird way or maybe a good way. I don't know. I just know it's something in the air.

Sean's articulation of challenges as a Black man weaves through a feeling of alienation, miseducation, and challenges not quite so pronounced but yet he feels it. Also interesting is Sean's statement on slavery in Canada as nonexistent and only being taught in school about Martin Luther King. This sentiment correlates with Sylvia Hamilton's expression of how in her research many people she encountered in Canada did not know slavery or segregation existed in

Canada. This miseducation repeatedly came out in my interviews and one which must be interrogated when one is to understand financial literacy education amongst Black entrepreneurs in Toronto.

6.2.3 Knowing your ‘his/her-tory’

In the book *The Mis-Education of the Negro* (1933) Woodson recorded, with great disappointment, his observations on the substandard education provided to children, particularly to Black children. His disappointment centered on the lack of interaction between Black students' education and their environment. He categorized this type of education as mis-educative because it “created a split in the personality of Blacks typified by dual identities resulting in a profound identity crisis” (Asante, 1990, p. 167), which has caused African Americans to “decry any such thing as race consciousness” (Woodson, 1933, 1990, p. 7).

Indeed, as Steele (1992) found out in his research, African American students are devalued more by White teachers while in school than European American students. In *The Shame of the Nation*, Kozol tells us that in the inner-city (Black) schools, “liberal education has been increasingly replaced by culturally barren robotic methods of instruction that would be rejected out of hand by schools that serve the mainstream of society” (2006). It is perhaps for this reason Asante says that, “Black children do not know their people’s story … (even though) remembrance is a vital requisite for understanding and humility” (1991, p. 177). He concludes that, “One’s basic identity is one’s self identity, which is ultimately one’s cultural identity; without a strong cultural identity, one is lost” (Asante, 1991, p. 177). Little wonder then that the average African American high school or college student today, does not, for instance, know the contributions of most African American inventors, thinkers, intellectuals and activists (see Asante, 1991; Dillon, 2011).

The most imperative and crucial element in Woodson's concept of miseducation hinged on the education system's failure to present authentic Black History in schools and the bitter knowledge that there was a scarcity of literature available for such a purpose, because most history books gave little or no space to the Black man's presence in America. Some of them contained casual references to Black people but these generally depicted them in menial, subordinate roles, more or less sub-human. Such books stressed their good fortune at having been exposed, through slavery, to the higher (White man's) civilization. There were included derogatory statements relating to the primitive, heathenish quality of the African background, but nothing denoting skills, abilities, contributions or potential in the image of the Blacks, in Africa or America. Woodson considered this state of affairs deplorable, an American tragedy, dooming the Black person to a brainwashed acceptance of the inferior role assigned to him by the dominant race, and absorbed by him through his schooling.

Moreover, the neglect of Afro-American History and distortion of the facts concerning Black people in most history books, deprived the Black child and his whole race of a heritage, and relegated him to nothingness and nobodyness. This was Woodson's conviction as he stated it in this book and as he lived by it. In his Annual Report of the Association for the Study of Negro Life and History for the year ending June 30, 1933, the publication period of *Mis-Education*, he stated:

Regarding the Negro race as a factor in world culture rather than as an element in a sequestered sphere, the Director (Woodson) has recently made two trips to Europe to extend the study of the notice taken of Negroes by European authors and artists, and to engage a larger number of Europeans and Africans in the study of the past of the Negro.¹⁷

17 <http://www.historyisaweapon.com/defcon1/misedne.html#NOT0>

Thus it is evident that the stress which Dr. Woodson places on historical research, writing, and teaching in this volume was not theoretical jargon. It represented rather, a firm belief; also a judgement of the available type of education that was so strongly oriented as to warrant his complete and selfless dedication to its betterment. This devotion became a crusade which, in the above instance, carried him to Europe in an effort to open new avenues for recreating and writing of the Black man's past. This was in line with his basic charges against the omission by most historians of such an important part of history.

Miseducation criticizes the system, and explains the vicious circle that results from *miseducated* individuals graduating, then proceeding to teach and *mis-educate* others. But the book is by no means a study in negation. The author goes to great lengths in tracing the historical foundations of the problem, its development, and its influence on interpersonal relations and historical scholarship. Numerous other scholars now follow its example.

6.2.4 Colonial knowledge. Given the significance in the colonial project of “culture” and determining who is and who is not “civilized,” it is instructive to examine briefly what some of the more well known European philosophers have written on these topics. As Kant, Hegel, and other Western philosophers have asserted, the Western tradition, for which White European culture becomes the surrogate, is the standard for determining whether a nation has a culture or could possibly become cultured and civilized, and thus appear on the world historical stage at all (Park, 2013). For example, Kant, paving the way for Hegel, claims that true history begins with the Greeks and that non-Greek peoples are validated only through contact with the Greeks. On Kant’s estimation, the (non)histories of non-Greeks are simply “terra incognita,” an amorphous X, lacking (Western) form and thus unable to manifest as intelligible (Park, 2013).

From my experience an acquisition of a European education did enable me to travel to

Europe and America to further my education. This confirms Nwauwa's (1997) argument that, of all the aspects of western imperialism, the one, which African found most seductive, was formal Western education. Africans acquiring literacy in English or French were quick to realize that university education opened up prospects for economic advancement, individual attainment and dignity, and would ultimately provide keys to political power and self-government or self-advancement. This argument is well articulated by Edward Said in his book: *Culture and Imperialism*, where he probed some of the masterpieces of the Western tradition such as Conrad's *Heart of Darkness*, Austen's *Mansfield Park*, Verdi's *Aida*, etc. Said brilliantly illuminates how culture and politics cooperated, knowingly and unknowingly, to produce a system of domination that involved more than cannon and soldiers, a sovereignty that extended over forms, images, and the very imaginations of both the dominators and the dominated. The result was a consolidated vision that affirmed not merely the Europeans' right to rule but their obligation, and made alternative arrangements unthinkable. Pervasive as this vision was, however, it did not go unchallenged. There was opposition and native writers participated in the perilous process of cultural decolonisation. Working mainly in the language of their colonial masters, writers such as William Butler Yeats, Salman Rushdie, Aime Cesaire, Chinua Achebe, Mwalimu Nyerere, Kwame Nkrumah, Frank Fanon, identified and exposed mechanisms of control and repression (Said, 1994).

From Chapter Two in the literature review and interviewing the participants racism is alive and well. Listening to my participants' narratives, I could not help but imagine what had sustained them is their resiliency, self-determination, white mask; and their search for rootedness. My participants were determined to succeed and for most of them, they had to wear a white mask especially when they were dealing with their Caucasian clients. Many participants as

was indicated in the findings chapter questioned why there were such few successful businesses operated by Blacks. Others questioned why Black people did not own financial institutions?

Many identified that there is a need for Black owned businesses in a variety of industries from education, politics, industrial mechanics to real estate. A few of them knew about the Black Wall Street that was bombed in 1921 and were sceptical about the success of any Black-owned financial institutions. Lisa, who seemed widely read, was very emotional about the silencing of Black business successes from our history. This is clearly captured in the following quote from participant Lisa:

Why is it that we never hear of any success stories from my past history. Every Black child should know that one of the richest man in the world was Mansa Musa, the Emperor of the Wealthy West African Mali Empire... Sein, do you know about this man? When I read about Mansa Musa, I was energized, I became so motivated, can you believe that he mastered ancient alchemy and could turn other metals into gold. That is why he was so rich. He was brilliant and we never hear about him. His knowledge came from oral tradition...the stuff that we are told is irrelevant. But other cultures didn't write things down they passed it on orally. The only Black stories we are taught is slavery, civil rights leaders that are dead and present day entertainment performers.

The imposition of colonialists' cultures expressed in language, arts, historiography, spirituality, and medicine through foreign education (that lacks an iota of Indigenous African cultural content), is tantamount to domination as argued elsewhere in Wa Thiong'o:

For colonialism this involved two aspects of the same process: the destruction or the deliberate undervaluing of a people's culture, their art, dances, religions, history, geography, education, orature, and literature, and the conscious elevation of the language

of the coloniser. The domination of a people's language by the languages of the colonising nations was crucial to the domination of the mental universe of the colonized. (1986, p. 16)

The implications of denigrating Indigenous education and environmentally relevant considerations are enormous. Also not factoring in the role of silenced voices in society such as women, children and the LGBTQ community further shows the alienation of their deserved valuable knowledge and experiences in the domination of the mental universe of the colonized experience. The social and environmental consequences amongst the silenced are immense, including cultural encapsulation, atmospheric pollution, and loss of human cultural and natural wealth. Lebakeng (2010) and Dei's (2010) works argue further that the West disparaged and almost wiped out invaluable African epistemologies and languages. This results in African knowledge systems and languages (as means of development, transmission, and instruction) not being accorded deserved attention, hence being excluded from the socio-economic, political, and educational policy formulations. Again Frantz Fanon stresses that:

The Blacks have had to deal with two systems of reference. Their metaphysics, or less pretentiously their customs and the agencies to which they refer, were abolished because they were in contradiction with a new civilization that imposed its own (1952, p. 90).

These views are consistent with those of with Dei (2011), who blames the underdevelopment of the Global South, specifically Africa, on poor judgment, mismanagement, and (as deviation from African Indigenous principles of leadership), lack of accountability among the leadership. I strongly suggest, however, that it might be very unrefined to ascribe all South-North movement of individuals, particularly those of youth, across international borders to economic factors since a host of other factors could possibly be at play.

6.2.5 Economic underdevelopment: North vs. south. With no intention of romanticizing the woes of underdevelopment in Africa, I would insist that as reasonable as Solimano (2010) is, he comes short of drawing attention to how the insidious and invasive socio-economic policies and practices of the North have continued to perpetuate neo-colonial hegemony in the South. Sassen (1988) and Appadurai (1996) clearly point to such other practices as the socio-economic domination of developing economies that later would entrench unfettered encapsulation of the Indigenous cultures in these societies. To Sassen (1988), the subversion of a peoples' Indigenous culture by the West (and by extension all colonizers), and the imposition of foreign culture that follows is often masked as Foreign Direct Investment, FDI. The colonial project means a massive takeover of land and natural resources in developing nations by Western multinational corporations who would be providing primary input to feed the needs of their domestic industries. The disengaged Indigenous population who thrived by subsistence economic activities are re-harvested into a wage labor system that leaves them with barely enough to meet their daily needs. Gradually, their language and worldviews are supplanted through the imposition of those of their employers. This colonization strategy disrupts existing socio-economic structures while amputating the people from their Indigenous cultures; this renders them culturally bereft and therefore environmentally irrelevant. Thus they are prepared, albeit subconsciously, to be potential migrants. Through their pernicious economic strategies and the pseudo-economic move that FDI represents, the developed countries render all positive development efforts of Southern economies ineffective, so that the developing countries of the South remain economically subservient to the industrialized North.

One good example of economic subjugation is the use of structural adjustment policies, SAP, that were developed by the IMF/World Bank (Bretton Woods Institutions) against

Southern developing economies (Adepoju, 1993; Nwalutu, 2014). Although the leadership of developing countries are partly to blame for the ailing socio-economic systems in their countries, it is crucial not to overlook the subtle but stronger external pressures from the industrialized world. Because colonial projects in developing economies have continued to weaken all meaningful efforts made by most independent Southern states toward economic self-sufficiency, it could be justifiably argued that the North is also to a large extent responsible for the economic woes of the global South, and is therefore indirectly responsible for the current trend in the many Black people leaving their homeland of the Caribbean and Africa to come and be educated in the Western world. Beyond anti-Black racism and colonial education one must interrogate internalized racism and its manifestation on the Black psyche in order to fully start to comprehend the Black business owners experience, as taken up in the following section.

6.3 Internalized Racism

There can be no freedom until there is freedom of the mind. For many participants there was admittance that Black people did not support their business and neither did they care for it to be supported by them. I found this confession, along with others, that this an issue that could not be pushed to the brink of analytical silence. Why did we not trust each other, why do we not support each other and more importantly how does this formalize into self-oppression? Perhaps understanding structural oppression will lead the path to understanding internalized oppression.

6.3.1 Structural oppression on the psyche. During the 1960s civil rights movement, a critical literature that focuses directly on structural oppression while also attending to the deleterious psychological effects of internalized racism emerged. Several anti-colonial writers concerned with the psychological effects of colonialism on the oppressed in North Africa and South America described a “colonized mentality” marked by a sense of inferiority and a desire to

be more like the colonizers (Fanon, 1963, 1967; Freire, 1970; Memmi, 1965). The first psychological research on internalized racial oppression was a series of now-famous doll studies of Black children by two African American psychologists who interpreted the children's preference for White over Black dolls as racial self-hatred (Clark and Clark, 1939, 1952).

The early psychological research, particularly the "doll test" studies, were criticized for engaging invalid quantitative measures of racial self-esteem, identity, and preference (Baldwin, 1979; Banks, 1976), leading to calls for the doll test to "be laid to rest as a valid indicator of African-American children's self-esteem" (McMillan, 1988p. 71; for a review, see McLemore 1994, pp. 135–37). Some also charged that the doll studies suggest to be Black is, by definition, to be self-hating (Comer, 1970; Kardiner and Ovesey, 1965), implying a fundamental "racial" personality type (Schaefer 2004:63). With the focus on the Black psyche, the larger problem of White racism seemed to disappear, leading many anti-racist scholars to reject this body of scholarship and avoid the concept of internalized racism altogether. Community psychologists recently issued a call for research on internalized oppression designed to develop a "liberation psychology" by focusing on strategies for collective forms of resistance (Burton and Kagan, 2005; Moane, 2003, p. 91; Watts and Serrano-García, 2003). A shift from research on the individual psyche to collective forms of internalized oppression would bring attention to the structural reality of racial inequality that went largely unconsidered in the earlier psychological studies. Sociological research on internalized racial oppression has been far more sporadic and cursory than in psychology. There is no subfield in sociology devoted to the topic like in psychology. Mention of the concept tends to be fleeting (e.g., Allport, 1954; Lee, 1996; Lopez, 2003, p. 28) or isolated from a larger literature on the topic (Collins, 1990, 2004; for exceptions, see Gilman, 1986; Osajima, 1993; Pyke and Dang, 2003; Rodriguez, 2006). Popular race and

ethnicity textbooks often exclude the topic altogether or limit discussion to a definition of “racial self-hatred,” which is a narrower and more politically volatile term than “internalized racism” (e.g., Aguirre and Turner, 2004; Healey, 2004; Kleg, 1993, pp.171–72; McLemore, 1994, pp. 135–37).

Mike, one of the participants, when asked why he thinks Black people do not support his business gave a vivid illustration of possibly where internalized oppression spun from:

I've lived in worked in the US as well as Europe and I can tell you that most Black businesses tend to be fast cash type of businesses. We always want our money now, not late like in 30 days but instant. I think it's because we are fearful and scared that something will happen to that money or we won't be paid for our work...mhmm...its that slavery mentality I think it has affected what type of businesses we open. So we stick to food, barbershops, hair salons...that kind of stuff, because we will be paid right away if we do have Black customers. But if you want your business to be only targeting Black people...good luck because it won't last long. You're better off trying to build your business with other races that have a better history of paying their debts in my opinion.

Mike's articulation shows how the more the oppressed identify with the powerful, the more they accept the ruling values and structural arrangements that keep them down. Gilman (1986) calls this a classic double bind situation. The empty promise that the oppressed can escape their “otherness” by shunning their difference and not supporting each others’ businesses lures them into supporting the very rules that define them into existence as the “other”— those who are not allowed to share power. “Become like us and you will be accepted into our group.” (Gilman, 1986). But they never are.

6.3.2 Intra group othering: Resistance. Consider the phenomenon of “defensive

othering,” which Schwalbe et al. (2000) describe as identity work engaged by the subordinated in an attempt to become part of the dominant group or to distance themselves from the stereotypes associated with the subordinate group. This dynamic is evident in the formation of negative sub-ethnic identities within the group. For example, among Mexican Americans, the derogatory identities wetback (Obsatz, 2001) and ponchos (Sahagun, 2002) are used to denigrate co-ethnics who are, respectively, newly immigrated or have assimilated into the dominant Euro-American culture. These terms are used to “other” members within the subordinated group, deeming them inferior in order to mark oneself or one’s co-ethnic peer group as superior. By attributing the negative stereotypes and images that the dominant society associates with the racial/ethnic group to “other” members within the group, the subordinated can distance themselves from the negative stereotype. Furthermore, intra-group othering allows the oppressed to present themselves as like the oppressors. By demonstrating that they share the same attitudes and disdain toward co-ethnics who fit with the stereotypes, they attempt to join the dominant group. This is the double bind of oppressed identities, as previously noted, for the subjugated cannot so easily escape their “otherness” (Gilman, 1986). Although the subordinated engage defensive othering in resisting the imposition of a negative identity, they do so in a manner that contributes to the reproduction of inequality (Schwalbe et al., 2000). Thus defensive othering is a form of internalized racism. I must stress here that defensive othering is a normal adaptive response to racism and not a cause of racism (Schwalbe et al., 2000). It is a symptom of the disease of racism, but not the disease itself.

For some participants that identified that they do not have people in their community support their endeavours, they narrated their experience as a form of resistance. Ross, who has been in retail for the last 15 years, describes how not being supported in his community is a form

of resistance. Ross stated:

When I first started my business my clients were almost all Black but after a few months that slowly died away. Word on the street was that my business wasn't a good concept and would slowly die out anyways. I was broke and desperate to keep my business afloat so I knew I had to change my strategy and look for business from non Black people...also I wanted to prove to the Black people in my community that I don't need them to succeed, I can do it on my own. That was the biggest push for me...it's what drove me to go out of my comfort zone and find new clients and boy am I glad I did, because now I can pay for my kids' college and give them the best opportunities that 15 years ago no one believed I could do.

Ross's articulation of how instead of giving up because he wasn't supported by his own community pushed him is what some may call resistance and resilience instead of internalized oppression. Certainly the study of resistance has been a much-needed corrective to an earlier depiction of the subjugated as perpetual, powerless victims. However, the inclination to see resistance everywhere and read its many forms "as signs of the ineffectiveness of power and of the resilience and creativity of the human spirit in its refusal to be dominated" is problematic; it discourages certain questions about the workings of power (Abu-Lughod, 1990, p. 42). Most fundamentally, it forecloses attention to complicity, accommodation, and the maintenance and reproduction of domination (Adam, 1978; Chappell, 2000; Schwalbe, et al., 2000). The result is the exaggeration of resistance in social life and an underestimation of the power of oppressive structures to limit agency. Consider, for example, that the most subordinated members of society who are the least likely to be able to engage resistance do not, by definition, rise to positions that permit them to "speak" their experiences of oppression into the scholarly discourse and shape

theoretical proclivities (Andersen 2005; Spivak 1988). Ideologies of individualism, self-determination, and meritocracy pervasive in Western culture (Andersen, 2005; Park, 2005) infuse such stories, contributing to an exaggerated belief in the ability of individuals to resist complex structures of power through localized actions and consciousness-raising efforts. This stance overlooks the cracks in systems of oppression that afford discrete opportunities for upward mobility that can be realized without concerted resistance. Indeed, to avail oneself of such opportunities can require a degree of complicity so as to secure their benefit. Yet the resistance-orientation does not consider how docility can have consequences that are personally liberating and/or culturally transforming (Bordo, 1993, p. 192). And in fact, it is more optimistic and analytically easier to attribute success to individual efforts than to pinpoint small openings of opportunity in labyrinthine systems of domination, especially when those opportunities accrue to subjugated subgroups or individuals with relatively more resources and privileges (Bonacich, 1987). Unfortunately, the theoretical hegemony of resistance has the conservative effect of directing attention away from the reproductive and recuperative tendencies of domination.

Understanding internalized racism within intra-racial groups of Blacks. Middle- and lower-class African Americans have become more socially, economically, and geographically distant from one another in recent decades. Due to escalating violence, the growth of the illicit drug industry, and the loss of jobs, conditions for poor African Americans in urban neighborhoods have worsened (Wilson, 1987). Increasing class distance has inflamed intra-racial tensions, with middle-class African Americans blaming the morals and values of lower-income African Americans for their plight (McDonald, 1997). The culture of poverty discourse, attacked in the 1970s for blaming the victim and ignoring structural inequality (Roschelle, 1997), is popular once again, even among some African Americans. Black people saying racist and hurtful

things about each other, these attacks are commonly attributed to intra-racial class tension (Dyson, 2005). However, if we pose the analytic question, “Where is the internalized racism in this intra-racial class oppression?” a more complex picture emerges. All Blacks regardless of their social class must contend with being stereotyped as poor, ill-educated, criminal, lazy, and immoral (Feagin and Sikes, 1994). By attributing these traits to poor African Americans and blaming the values and morals of these “bad Blacks” for their poverty, class-privileged Blacks can distance themselves from the negative stereotypes and create a positive self-identity as the “good Blacks.” This oversimplified example of “asking the other question” uncovers the simultaneity of class oppression and internalized racism, broadening our analysis beyond either/or models to consider not only the simultaneity of resistance and complicity.

6.3.3 Internalized oppression: Reproduced. Every instance of internalized racism among the racially subordinated contributes to the psychic, material, and cultural power and privilege of White people. Thus, the study of internalized racial oppression is a study of the mechanisms by which all Whites are racially privileged, including those with anti-racist commitments. By investigating internalized racial oppression and focusing an analytic lens on how it supports White privilege, the blame will shift from the victims to the structure of racial inequality and those who are its beneficiaries. Doing so will make it harder for Whites to deny White privilege. To forge effective methods of resistance, it is necessary to understand how oppression is internalized and reproduced. I assumed it to be common knowledge that all systems of inequality are maintained and reproduced, in part, through their internalization by the oppressed.

A review of the concept in popular and scholarly discourses where it is referred to as “internalized racial oppression,” “internalized racism,” “internalized White supremacy,”

“internalized Whiteness,” and the much-criticized term “racial self-hatred.” Due to the tendency to misconstrue internalized oppression as reflecting some problem of the oppressed, I begin by noting what it is not. Like all forms of internalized domination, internalized racism is not the result of some cultural or biological characteristic of the subjugated. Nor is it the consequence of any weakness, ignorance, inferiority, psychological defect, gullibility, or other shortcoming of the oppressed. The internalization of oppression is a multidimensional phenomenon that assumes many forms and sizes across situational contexts, including the intersections of multiple systems of domination (Padilla, 2001). It cannot be reduced to one form or assumed to affect similarly located individuals or groups in precisely the same way. It is an inevitable condition of all structures of oppression (Schwalbe, Godwin, Holden, Schrock, Thompson, and Wolkomir, 2000). Stuart Hall refers to internalized racism as one of the most common and least studied features of racism. He defines internalized racism as “the ‘subjection’ of the victims of racism to the mystifications of the very racist ideology which imprison and define them” (Hall, 1986, p.26). Internalized racism is a pervasive component of racial discrimination that results in the “acceptance, by marginalized racial populations, of the negative societal beliefs and stereotypes about themselves” (Williams & Williams-Morris, 2000, p. 255). Internalized racism has been conceptualized as a modern, covert form of racism that causes Black people to collude with their own racial oppression, devaluing their Black culture and heritage (Bailey, Chung, Williams, Singh, & Terrell, 2011; Speight, 2007).

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In its earlier stages, research examining the concept of internalized racism often focused solely on African Americans internalization of negative racial stereotypes (e.g., Clark & Clark, 1947). Later studies utilized measures of racial identity, “the significance and qualitative meaning that individuals attribute to being Black in their conceptualizations of self” (Sellers & Shelton, 2003, p. 1080) as a means of assessing African American participants’ internal self-hatred (Bailey et al., 2011). However, more recently, authors have argued that this psychological process may have numerous underlying aspects including internalizing negative racial stereotypes (e.g., African Americans are lazy) and desiring features considered to be more European (e.g., body size, facial features, and hair texture) (Bailey et al., 2011; Townsend, Thomas, Neilands, & Jackson, 2010). For example, Bailey, Chung, Williams, Singh, and Terrell (2011) suggested that the operationalization of internalized racial oppression may include beliefs that Africans and African Americans have not made significant contributions to history, devaluation of one’s African heritage, desiring physical modifications to achieve Eurocentric standards of attractiveness, Eurocentric hairstyles, and acceptance of negative stereotypes regarding African Americans.

Speight (2007) argued that internalization of racial oppression may be the most psychologically harmful consequence of racial discrimination. Internalized racism may cause an African American individual to feel as though they are not as worthy or good as others. It may also lead to feelings of shame for one’s membership in this racial–ethnic group (Speight, 2007). Internalized oppression may also increase an individual’s willingness to accept ideas of racial–ethnic inferiority and second-class status (Padilla, 2001). Akbar (1984) contended that the

internalization of racial oppression was a form of “psychological slavery” that imprisoned and damaged an African American individual’s motivation, aspirations, and sense of self. Thus, while racial incidents perpetrated by others are indeed injurious and detrimental to the well-being of African Americans (Carter, 2007), it is the invisibility of internalized racial oppression that makes it so harmful (Speight, 2007).

6.3.4 Performing ethnic-racial stereotypes. The discussion on internalized racism and listening to the participants experiences coupled with studies comparing the business aspirations of African and European American youth have yielded mixed and conflicting results. While some research findings have suggested that African American youth may have modest business aspirations in comparison to their European American counterparts (e.g., Cook et al., 1996), others have indicated that African American youth may have similar or higher aspirations (Lease, 2006). Researchers have noted that in understanding the career aspirations of African American youth, researchers and clinicians must account for the sociocultural factors, such as racial–ethnic affiliation, that may have an important influence on their career development (Constantine, Wallace, & Kindaichi, 2005; Lease, 2006). Social Cognitive Career Theory (Lent, Brown, & Hackett, 1994, 2000) highlights the manner in which various contextual factors (e.g., gender, social economic status, and racial–ethnic background) may enhance or serve as a barrier to one’s business development. Specifically, such variables may directly impact one’s confidence regarding the ability to perform (i.e., self-efficacy beliefs), expectations about possible outcomes, and business intentions (Lent et al., 1994, 2000). For example, Rollins and Valdez (2006) found that among African American high school students’ stronger ethnic identity predicted increased career decision-making self-efficacy. The perpetuation of stereotypes regarding “appropriate” careers for African Americans coupled with the lack of role models in

professional occupations (e.g., law and medicine) may contribute to the perception that these social service-oriented careers are typical careers for this population, resulting in lower status aspirations for some (Witherspoon & Speight, 2009). Blackmon and Thomas (2013) posited that some African American youth may internalize ethnic/racial stereotypes, developing negative attitudes about their racial/ethnic background that could negatively influence educational and career development. The authors argued that African American youth may develop a form of business-related internalized oppression that results in lower business aspirations.

Once the authoritative (White) discourses about Blacks solidify and are dispersed through various institutions, power relations, and formal as well as informal communication networks, Black subjugation takes root. The external aspect of this subjugation is socio-political in nature and is often manifest overtly, for example, in discriminatory legislation and unequal educational, employment, and housing opportunities. The internal aspect comes when the Black person can no longer bear the weight of the White alienating gaze and finally internalizes the narrative. To return to Foucault's metaphor, when the Black person breaks down and accepts the White mythos, there is a genuine sense in which panoptic surveillance is no longer needed.

6.3.5 Denial of ‘self’ and ‘culture’: Fitting in. To draw from Lebakeng (2010) and Dei's (2010) arguments that the West's shrewd denigration of Indigenous African worldviews and the continent's contribution to the world civilization and knowledge systems as inferior and primitive is chiefly an attempt to justify the partitioning and continuing exploitation of the continent. This is an essentializing posture based absolutely on unequal power dynamics rather than on proven inherent capabilities and vulnerabilities. The colonizer's culture and worldviews are projected as universal and inevitable. In this way, development for Africans and other Indigenous peoples has become synonymous with the acquisition of Western styles, systems,

standards, expertise, and problem-solving methods.

Fanon's (1952) work reflects on the repressed trauma the colonized peoples suffer from the effects of their violent amputation from their culture. For example, raised in Africa, Lisa, restaurant owner, who migrated to Canada in her teens, reacts to my question regarding her knowledge of her culture:

Mhmm, African culture...which one should I speak about? The culture I got from my parents and family when I was growing up in the rural area or the culture I was exposed to when my family moved to the capital city of my country or when I moved to Toronto as a teenager. My culture is Canadian and African. In order to succeed here you have to think like a Canadian, you have to fit in and be like everybody else. So my culture is Canadian.

It's very clear from Lisa's quote that she has had to repress her African culture in order to fit in and no amount of pushing her to define what she meant by Canadian culture she couldn't. Africa for Lisa was a place she was born but it was not how she identified as her culture. There is a question of denial of who we are which many researchers have written about. Many authors acknowledge the fragmentation that has taken place due to colonization and mis-education amongst people of African ancestry. However, what is not clear is the path to follow to recover from our amnesia and denial of self. Some authors have attempted to tackle this issue by suggesting a collective consciousness instead of a rhetorical effort to make sense of a unified African culture. An example is Malcolm X who argued that consciousness precedes unity and that unity meant understanding that integration was an attempt to absorb Black culture into White culture (Asante, 1988, pg25). Malcolm X argued that consciousness must be addressed by the masses and that acquisition of consciousness is part of pedagogical and part

phenomenological. From the above, creating an avenue for teaching and creating awareness of who we really are must start from within and our educational system has a role to play. The challenge is that our educational system is steeped with colonial paradigms and will not be ideal to create the awareness that Malcolm X made reference too.

Fanon (1967) came to the realization that repressed trauma in the colonized peoples' subconscious is intrinsically latent as long as colonization or its structures are not eliminated. This aggressively inflicted trauma constantly seeks a vent in the social sphere. In his words:

We are entitled, however, to ask how total identification with a White man can still be the case in the twentieth century? Very often the Black man who becomes abnormal has never come in contact with Whites. Has some former experience been repressed in his unconscious? Has the young Black child seen his father beaten or lynched by the White man? Has there been a real traumatism? To all these questions our answer is no. So where do we go from here? If we want an honest answer, we have to call on the notion of collective catharsis" (p. 124).

The repressed traumatic experience that colonization and neo-colonial projects transmit produces cultural alienation and loss of identity on the colonized people's psyche. The disconnect(ion) reproduces the colonized individual who must take up the colonizer's identity in order to be recognized or valued. In a similar treatise, Wa Thiong'o (1986) captures Fanon's views in a few words:

Colonialism imposed its control of the social production of wealth through military conquest and subsequently political dictatorship. But its most important area of domination was the mental universe of the colonised, the control, through culture, of how people perceived themselves and their relationship to the world. Economic and political

control can never be complete or effective without mental control. To control a people's culture is to control their tools of self-definition in relationship to others. (1986, p. 16)

In summary, internalized racism and its effect on the Black entrepreneurs in Toronto is shaped by the institutional structures that we encounter on a daily basis. Whether it is merely the presence of a Black body in a crowded room, a bus, banking hall, classroom, or in their own business establishment, they are victims of their response, imprisoned by the necessity to conform to Whiteness. Certainly this performance to Whiteness is a crisis that has always been there and needs to be addressed to liberate the mind of the Black entrepreneur. We are victims because we haven't given much thought to our condition. From the conversations with the participants we lack cultural commitment to ourselves. What I am suggesting here is to create an awareness and an acceptance as an individual of who we are before we can discuss collectivism in the matter of consciousness relating to Black entrepreneurship. There is a need for Black business owners to fight self-hatred, as was demonstrated by several participants, because we do not support nor trust each other. We need to address the reasons why our standards of success are outside our community. We are the only people who's standard of excellence and an ideal to achieve was created by our own oppressors. Black people speak of Black pride but, when it comes to business, we don't do business with each other, hence this pride is superficial; it is intellectual but not internalized.

From my research and my reading we are extremely intelligent as a people but don't own and control the economic tools that govern our environmental and social existence in the diaspora or on the continent of Africa. Going over the participants' narrative I have come to believe that what is important is for us to speak out to make verbal and share our experiences even at the risk of having it bruised or misunderstood.

6.4 Chapter Summary

In the words of Audre Lorde, (1977):

We can learn to work and speak when we are afraid in the same way we have learnt to work and speak when we are tired. For we have been socialized to respect fear more than our own needs for language and definition, and while we wait in silence for that final luxury of fearlessness, the weight of that silence will choke us. The fact that we are here and that I speak these words is an attempt to break that silence and bring some of those differences between us, for it is not difference which mobilizes us, but silence. And there are so many silences to be broken. (1977, p. 81)

Every section of this chapter engages with the narratives of the participants and juxtaposes them with historical evidence of how Black people's life have been in North America. Before I started my research, my views were tainted in a particular manner. I knew that sometimes people use the race card even when it is not necessary, or for the other extreme, live in denial that racism does not exist and we just need to work hard like everybody else. During my interviews, I paid attention to the participants' unspoken words through their body gestures. I must admit that, in the process of translating the interviews, it has not been easy emotionally or spirituality or even physically because on a daily basis, I'm being visually bombarded with negatives news on Black people. What is the use of this work, I ask myself? However, what is important for me, is that this work was done, it is to awaken me from a dream, a beautiful dream and it made me develop tools to analyze the dream. Going over the narratives of my participants, I hear their voices asking me to awaken and to tell the world about their lived reality. Coates (2015) reminds us that:

The Dream smells like peppermint but tastes like strawberry shortcake. And for so long have wanted to escape into the Dream, to fold my country over my head like a blanket. But this has never been an option because the Dream rests on our backs, the bedding made from our bodies. And knowing this, knowing that the Dream persists by warring with the known world, I was sad...for all those families, I was sad for my country, but above all, in that moment... (pp.10).

Coates' words resonates with many participants who are in a world which does not make sense to many people who do not reside in a Black body. Just like Coates told his son, "that this is your body, and you must find some way to live within the all of it," I was almost tempted to tell my participants that, let not the weight on their bodies kill them physically, mentally, or emotionally before they realize their potential. The structures built around the Black body can be inhibiting, but the inner Black body can be set free because it belongs to us unless we choose to surrender the walls around it. The Kiswahili saying "*muko vile mjiwakavyo wenyewe, si vile wengine wawawekavyo*" literally translated is: you are what you make of yourself and not what others make of you," which echoes the words my parents always use to tell me. Growing up in an African household these sayings would be thrown around but I never paid much attention to them until now. I see the oneness of being Black that has been under attack.

This is echoing Marcus Garvey, who clearly saw the oneness of people of African ancestry in his Pan-African movement. Do not misunderstand, I am not advocating Pan-Africanism in this thesis, but the need to embrace some of Garvey's ideas: devoting our energy to respecting ourselves and being respected by others. Garvey was consumed in trying to produce a new Black person who was self-respecting and had dignity. Karenga (2001) went a step further than Garvey in highlighting the need for mastering our history. The reason for

making reference to Garvey and Karenga is because, as we struggle with oppressive structures, there has to be something we hold on to as we build our establishments where we do not separate material and the spiritual. What I am advocating here is the importance of *Njia*, The Way, the collective expression of people of African ancestry which is grounded in our historical experiences whose aim will be to create a collective consciousness. Without some fundamental pillars, we, people of African ancestry will never move beyond what I have witnessed in my research. We cannot and we should not wait for other people or systems to create wealth for us or tools of economic well-being. We cannot wait to have people start respecting us when we are constantly drawn to them even when they are abusive. We cannot expect the systems to open our eyes to see our potential when, we have been enslaved to them for hundreds of years. What we need are liberatory strategies that include mind, body, and soul. And always remembering, we shall never be free until every person of African ancestry is free—mentally, physically, and spiritually.

Although unspoken, there lingers some questions: For how long shall we be the underdog of our society, our nation? For how long shall we be denied our very existence even when we want to make something of ourselves? For how long shall we be hunted? As Chinua Achebe (1994) stated in an interview with The Paris Review: “Until the lions write their own historians, the history of the hunt will always glorify the hunter.” Nobody can teach me who I am. You can describe parts of me, but who I am—and what I need—is something I have to find out myself.

As a person who has been juggling between school and business, I really have to find myself. While going to school in Kenya, I lived with family members who were self-employed and doing extremely well. I knew that it was possible to be a successful Black business entrepreneur. However, my participants, although quite successful, have had more than their

share of discrimination. Hence my concluding words here are, we cannot allow others to define who we are and what we can or cannot do. Our self-education is key because being rooted in our history—not only the history of oppression, but our total history—illuminates our path for our future. Others have done it, we can do it; we just need synchronicity of thought, of energy, and oneness in order to become our best selves.

Chapter 7: Conclusion and Recommendations

I tell stories not to play on your sympathy but to suggest how stories can control our lives...stories are wondrous things. For once the story is told it cannot be called back. A story told one way can cure, that same story told another way could injure... don't be fooled they are all we have, you see, all we have to fight off... illness and death. (Thomas King, pg. 92, 2003)

Each participant had a unique story to tell and every story was crafted to reflect both the historical and the contemporary situation of a Black business owner, whether the storyteller was conscious of it or not. Stories are ways of trying to find common meaning from our own unique experiences as this confirms our inter-relatedness. There are many stories that my participants could have shared with me but they chose particular stories, hence the reason why I carried out my analysis; I had to honour them and their contribution to Black knowledge production. I have located their voices in this thesis as a way of highlighting their choreography of their experiences, which is woven into a tapestry of collective Black performances as business owners in Canada. In this thesis I've tried to show how we are a continuation of each others' legacy. We are a reflection of their existence and this is woven together by historical experiences of racism and discrimination.

The experiences and the issues that were highlighted and discussed by research participants painted a clear picture or significant attempt of a draft of what it means to be a Black entrepreneur in Toronto. A review of the literature revealed a significant gap of research on financial literacy education amongst Black entrepreneurs in Toronto. However further study must be undertaken to incorporate a clear picture, which includes research into silenced voices; the LGBTQ community, the wives and husbands of Black entrepreneurs and their children. By

incorporating the voices of the often silenced I believe it will highlight further insight into tensions associated with being a Black entrepreneur in Canada that is not documented. The potential commitment of the participants to be successful entrepreneurs was constantly being threatened and distorted by poverty, humiliation, and psychological violence and surveillance. By refocusing on their business goals, it took away the primary focus on issues of race, racism, internalized racism and structural barriers that have been enacted to challenge their entrepreneurial endeavours. This last statement makes an urgent cry of historical necessity to institute an education that address the needs of all children in Canada and in particular the racialized bodies living in this country. Echoing Fanon:

If we are ever to become something we have never been for which our education and experience and environment have ill prepared us...we must become bigger than we have been more courageous, greater in spirit, larger in outlook. We must become members of a new race, overcoming petty prejudice, owning our ultimate allegiance not to nations but to our fellow [Black people] within community. (1963, pg. 88).

This study aimed to address the historical and contemporary challenges that Black business owners face on a daily basis. The significance of this was to better understand how and why financial literacy education is lowest amongst the Black community. What this research unearthed was the tension between capitalism as a widely advertised tool of economic liberation versus decolonization. The Western philosophy of colonization has its roots in capitalist ideals of individualism which goes against the African indigenous discourse of collectivism. Therefore how does this dissertation take on the task of analyzing Black entrepreneurs, living and working in a capitalist economy while trying to interrogate ideals associated with decolonization; they are opposing ends of the spectrum. However, acknowledgment of this

tension is where this research erupted, further indicating the significant work that must be conducted in order to start the entanglement of marginalized post colonial subjects woven into a tapestry of idolized realistic or illusionary goals of economic prosperity.

In addition, this thesis also explored how the schooling system prepares or fails to prepare Black students to contribute to their communities economically without reproducing coloniality, discrimination, and racism. My research was situated in anti-colonial, anti-Black racism, and African Indigenous knowledge discursive frameworks. Drawing from the research of different anti-colonial, anti-Black racism education thinkers, I was able to elucidate tangible experiences from different participants that were able to share their implications for financial literacy education amongst Black business owners. The present study aimed to delineate a philosophical approach and conceptualization strategy as well as to define the rarely spoken Black entrepreneurs' experiences, while interrogating racism, internalized racism, anti-Black racism, and colonial ramifications on the Black body. Twenty-two participants shared their subjective accounts of starting, maintaining, and owning a business in Toronto, which encompassed multiple layers of challenges and successes. An anti-colonial approach facilitated an understanding of discrimination within the context of race, history, and culture that is based on lived experiences rather than predetermined assumptions. My contribution to the scholarship of anti-Black racism was the focus on Black business owners in the largest city in Canada and the need to deprogram the colonized mentality that has been weaved in every aspect of the Black existence. There is need to awaken the Black peoples' consciousness not for self reclamation but for community preservation. This is urgent because 500 years plus after slavery the status quo will continue the social death that Black people find themselves in, as well as being people that are easily disposable whenever it is convenient, hence what I'm advocating here is a theory of

deprogramming the Black people's mind, body, and spirit. This theory is informed by the analytic validity of the people's voices in my research. Admittedly this theory demonstrates Black people's agency in redefining who they are, what they are and what they ought to be without fear of repercussion, without fear of judgement. The theory is grounded in the interplay of knowledge production, learning, and social context.

7.1 Study Recommendations

Garveyism, despite the attacks and charges hurled against it until recently, was the most consistent and brilliant ideology of liberation in the first half of the 20th century for the economic empowerment of Black people in the diaspora. By 1914 Marcus Garvey believed that he could unite all of the Black peoples of the world into one great body to establish a country and government (Garvey, 1969). His program offered these seven steps:

1. Awakening and uniting all of Africa
2. Changing the thinking of the aroused to their potential
3. Channeling emotional energies towards constructive racial interest
4. Mass sacrificial work
5. Through education in science and industry and character building stress mass education
6. Prepare nationalist to run nations
7. Keep the young nations together after they are formed

These seven steps were rooted in Garvey's assertion and affirmation of the African cultural heritage and its necessity for true liberation of diasporan Africans. Although the press concentrated on Garvey's Back-To-Africa concept, the main ideology he emphasized was a worldwide intellectual movement that aimed to encourage and strengthen bonds of solidarity

between all people of African descent—pan Africanism. Although I am not a pan Africanist, because I believe this philosophy has layers of idealism coupled with ignoring significant modern economic challenges that must be addressed first, I admire Garveyism in its holistic approach of uniting a collective consciousness. Garveyism represents the prototype of mass movements generally and nationalist movements specifically. His spirit is found in every page of nationalist development and ideology in moments of crisis. The Black existence is not in a moment of crisis at the present time because it has been in perpetual crisis, therefore we must create ideologies that speak to before the crisis in order to eradicate the illness rather than create steps of reacting to symptoms. My recommendation is cohesiveness starting with correcting our (Black) history, the pre- and post-colonial history from the Caribbean, Asia, South America, Europe, and Africa as told by each other and not the conqueror. Black people have walked and impacted every corner of this earth economically, we must begin from there. One must know the history of commerce and trade in order to understand business. We must not only speak of our history, but we must implement steps in our various localities to address change. The first with our educational system as outlined step by step below.

The Ministry of Education should set policies that deliberately aim to popularize and integrate local knowledge for the challenges of local contexts. Canada is diverse in its population and the educational system should reflect that in its history books and classes. World history should not only be told through the narratives of the conqueror, rather it should embrace diverse perspectives in the settler occupied land we live in. Through enactment of appropriate policies, the government should aim to change the mindset of the population to embrace diverse knowledge alongside the dominant knowledge in education and society. We should have classrooms that embrace the debate of what is the definition of “dominant” knowledge. Rather

than have classrooms which teach in theories devoid of “dominant” thinking, one should begin the decolonization process from the perspective of what is the definition of perspective. To achieve this, the principle of active participation by racialized people in different social, economic, and political projects that target their communities has to be promoted. According to Mander and Tauli-Corpuz (2005), the active participation principle recognizes the crucial importance of racialized peoples vigorously partaking in all stages of any projects in their communities from the beginning to completion.

Clear mechanisms to review, monitor, and report the progress of diverse knowledges and way of knowing in formal education should be established. These mechanisms would check for biased personnel with ulterior motives toward racialized knowledge. In brief, there should be checks and balances to monitor the integration of diverse knowledges into the formal education curriculum. The monitoring mechanism would also be used to compare how different institutions of higher learning have performed in the knowledge integration process. Practices of excelling institutions would also be contrasted with those that have not done well to encourage comparing and copying best practices. The preservation and promotion of traditional racialized knowledge, experiences, history, customs, and belief systems is a collective responsibility. The entire community, state, and donor agencies are all stakeholders in the provision of quality and relevant education. The contest surrounding which knowledge is included or excluded in the curriculum can be addressed when all stakeholders make a commitment. Understanding the historical context under which Black people were subjugated too is a crucial step in integration. Apportioning blame on any specific education stakeholders is not the way forward; we are all complicit and we all have a role to play for culturally relevant curriculum to be adopted in the education sector.

7.1.1 Teacher training. Proactive steps should be taken by the Ministry of Education to integrate diverse and racialized knowledges in formal education. The teachers' training institutions and vocational schools should also contain a strong component of this knowledge. To achieve this, financial resources should be earmarked for the development of curriculum for traditional education programs. Such resources would be dispensed through the ministry of Education. The ministry would then be required to consult and involve respected members of the community in the selection of traditional racialized knowledges with a focus on elements worthy of integration into institutional training programs and manuals.

Once school inspectors are informed in the significance of other ways of knowing and pertaining to Black and racialized history they must sensitize the community to the need to preserve this knowledge in their jurisdiction. Some members of the community have been conditioned to think that their community knowledge regarding health and wellness, cultural history, etc. is worthless. For this reason, many parents send their children to school to acquire only dominant knowledge. It is therefore imperative that extensive community sensitization begin right from the grassroots level on the importance of this knowledge for the integration program to be sustainable.

Teaching aids and tools kits that increase student creativity and new ways of thinking about financial literacy and entrepreneurship should be part of teacher curriculum and training. As stated by the study participants, financial literacy is highly participatory as learners acquire skills while they are practically implemented (learning by doing). On this note, the Ministry of Education should acquire enough equipment (teaching aids and tool kits) for the practical teaching and application of the discipline. In this way, the traditional method of learning by doing would not only be sustained, it would also give practical tools to children who do not have

business owner mentors in their immediate environments. This would result in the development of integrated financial literacy necessary for radically changing the linear and dominant comprehension of entrepreneurship by the education system. The role of policymakers, according to Odora (2002), is to interrogate the epistemological parameters of current and emergent policies with reference to relations between knowledge and power and perceived limits to policy within the existing parameters.

7.1.2 Community Involvement. It is also imperative to invite community elders, teachers, and curriculum developers to network at conferences and workshops, and strategize on the elements of financial literacy education amongst Black people to be included in the curriculum. Where appropriate, financial literacy centers where different elements of commerce education, such as accounting, entrepreneurship, diverse business cultures, and post- and pre-colonial Black history, will be taught. It will also be helpful for universities and colleges in collaboration with the Ministry of Education to organize periodic conferences/seminars/symposiums on financial literacy education for Black people for educators, students, and scholars nationally and internationally to network and share experiences and best practices. In such conferences, bring elders from the community and scholars to interact and learn from one another. According to Yash (1996), this is a deliberate policy aimed at digging deep into Africa's culture and spirituality to bring forth the energy of its ancestors for social, economic, and political empowerment.

7.2 Limitations

I should stress that my study has been primarily concerned with understanding the intimate details of being a Black business owner in Toronto and its impact on financial literacy education on the Black community. The sample size of the interviews represents only a fragment

of the Black population; hence wide assumptions cannot be made about all Black entrepreneurs' experiences.

Another limitation is that many of the studies done on Black entrepreneurship inadvertently focused more on Black business owners in the United States' and the discrimination they faced, but there is an acknowledgment that African American business owners' sufferings are just as important. In addition, despite the attempt to get an equal amount of Black men and women, women were underrepresented in the interviews.

7.3 Autobiographical Reflection

Undertaking this research study has proven to be an invaluable experience. I have gained extensive knowledge of research methodologies and the complexities that arise out of the research process. For example, I have learned that despite having defined categories, when I went to complete my coding into themes, the narratives did not fit neatly into these categories. This study has taught me that the narrative themes come out of connecting recurring patterns. Hence, a significant amount of time was spent coding, recoding, and redefining categories.

This research also had a profound impact on me personally. I understood that slavery was traumatic for Black people. However, analyzing the intimate details of the effect of colonialism helped me to understand some of the behaviours in today's society. Through this research, I was able to understand the gravity and influence of intergenerational trauma and the gravity of not knowing your history—one cannot move forward without knowing one's last step. Because of this greater awareness and my own business that I have been operating for three years, in every conference and meeting that I attend, when the opportunity arises I bring attention to the impact of anti-Black racism and colonialism on the Black business owner and the Black communities' economic future. Furthermore, in my personal circle, I also use opportunities to speak to Black

people about understanding their personal obligation to understand and learn our history in relation to historical trauma and triumphs.

The other exciting possibility that arose out of this research for me was the opportunity to create a young entrepreneurs' program that moves away from traditional financial courses to adapt a hands-on storytelling methodology to assist budding Black entrepreneurs to aid in overcoming the spiritual, psychological trauma experienced as Black person.

7.4 Future Research

This research awoke my curiosity to carry out more research on the topic of Black entrepreneurs in Canada. I hope I can continue with this work by interviewing Black entrepreneurs who are millionaires and billionaires in Canada. I would like to document their stories and develop from their narratives strategies of what it means to be a successful Black entrepreneur in Canada. More importantly their voices will add dimension to the marginalized post colonial subject woven into a tapestry of idolized realistic or illusionary goals of economic prosperity.

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Appendix A: Interview Guide

In designing the questionnaire/interview guide I was guided by the following questions.

INTERVIEW QUESTIONS	STRUCTURED/UNSTRUCTURED
What were you doing before you started your business?	UNSTRUCTURED
Could you explain the nature of your business (and how long) ?	STRUCTURED
How long have you had your business?	STRUCTURED
What were the considerations for the selection of the current location of your business? (why are you in that location)?	UNSTRUCTURED
What were your reasons for the selection of the type of business that you currently run (corporation, limited liability, etc)?	STRUCTURED
How did the idea for your business come about?	STRUCTURED

How is financial literacy education important to you?	STRUCTURED
Do you have any suggestions for what type of financial literacy skills need to be taught in schools?	UNSTRUCTURED
How and where did you learn the financial literacy skills to start and maintain your business?	UNSTRUCTURED
How did you raise your initial capital to start your business? Did you have to obtain investors, and if so, why and how?	STRUCTURED
Did you have support from the Black community when starting your business, explain?	STRUCTURED
What sacrifices have you had to make when starting your business?	UNSTRUCTURED
How would you describe your clientele?	STRUCTURED
How do you advertise your business?	STRUCTURED

Has your business been impacted by the changes in technology and social media, if so how?	UNSTRUCTURED
What is your contribution to the community your business is located in, if at all and how?	UNSTRUCTURED
How did you distinguish yourself from your competitors?	UNSTRUCTURED
How have the black business networks contributed to your financial literacy education and/or success, explain?	UNSTRUCTURED
Could you talk about the challenges have you faced as a black business owner if at all? (advantages)	UNSTRUCTURED
What advice would you give a black business owner before starting their business	UNSTRUCTURED
If you could time travel back to day one of your business and have 15 min with your former self to communicate any lessons you've acquired with the intention	UNSTRUCTURED

of saving yourself mistakes and heartache,
what would you tell yourself?

Appendix B: Information letter and Informed Consent

Project Title: "A Critical Analysis of Financial Literacy Education Amongst Black Entrepreneurs in Toronto and the GTA"

Name of Researcher: Sein Kipusi

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Department: **Social Justice Education**

Name of Institution: **Ontario Institute for Studies in Education, University of Toronto**

Date: January 25, 2017

Project Description: At present, according to the Ministry of Education, the current elementary and secondary curriculum in Ontario provides many opportunities for students to learn about financial literacy topics. This statement by the Ministry of Education coupled with existing research on how racialized communities have the lowest financial literacy skills, creates the rationale for this interview to investigate - how do Black entrepreneurs in Toronto (GTA) have successful businesses with or without the financial literacy education taught in Ontario public schools.

Purpose of interviews: To collect information on the experiences, challenges and success stories on Black entrepreneurs in Toronto. Most importantly, how have Black entrepreneurs in Toronto (GTA) managed their businesses with or without the financial literacy education taught in Ontario public schools.

Description of Activities: Participating in the interview may take up to 30-45 minutes. The researcher will ask you questions related to your experience as a Black entrepreneur in Toronto. The interview will be audio recorded and notes will be taken but will then be offered to you for any editing and/or approval. Your own name as well as the real names of other people and places mentioned by you in the interview will be replaced with pseudonyms to protect your confidentiality and the confidentiality of those you may name. You will be invited to address each of the questions as you see fit. You may leave or stop the conversation at any time without providing reasons for doing so.

Before starting the interview I would like to assure you that as a participant in this project you have several very definite rights.

- 1) First, your participation in the interview is entirely voluntary.
- 2) You are free to refuse to answer any questions.
- 3) You are free to withdraw from the interview at any time. Withdrawal may be indicated orally by simply saying that you want to stop the interview. Should you choose to withdraw or terminate the interview it will have no consequence to you and any data supplied by you will be deleted without retention in any way by me.
- 4) Excerpts from notes made during the interview may be included in published accounts, but

under no circumstances will your name or identifying circumstances be included.

5) Participants can contact the Office of Research Ethics at ethics.review@utoronto.ca or 416-946-3273 and/or my research supervisor Dr Rinaldo Walcott at rinaldo.walcott@utoronto.ca, if they have any questions about their rights as participants.

6) Participants will be entitled to any non-confidential information/feedback produced by this research that was supplied by them that they specifically request.

Confidentiality: Your name and any information you provide will be treated as confidential and will not be shared with other parties, or indicate any written or non-written documents related to the project.

There is no known harm associated with participation in this interview.

I would like to express my appreciation for your participation in this project. Signing below indicates that the study has been explained to you, that you have had a chance to ask questions and that a copy of the document has been given to you.

Name of participant:

Signature: _____ Date: _____

Appendix C: General Interview Guide

Project - A Critical Analysis of Financial Literacy Education Amongst Successful Black Entrepreneurs in Toronto and the GTA

General information

1. What were you doing before you started your business?
2. Could you explain the nature of your business (and how long)?
3. How long have you had your business?
4. What were the considerations for the selection of the current location of your business? (why are you in that location)
5. What were your reasons for the selection of the type of business that you currently run (corporation, limited liability, etc.)?

Experiences Starting the Business

1. How did the idea for your business come about?

2. How and where did you learn the financial literacy skills to start and maintain your business?
3. Do you have any suggestions for what type of literacy skills need to be taught in schools?
4. How did you raise your initial capital to start your business? Did you have to obtain investors, and if so, why and how?
5. Did you have support from the Black community when starting your business, explain?
6. What sacrifices have you had to make when starting your business?

Maintaining the Business

1. How would you describe your clientele?
2. How do you advertise your business?
3. Has your business been impacted by the changes in technology and social media, if so how?
4. What is your contribution to the community your business is located in, if at all and how?
5. How did you distinguish yourself from your competitors?

Being Black

1. How have the black business networks contributed to your financial literacy education and/or success?
2. Could you talk about the challenges have you faced as a black business owner if at all? (advantages)
3. What advice would you give a black business owner before starting their business

Ending question

If you could time travel back to day one of your business and have 15 min with your former self to communicate any lessons you've acquired with the intention of saving yourself mistakes and heartache, what would you tell yourself?