Graduate Studies	The Vault: Electronic Theses and Dissertations

2015-09-14

The Challenges of African Immigrants' Entrepreneurship in Canada: A Case Study of African Immigrants Residing in Calgary

Obeng-Akrofi, Animwaa

UNIVERSITY OF CALGARY

The Challenges of African Immigrants' Entrepreneurship in Canada: A Case Study of

African Immigrants Residing in Calgary

by

Animwaa Obeng-Akrofi

A THESIS

SUBMITTED TO THE FACULTY OF GRADUATE STUDIES

IN PARTIAL FULFILMENT OF THE REQUIREMENT FOR THE

DEGREE OF MASTER OF ARTS

GRADUATE PROGRAM IN SOCIOLOGY

CALGARY, ALBERTA

SEPTEMBER, 2015

Abstract

The goal of this research is to analyze the challenges that African immigrants encounter in entrepreneurship. The Canadian government acknowledges that immigrant entrepreneurship is important for the economic growth of the country and thus has made Canada a viable place for immigrant entrepreneurs. Little is known about African immigrant in entrepreneurship. Therefore this study gives a voice to African immigrant entrepreneurs by employing a qualitative in-depth interview method to understand the challenges encountered by these entrepreneurs in Calgary. Major findings of the study include: racism from whites, internalized racism and gender differences. Critical Race Theory and Feminist theory were the theoretical frameworks used in the study. The study has also examined how racism and sexism interplay and disadvantage Black women in entrepreneurship. This research is to fill in gaps in literature on immigrant entrepreneurship in Canada by adding the experiences of African immigrants and analyzing how racism against racialised groups in Canada continues to exist.

ACKNOWLEDGEMENTS

DEDICATION

I dedicate this Master's thesis to my mother, Mrs. Mercy Obeng-Akrofi, for ensuring that

I have the best of education even though she was a single parent. God bless her.

TABLE OF CONTENTS

LIST OF TABLE

CHAPTER ONE: INTRODUCTION

Canada is a viable place for entrepreneurs to thrive and this is because the Canadian government supports entrepreneurs (Ernst & Young, 2014). In the late 1960s, the Canadian government established a new immigration category to facilitate the entry of individuals who would quickly become self-employed. The motive for this immigration category was that, in time these immigrants could successfully establish businesses and then create job for others. Over the next decades, the Canadian government became more certain that immigrant entrepreneurship was vital in economic expansion (Hiebert, 2003).

Furthermore, the Federal Entrepreneur Program was launched in 1970 by the Canadian government to encourage entrepreneurs to come to Canada and invest in the economy. An embargo was put on the Federal Entrepreneur Program on July 1, 2011 and though there are no intentions of removing the ban, the original program was replaced with the Economic Action Plan in 2012, which is also to assist immigrant entrepreneurs. The new start-up visa program that has been recently implemented in Canada came with the Economic Action Plan (Citizenship and Immigration Canada, 2014). Asians, especially Chinese, and Indians[1] have used this opportunity to establish businesses in Canada (Fairlie, et al., 2013; Wong & Ng, 1998).

---

[1] The term 'Indian' used in this research refers to people from India, the country in South Asia.

However, Africans[1] in Canada are not benefiting from this opportunity to start their own business and get out of the low paying and precarious jobs.

Immigration, according to Castles and Miller (2009), "is the number of migrants who enter a country … in a given period (usually a year)" (p. xviii). It is difficult to trace African immigration to Canada because Africans and Caribbeans have historically been identified as Black Canadians without any specific differentiation between them (Walcott, 2003). However, it is recorded that the first Black person to arrive in Canada was a free man named Mathieu da Costa who came some time before 1603 (Black History Canada, 2015).

Nevertheless, African immigrants arrived in Canada prior 1971 and they make up the third largest group of immigrants to Canada. A problem arising from this is that when research is done on African immigrants they are often labeled as Blacks and then grouped with other Black populations, such as Caribbeans. But the behaviors and experiences of African and Caribbean immigrants differ and can therefore not be generalized and put together as one. These people have different histories, cultures and experiences. Thus, there is a gap in the literature concerning African immigration to Canada, which new studies can and should explore. Canada is a multicultural society whose ethnocultural make-up has been shaped over time by immigrants and their descendants (Statistics Canada, 2011), and it continually relies on immigration for population and nation growth.

---

[1] The term 'Africans' used in the research refers to people from the continent, Africa. In describing my respondents, I refer to them as African immigrant entrepreneur instead of making reference to their different nationalities. This is to provide anonymity for my respondents because addressing them by their nationalities might sell them out which will go against what I outlined in my ethics and consent forms to do.

Thus, African immigrants are very much needed for the growth of the Canadian economy of Canada (Satzewich, 2011). Although the Canadian government relies on immigrants for economic growth, Africans are racialised and discriminated against in the Canadian labour market. Their discrimination includes earning lower wages and salaries than other visible minorities and the general population (Galabuzi, 2006). A majority of these immigrants also depend on contract, part-time and contingency work, which is precarious and unregulated, involving long hours and low pay (Galabuzi, 2006). African immigrants and other racialized immigrants are in precarious and low paid jobs despite the fact that the Canadian economy seeks to support entrepreneurs (Citizenship and Immigration Canada, 2014).

There have been studies on the challenges faced by immigrant entrepreneurs in Canada such as lack of skilled labour and difficulty in accessing finance. Numerous studies have also examined the opportunities that arise from immigrant entrepreneurship such as job opportunity and relief from poverty (Fairlie, et al., 2013; Fong & Luk, 2007; Wong & Ng, 1998) but most of this research generalises the challenges experienced by all immigrants without delving into the barriers facing distinct racial groups (Teixeira & Lo, 2012). This is an oversight because not all immigrants encounter the same difficulties as entrepreneurs in Canada. There is a need for research to explore the specific experiences of African immigrant entrepreneurs in Canada.

This study seeks to examine if all Africans experience similar obstacles and survive or fail or if they face greater obstacles than other immigrant groups when they engage in entrepreneurship. The general objective of the study is to identify and analyze barriers African immigrants encounter in establishing businesses in Canada, with a focus

on Calgary. To explore this topic, my thesis will be guided by the following research questions:

1. What are the challenges African immigrants encounter when creating their own businesses?

2. How do race, racism and power influence the experiences of African immigrants in entrepreneurship?

3. Are there gender differences between African immigrants involved in entrepreneurship?

4. How does the interplay between race and gender impact African women entrepreneurs?

This research is relevant for three main reasons, the first one being that, it will fill the gap in literature concerning African immigrants in entrepreneurship in Canada. Secondly, it will contribute to qualitative research about immigrant entrepreneurship in Canada. Thirdly, it will also contribute to our understanding of continuing debates about race, discrimination and integration of immigrants in Canada.

My ontological position is based on evidence which suggests that racism is the major reason why African immigrants are not well represented in entrepreneurial activities. Racism as explained by Critical Race Theorists is the discrimination by the dominant group against people of colour using their skin olour as a prejudice tool to promote the interests of the dominant group (Delgado & Stefancic, 2012; Vue & Newman, 2010), see also Memmi, 2000). This definition supports my ontological position of racism being the major challenge of African immigrants in entrepreneurship.

African Immigrant entrepreneurs likely face challenges due to race, which could be used to justify that whites are better entrepreneurs.

Racialized immigrants or visible minorities argue that employers in the Canadian labour force racialize them which creates barriers that inhibit their chances of employment (Wilson et al., 2011). And this is getting worse by the day as indicated by Dennis (2009), who states that "…current trends indicate that the economic inequality between immigrants and native-born Canadians is becoming greater and more permanent" (p.256). Thus, I infer that the same issue will happen when racialized immigrants or Africans involved themselves in entrepreneurship.

My epistemological position is to use qualitative methods in this study such as semi-structured interviews to provide evidence and knowledge to investigate social reality. The puzzle my research seeks to explain is what causes low entrepreneurial activities amongst African immigrants.

The two theoretical frameworks that will be used to analyze this study are Critical Race Theory and feminist theory. Critical Race Theory, according to Delgado and Stefancic (2012), "is a movement of a collection of activist and scholars interested in studying and transforming the relationship among race, racism and power" (p. 26).

Critical Race Theory is a movement by people of colour to free them from racism (Carbado & Roithmayr, 2014). To these theorists, racism has become part of the day-to-day activities of the western world and thus those who benefit from the racialization of minority groups doubt its existence. Therefore, for Critical Race Theorists, only people of colour can tackle racism due to its normalization in western society. Critical Race Theorists argue that racism is a social construct without any scientific backing to prove

the authenticity of racism being based on race. To Critical Race Theorists, racism is a tool used by the dominant group to control resources and promote their interests by exploiting and belittling the minority groups.

Critical Race Theorists also contend that there is a relationship between race, racism and power. To these theorists, race is used by the dominant group to discriminate against other groups, which in turn gives them power over resources and power to keep controlling other races.

Critical Race Theory is relevant to my research because my first research question examines the challenges African immigrants encounter when creating their own businesses and my second question explores if race, racism and power interplay and influence the barriers these immigrants face in entrepreneurship in Canada.

Feminist theory analyzes the role of gender in social relations, and Black feminist thought in particular explores the intersection between race and gender on African women in entrepreneurship. Feminist theorists use their experiences to critique the subordination of women and the corruption of society due to the hegemony of androcentrism. Androcentrism is understood as the domination that occurs by emphasizing masculine interests or viewpoints (Merriam-Webster Online Dictionary, 2014).

According to the American Psychological Association (2012), gender refers to the attitudes, feelings, and behaviors that a given culture associates with a person's biological sex. Behavior that is compatible with cultural expectations is referred to as gender normative; attitudes that are viewed as incompatible with these expectations constitute

gender non-conformity. Gender is a social construct and due to its social construction, it impacts women negatively.

In particular, Black Feminist Thought addresses multiple oppressions in the intersection between race and gender and how they impact Black women. Black women's lived experiences are influenced by the interplay of racism and sexism. Mary Church Terrell, first president of the National Association of Colored Women in Washington, D.C, U.S.A (1904) said that, "not only are colored women ... handicapped on account of their sex, but they are almost everywhere baffled and mocked because of their race. Not only because they are women, but because they are colored women''(cited in King, 1988, p. 42). As such, not only are Black women disadvantaged due to their skin colour but they are also discriminated against because of their gender.

Feminist theory is important to my research because of my third research question which aims to explore whether there are differences between African men and African women in entrepreneurship by interviewing them about their lived experiences. Feminist theories will give me a broader understanding regarding whether or not there are gender differences between African immigrants involved in entrepreneurship. These theories will also guide my study in understanding why gender differences exist in entrepreneurship if my research provides evidence to the fact that there are differences in entrepreneurship. In addition, Black feminist thought enables me to answer my fourth research question which examines if the interplay between race and gender impacts African women entrepreneurs.

The methodological orientation that was employed in this research is the qualitative research method although in researching this area, one can either adopt a

quantitative approach or a qualitative approach. Much research done in this field has utilized quantitative analysis (Fairlie, et al., 2013; Wong & Ng, 1998). However, there was the need to use a different approach and listen to the voices of Africans in entrepreneurship. Qualitative techniques offered me the opportunity to share in the understandings and perceptions of participants and to investigate how they structure and give meaning to their daily lives. The qualitative technique also allowed me to examine how people learn about and make sense of themselves and others (Berg & Lune, 2012).

The thesis is organized and presented in five chapters. This first chapter introduces the study. It contains the background of the study, statement of the problem, the research questions and the objectives of the study. It also identifies the theoretical framework of the study, the relevance of the research and the importance of using a qualitative research rather than a quantitative orientation. The chapter ends with the organization of the study.

The second chapter offers a review of related literature on the topic of the study. Here, I examine and discuss sub-categories of entrepreneurship, immigrant entrepreneurship in Canada, challenges of immigrant entrepreneurship in Canada and gender differences in entrepreneurship.

The third chapter details and analyzes the theoretical framework that guides this research. It also deals with the research methods and research design. It covers the sources of data and data collection techniques, the role of the researcher, the population of the study, the sampling procedures and the detailed explanation of the sample. The

chapter also captures the data analyses, anticipated field problems and ethical considerations.

The fourth chapter displays the research findings. It offers the analysis of the data collected through fifteen in-depth interviews. It shows that the researcher studied, described and probed questions in relation to the study's objectives.

The final chapter summarizes the major findings, draws conclusions from the study and provides recommendations for future research and action.

CHAPTER TWO: LITERATURE REVIEW

Introduction

This chapter reviews what other authors have written about entrepreneurship and its challenges, and common gender differences in entrepreneurship. The first section on this review focuses on key issues on entrepreneurship, its origins, definition and its importance. The second section discusses immigrant entrepreneurship in Canada specifically the motivations, and challenges of such entrepreneurs. It will explore the challenges experienced by immigrant entrepreneurs in Canada in general and the African entrepreneurs in particular. The third section examines literature on gender differences in entrepreneurial activities in Canada. It will focus on how entrepreneurship is constructed using gender and how that contributes to gender differences in entrepreneurship.

Entrepreneurship

Origins of Entrepreneurship

The study of entrepreneurship dates back to the works of Adam Smith, Jean-Baptiste Say and Richard Cantillon in the late 17th and early 18th centuries. It was theoretically ignored until the late 19th and early 20th centuries and also until when there was empirical evidence that there was a rise in businesses (Schumpeter, 1942).

The term entrepreneur is a French word coined by Jean-Baptiste Say, which when translated in English means, "an adventurer", "a between-taker" or "a go-between". But in fact, it was Richard Cantillon who first introduced the term in his book entitled, *Essai* (Brewer, 1992). Cantillon first used the term "entrepreneur" in 1734 to describe a person who bears the risk of profit or loss (Moreland, 2006).

According to Kalitanyi and Visser (2010), the concept entrepreneur comes from the French word, *entreprendre*, and the German word, *unternehmen*, both of which mean "to undertake". They also define entrepreneurship as the process of continually chasing the sporadic opportunity involving the creation of an organization (or sub-organization) while creating value for the founders. Burt (1992b) agrees with Kalitanyi and Visser (2010) that the word entrepreneur "... comes from the French verb entreprendre, meaning literally, 'to take, grasp, or snatch' (pendre) from 'between' (entre)" (cited in Krackhardt, 1995, p. 55). In the early 20th century, in the 1930s, there was the promotion of entrepreneurship owing to the work of the economist Joseph Schumpeter (Schumpeter, 1942).

Definition of Entrepreneurship

Many scholars agree it is difficult to define the concept entrepreneurship and entrepreneur and thus the concept does not have one but various definitions (Kalitanyi & Visser, 2010; Rwigema & Venter, 2004; Stevenson & Jarillo, 1990). Despite the legitimacy of the discipline, "one of the recurring debates in the field centers on the definitional question, what exactly is entrepreneurship?" (Krackhardt, 1995, p. 53) and what is an entrepreneur? (Stevenson & Jarillo, 1990)

Moreland (2006) argues that to get an acceptable definition of entrepreneurship, there is the need to focus on what an entrepreneur does because entrepreneurs come from all walks of life and have all sorts of backgrounds. He further defines entrepreneurship as, "the process of uncovering and developing an opportunity to create value through innovation" (p. 4).

According to Krackhardt (1995), there are two main schools of thoughts on the definition of entrepreneurship. One argues entrepreneurship is "a property or quality of the firm itself" (p. 53). That is, entrepreneurship has to do with the firm or business itself. Although entrepreneurial businesses are usually small, they grow rapidly, inventive, flexible and versatile. These features of entrepreneurial firms give them a lead over other types of institutions.

The other views entrepreneurship in terms of the, "behavioural characteristics of employees and managers in the firm and not a characteristic of the firm itself" (Krackhardt, 1995, p. 53). From this perspective, entrepreneurship is not about the firm but about the people who make up the firm.

Stevenson and Jarillo (1990), support the second school of thought when they define entrepreneurship as "a process by which individuals either on their own or inside organizations pursue opportunities without regard to the resources they currently control" (p. 23). In defining entrepreneurship in this way, Stevenson and Jarillo believe the focus should be on the individuals in the firm and not on the firm as a collective entity.

McClelland (1961) argues that entrepreneurial behavior is embedded in an individual stemming from his or her upbringing (cited in Krackhardt, 1995, p. 53-54). Thus, to McClelland, entrepreneurs are individual who are motivated to achieve a goal. He believes a society with a high level of achievement will produce entrepreneurs who can bring about rapid economic development. Achievement motivation is acquired culturally: that is to say, one acquires it through socialization in the society where one grows.

According to Stevenson and Jarillo (1990), there is also a problem with defining who is an entrepreneur. The one who creates a business or the one who takes over an already existing firm and makes it more successful? Stevenson and Jarillo argue that if the definition of an entrepreneur is explained entirely based on who starts the business, then great entrepreneur innovators like Ray Kroc of McDonald's or Thomas Watson of IBM would not be labeled as entrepreneurs despite everything they have done to enable the success of their undertakings.

Some researchers think entrepreneurs should be defined as people who start a business and the attention should not be diverted from that. Others disagree and think that the term entrepreneur should not only refer to people who establish businesses but also people who build businesses with their creativity and innovation since entrepreneurship is perceived by some as the fuel to economic growth and productivity and an avenue to diffuse knowledge. Other researchers are of the view that entrepreneurship should be defined in relation to the new venture created and the people who created it (Stevenson & Jarillo, 1990).

Keogh and Plonsky (1998) explain that an entrepreneur is an individual who perceives a vision, dedicated themselves to it and ensure they achieve their vision. In other words, they see entrepreneurship as a phenomenon that centers itself on a vision, a vision that allows the entrepreneur to see beyond the confines of resource constraints and identify opportunities missed by others.

Serrie (1998) agrees that entrepreneurs make money but are people that have to go through numerous challenges to survive and thus they have specific traits such as being "courageous" and taking "risks" (p. 222).

If entrepreneurs are individuals who perceive a vision, and single handedly carries it through (Keogh & Plonsky, 1998) then they should have some unique characteristics that differentiate them from those who are not entrepreneurs. Moreland (2006, p. 6) agrees that entrepreneurs have specific traits and list them as the following:

- Vision

- Adaptability

- Persuasiveness

- Confidence

- Competitiveness

- Risk-taking

- Honesty

- Perseverance

- Discipline

- Organization

- Understanding

As evidenced here, there are numerous definitions of entrepreneurship and the entrepreneur but one idea that is consistent amongst these explanations is that entrepreneurship and entrepreneurs are involved in developing a business that produces goods and services. The main difference between these descriptions is that some agree

that entrepreneurship should be explained in terms of the business while others believes it should be defined based on the people that comprise the firm.

For this study, I define entrepreneurship as the process of creating and maintaining a business by an individual or a group to produce either goods or services to fulfill a need (see Stevenson & Jarillo, 1990). This explanation concurs with the school of thought that describes entrepreneurship solely as the people that establish the firm rather than the firm itself.

My working definition for an entrepreneur is a person who starts his or her own business from scratch whether through choice or force. Thus, for entrepreneurs that I will interview, I am interested in people who create the business from the start and not innovators who come in after the business is already established.

My working definition is important because my research is targeting a group of people who operate smaller businesses and thus I cannot accept the definition of the school of thought that perceives entrepreneurship from an innovators point of view.

Immigrants Entrepreneurship In Canada

This section discusses immigrant entrepreneurship in Canada, its relevance, the reasons why immigrants participate in entrepreneurship, why there are a few African entrepreneurs compared to other ethnic groups and whether immigrants establish ethnic or non-ethnic businesses.

According to Kloosterman and Rath (2003a), "immigrants from less-developed countries who move to advanced economies" (p. 21) and start businesses in their countries of settlement and become self-employed are termed immigrants entrepreneurs.

Immigrant entrepreneurship is beneficial to the immigrant, their community and the host-country as a whole. Most immigrants live and set up their businesses in abandoned neighborhood that would have otherwise been deteriorated and as such keeps these places economically vital. Also, they potentially bring variety to the market in terms of food and clothes from their source country. Not only does a newcomer survive in a new country by starting a business but job opportunities are created which reduces unemployment. Such entrepreneurs pay taxes which is economically important for the country of settlement. Thus, it is no wonder the Canadian government encourages entrepreneurs to move to Canada because they have realized how entrepreneurship and small business ownership important for the national economy (Kloosterman & Rath, 2003).

Kloosterman and Rath (2003) state that immigrants are motivated to engage in entrepreneurship because it enables them to move higher in the society than immigrant workers because of the social capital they develop outside their immigrant community. They also act as self-appointed leaders for their communities.

Serrie (1998) asks the important question, "Why do some immigrants become entrepreneurs?" (p. 222) and gives five reasons: immigrants venture into entrepreneurship to escape poverty, entrepreneurs earn income which is far better than that offered by other options available to immigrants, operating a family business is a way of keeping the family together it finds tasks for the children and the elderly to do, and entrepreneurship

also helps to improve immigrants' economic and social integration. Additionally, businesses created by immigrants serve as an avenue where migrants can come together and feel at home. This suggests that immigrant entrepreneurship helps with the social and economic integration of immigrants,

Hiebert (2003) shows that Canadian scholars researched entrepreneurial activity among ethnic minorities and immigrants due to its prevalence and came to a consensus that these groups of people turned to self-employment because they were generally marginalized in the regular labor-market.

In essence most immigrants in Canada move into necessity-based entrepreneurs as opposed to opportunity-based entrepreneurs. Necessity-based immigrant entrepreneurs are those who have no other option for making a living but need to be self-employed to survive because they face various obstacles that prevent them from having access to the job market of the host country. Mostly, immigrants who relocate from less-developed countries like Ghana to more developed countries like Canada dream of a better life. They anticipate travelling, getting into good jobs and earning sufficient to their needs. A Good job refers to "full-time, full-year, permanent job" (Krahn and Lowe, 2002, p. 101) which comes with an income security. The old adage normally used to describe this type of migration is moving to acquire "greener pastures". But is this really the case? Most of the time, immigrants do not find the socio-economic situation in the country of settlement as they assumed or were told it would be (Kalitanyi, 2007). In Canada, in particular, Africans and other racialized immigrants earn lower wages and salaries in the Canadian labour market than other visible minorities and the general population and encounter discrimination in the workplace (Block & Galabuzi, 2011; Hiebert, 2003; Mensah, 2002).

The Market Disadvantages Theory confirms this trend by positing that immigrants face problems that prevent them from entering the job market as a whole in their host country. In this desperate situation, they turn to self-employment, which remains the only job alternative for them (Chrysostome & Arcand, 2009).

In a similar way, the Iron Cage Theory by Max Weber adds to why immigrants prefer entrepreneurship. The theory explains that individuals get trapped in a society where they cannot obtain employment and they cannot go back to their home and country because they left for "greener pastures." Hence, the survival factors of immigrant entrepreneurship include the commitment and the determination to succeed. For these immigrants, the only way to survive in the country of settlement is entrepreneurship and most of these people are from developing countries (Chrysostome & Arcand, 2009).

Opportunity-based entrepreneurs on the other hand are those who establish businesses to take advantage of a business opportunity (Block & Wagner, 2007). Moreland (2006) indicates that opportunity-based entrepreneurship view self-employment as a positive career choice, based upon the identification of opportunities. These entrepreneurs do not venture into entrepreneurship as a way to survive or escape limited employment options but rather to benefit from resources or circumstances that allow them to create a business, become their own bosses and enhance their integration in the host society.

The above have illustrated various reasons why immigrants are motivated into establishing their own businesses. We observe while ''pull'' factors attract immigrants to entrepreneurship (Orhan & Scott, 2001, cited in Pines et al., 2010, p. 188), or ''push'' factors that force people to become entrepreneurs. Immigrant entrepreneurs in developed

countries are more influenced by "push" than by "pull" factors.

The following paragraphs explain why there are relatively few African entrepreneurs in entrepreneurship in Calgary. Immigrant groups such as the Chinese have a huge entrepreneurship existence in Calgary, especially in the northwestern part of Calgary and Indians businesses have also dominated this part of the city. According to Ram and Deakins (1996), Asians have, "higher than average rates of self-employment" which has drawn researcher to study Asian entrepreneurship, "however, Africans and Caribbeans are comparatively under-represented in the small business community; they do not appear to have been equal participants in this culture of enterprise (p. 67)."

Serrie (1998) argues that although entrepreneurship is an important immigrant activity that brings numerous advantages, some ethnic groups do not have the zeal to establish businesses due to different cultural and ethnic backgrounds which makes them lack socioeconomic mobility. He cites the 1980 Haitian refugees in Miami as people that did not establish businesses and thus had a 58.5% unemployment rate which could be due to ethnic or cultural background. Cuban refugees to the USA are also viewed as immigrants who lack the zeal to establish businesses because only 46.1% of them were self-employed. Also, Asian minorities are recorded to be more self-employed than Blacks when they settle in a developed country. Thus, Serrie (1998) concludes that the motivation to establish businesses by immigrant entrepreneurs varies amongst ethnic minorities which can be as a result of how they were brought up. In addition, the Canadian government is of the perception that some ethnic minorities such as Chinese have entrepreneurial spirit and thus is more willing to give them visas to immigrate into the country (Ram & Deakins, 1996).

To explore how true this phenomenon is Bauder (2008) who examined, "a survey of 509 Vancouver residents" to find out if the attitudes to entrepreneurship by different minority groups were ethnically based (p. 111). Bauder reiterates two reasons that can explain the rationale behind why certain ethnic groups engage more readily in self employment than others and they include: labour market circumstances in terms of difficulties in finding jobs (see Galabuzi, 2006) and the immigration selection procedure. With regard to this latter factor, it is argued that Canadian visa officers prefer to offer visas to particular ethnic groups because they believe they are more inclined to establish their own businesses. This suggests that if immigration officers are fair in visa issuance, more Africans might get the opportunity to travel into the country to establish businesses and build a presence in Calgary.

Ram and Deakins (1996) note that, "although African-Caribbean entrepreneurs may be relative newcomers on the small business scene, they, nonetheless, display potential for development" (p. 67). Thus, Africans entrepreneurs in Canada are a community that has the ability to grow although it currently stands it is a small community as compared to Asian and Indian immigrants entrepreneur community.

Studies have also posited some niche of occupations that immigrant entrepreneurs are more likely to venture into. Migrant business people normally establish businesses in retail career such as grocery stores, ethnic restaurants, and clothing stores. In their research, Ram and Deakins (1996) found that African-Carribeans are mainly involved in ethnic business found in ethnic enclaves. They also indicated that with African-Caribbean businesses there is much reliance on co-ethnic customers. The reason being that these businesses do not attract Caucasian or non-ethnic customers because these businesses are

mostly ethnic and are also found in "inner city location" where they lack parking space, and the neighborhoods are mostly full of "vandalism" and are not appealing (Ram & Deakins, 1996, p. 69). These trends explain why some immigrant groups are known for specific types of businesses which operate on a small scale and cannot grow because grocery stores and ethnic restaurants are ethnically related.

Briefly, this section detailed the benefits of immigrant entrepreneurship, the reasons that lead immigrants to engage in entrepreneurship, the rationale behind why some immigrant groups are more entrepreneurial than others and the kind of jobs immigrants do. My thesis examines the motivations behind African entrepreneurship in Calgary and therefore it is imperative that I review literature on reasons why immigrants operate businesses. The factors discussed in this section are all equally important since they help clarify the challenges experienced by immigrant in businesses.

Challenges Of Immigrant Entrepreneurship In Canada

Finance is very important for any entrepreneur, as "the availability of finance and access to that finance is a critical element to the start-up and consequent performance of any enterprise. Hence, barriers or impediments to accessing appropriate levels or sources of funding will have an enduring and negative impact upon the performance of affected firms" (Marlow & Patton, 2005). Therefore, finance is very vital and crucial for every business establishment and growth.

Curran and Blackburn (1993) argue that African-Caribbean entrepreneurs are refused loans from the banks due to their poorly prepared business plans rather than any bias on the part of the banks. However, in Deakins, Hussain and Ram's 1994 study of

ethnic minority firms and finance found that many of the African-Caribbean respondents perceived discrimination on the part of banks to be the most significant barrier. In this same study, the authors stated that a higher majority of Asian businesses depended on bank loans as compared to African-Caribbeans businesses (cited in Ram & Deakins, 1996). When they interviewed the bank managers as part of their research, Ram and Deakins reported that the bank managers claimed they were more likely to give loans to Asian than Africans because they "were used to dealing with Asians in business" and were less familiar with loan requests from African-Caribbean (cited in Ram & Deakins, 1996, p. 79).

Another interesting issue noted was that even when Africans had the needed requirements and qualifications, Asian entrepreneurs were preferred and prioritised when it came to obtaining finance from the banks. Bank managers argued that this was not based on discrimination but due to the fact they dealt more with Asian businesses and Asians also have presence when it comes to entrepreneurship (Roberts, 2009).

Numerous studies have contended that African-Caribbean entrepreneurs are more reliant on personal sources of finance instead of obtaining it from family, networks and the banks as compared to other ethnic communities (Curran & Blackburn, 1993; Ram & Deakins, 1995).

For some immigrant entrepreneurs in particular, it is very difficult to acquire financial resources from the formal financial system, such as banks. Such a situation can even be worse for the necessity immigrant entrepreneur who is forced into business to survive because their businesses in general do not necessarily require them to produce

any new product that can appeal to financial institutions. African-Caribbeans in England argue that there is bias by the banks against small businesses and that banks are discriminative against 'Blacks' when it comes to giving them loans to establish businesses (Roberts, 2009).

Yet immigrant entrepreneurs need financial resources to effectively cover the operating expenses of their businesses. Some of these expenses are related to the advice of lawyers and accountants. There are also other critical expenses such as the ones related to procurement, lease, energy, taxes or unexpected lawsuits. The necessity immigrant entrepreneur can easily end up bankrupt if his or her business does not have sufficient working capital to properly face these critical operating expenses. In other words, financial resources represent a crucial condition for the survival of the necessity immigrant entrepreneur. In this context, two financial factors: start-up capital and informal emergency have to be considered. The first factor is adequate financial provisions for the start-up capital and the second is informal emergency loans. According to the Ram and Deakins (1996), although entrepreneurs in general encounter barriers in acquiring finance from the bank, African entrepreneurs experience more difficulties when they go to the bank for start-up capital. More specifically, Chrysostome and Arcand (2009) note that in the case of Asian immigrant entrepreneurs included in their study in Canada, the amount of financial resources coming from the family and friends - informal emergency - represented a critical component of the capital structure.

Certain types of entrepreneurs face trouble accessing funds, especially equity finance. Equity finance is a process of building capital for business purposes through friends and

family, buying shares in a company or getting financial help from another company to help establish a business (Investopedia, 2015). Although African immigrants receive some financial support from family and friends, they do not obtain it easily from other companies.

Curran and Blackburn (1993) note that African immigrants do not receive financial assistance from the banks and conclude that Africans are refused capital because they operate their businesses in undesirable neighborhoods. Financial institutions are hesitant to help companies that run their businesses in such unfavorable trading milieu.

Ward (1991) also gives a reason why African migrant entrepreneurs are refused loan and financial assistance. He argues that minority members are more likely to live in state housing or public housing and these buildings cannot be used as collaterals to obtain finance and this is a hindrance to 'Blacks' in enterprise.

Other challenges entrepreneurs encounter include: access to skilled labour, attitudes towards risk, and consumer spending. Immigrant business owners also agree that apart from finance and the difficulty in obtaining it, getting people to work for them is also a headache. This problem is usually seen amongst 'Black' entrepreneurs because they do not engage family in managing their businesses and need to hire people. But these entrepreneurs argue that it is hard to employ people because they operate on a small scale and cannot afford to pay above the minimum wage and therefore are not able to recruit skilled people for the job (Ram & Deakins, 1995).

Another challenge experienced by immigrant entrepreneurs is the attitudes they have towards taking risks when they are in business. A majority of firms managed by migrant businessmen are smaller in size and it is argued that this is because they are

reluctant to take risks that have the potential of expanding their enterprise. This is perceived as a challenge because it opposes the growth of their businesses (Industry Canada, 2010).

Finally, consumer spending is another challenge that inhibits immigrant self-employment. The goods and services being provided and who is providing them, the location of the firm, the prices of the goods and services, and the customer services being provided in the business can deter or motivate consumers to support immigrant business. If the goods and services provided by a company are not up to the standard of consumers then it might deter consumers from doing business with firms. Enterprises are set up to fulfill a need and if consumers do not patronize the goods and services produced by enterprises then the business can collapse.

These challenges determine whether or not a new business will survive in the first five years of existence. However, more than half of Canada's new firms survive at least five years, and that the rate of attrition drops each year (Industry Canada, 2010). Although there are challenges for new enterprises in Canada businesses older than five years old have a high probability of survival.

The major findings to explain lowered entrepreneurship for African immigrants from reviewing the literature on the challenges of immigrant entrepreneurship are: lack of capital, barriers in accessing finance, lack of skilled labour and risk taking attitudes.

In addition, African immigrant entrepreneurs experience a major problem in accessing finance. Not only is there difficulty in obtaining finance from the banks, the banks also discriminate in giving out finance and favour some racial groups above others.

It is important to assess whether these challenges apply to African entrepreneurs in Calgary, which is what this thesis will explore in succeeding sections.

Gender differences in entrepreneurship

This section reviews literature on the gender differences in entrepreneurship. It begins with a discussion on how gender and entrepreneurship are socially constructed, then follows with some of the gender differences in entrepreneurship.

Some studies reveal that women experience different challenges in entrepreneurship as compared to their male counterpart, which is due to gender. This is because entrepreneurship is perceived and also socially constructed to be male dominated. Also, women who are in entrepreneurship are stereotyped as being as mavericks and more ruthless (Bruni et al., 2005). Entrepreneurship and gender is a social construct. Growing up, women are trained that men are supposed to be risk taking; confident, achievers and these are also the attributes we also learn about entrepreneurship and entrepreneurs.

With regard to gender differences in entrepreneurship, Pines, Lerner and Schwartz, (2010) in their article, "Gender differences in entrepreneurship: Equality, diversity and inclusion in times of global crisis," state that there are no or, "few consistent gender differences in entrepreneurial traits, values and abilities" (p. 192).

However, Ogbor (cited in Bruni, Gherardi, & Poggio, 2005, p. 11) deconstructs the discourse on entrepreneurship to show that the concept of entrepreneurship seems to be discriminatory, gender biased, ethnocentrically determined and ideologically controlled.

Scholars have argued that one difference between men and women in entrepreneurship is that women as compared to men find it very difficult to obtain funds and venture capital for entrepreneurial activities. Accessing funds and venture capital from financial institutions can be very challenging and difficulty for both genders but it is more difficult for women than it is for men (Alkadry & Tower, 2013; Bruni et al., 2005; Gupta et al., 2009; Hisrich & Brush, 1984; Pines et al., 2010; Marlow & Patton, 2005).

Men have a higher chance of receiving funds to establish or grow their business than women. Gupta, Turban, Wasti and Sikdar (2009) support the assertion when they state, "Women seeking resources may not fit the stereotype of an entrepreneur and thus, all else being equal, may receive fewer resources" (p. 412).

This is reinforced by Bruni, Gherardi and Poggio (2005) who argue that, "women entrepreneurs who decide to supplement their capital with outside funding usually meet more resistance than men. Whether they are applying to an institutional financier (a bank, a finance agency), a friend, a relative or even a spouse, they are likely to come up against the assumption that women can't handle money" (p. 19). The fact that women are not given money because it is assumed they cannot manage it is quite ironic considering women are left in charge of homes, house chores, and taking care of children. It shows that while women are considered capable of all those tasks they cannot be trusted with money. Although Pines, Lerner and Schwartz (2010) support that, "women always have hard time obtaining funds" (p. 187), they receive "less financial support" (p. 190) and also lack access to finance, they do not agree with the reason Bruni, Gherardi and Poggio (2005) provide for women's inability to access funds. They argue women are

disadvantaged in accessing funds because, "… a large percentage of women's businesses are very small and not part of the formal economy" (p. 190).

In addition, women also do not get access to venture capital and this is probably because the venture capital industry is dominated by males. Another reason is because "pre-existing relationships" (Pines et al., 2010, p. 195) between entrepreneurs who are mostly men and venture capitalists provide an important link for venture capitalists to favour men over women. Venture capital is the money that an investor gives to an individual who wants to start a business but has no money because the investor is interested in the business idea of the individual. Venture capital has risk because the entrepreneur is yet to start the business and one cannot foresee if the company will survive or collapse (Investopedia, 2015). Surprisingly, even "women venture capitalists do not give preferential treatment" (Pines et al., 2010, p. 195) to women possibly because society has constructed entrepreneurship to be a man's field and thus investors will prefer to offer resources to men than women. This could mean that some women internalize the patriarchal assumptions about women entrepreneurs and as such some women who get to the top do not help other women.

Moreover, as Gupta, Turban, Wasti and Sikdar (2009) contend, "women in entrepreneurship are usually found in smaller businesses as compared to men. Women entrepreneurs are more likely than men to have businesses that are smaller, slower growing, and less profitable" (p.398). Gupta, Turban, Wasti and Sikdar (2009) assert that women are in "low growth" business because they always establish their companies in "business sectors such as retailing and services, which are pejoratively labeled as 'failure', and 'plodder' (p. 400). In other words, women always create businesses in an

avenue that is labeled as a failure avenue. It is surprising how the service industry is labeled with pejoratively, especially because women are predominantly found in those sectors but other male dominated sectors are not seen as such.

Pines, Lerner and Schwartz (2010) argue this prejudice can be attributed to women's inability to access resources and funds to help them expand their businesses. Alkadry and Tower, (2013) disagrees with the contention that women's businesses are small because they cannot access finance. They argue, "Consumers' preferences for male-produced goods and services" do not make women's businesses grow (p.84). Consumers will rather do business with men than with women in the same entrepreneurial industry. Thus, there are two different views that could be attributed to why women are not able to access finance.

Also, Hisrich and Brush (1984) argue that women are found in services business more than men and this is because of the courses they take in school. They maintain that majority of women have education in the liberal arts which gives them fewer options but to find work in the service industry.

Another gender difference in entrepreneurship is that businesses owned by women as compared to men have a low survival rate. Although women and men have the same entrepreneurial capabilities (Pines et al., 2010) women's businesses suffer a low survival rate and this has been attributed to entrepreneurship being seen as a "man's world" and thus requiring characteristics that are stereotypically masculine, rather than feminine (Gupta et al., 2009, p. 399). Hisrich and Brush (1984) contend that women's enterprises have a low survival rate because of, "their lack of experience in finance,

marketing, organizing, and planning" which "could lead to problems that limit the growth of their businesses" (p. 34). Pines, Lerner and Schwartz (2010) agree and add that women's low survival rate is due to their lack of, "technical skills [which] prevent women from entering and sustaining businesses in technical sectors" (p. 190). Thus, the lack of managerial and technical knowhow in businesses gives women a low survival rate.

To conclude, numerous researchers have argued that the social construction of gender and entrepreneurship and its internalization by social actors are the reasons why there are gender differences amongst men and women in entrepreneurship. The major findings from the literature on gender differences include: women entrepreneurs encounter more difficulties in accessing finance from the bank or any other source than men do; women in higher positions do not support other women when they are in the power to; women as compared to men operate smaller businesses; women entrepreneurs are mostly concentrated in the service and retail businesses like the child care and restaurants, and finally women's businesses have low survival rate.

This thesis will investigate whether or not these findings apply to African immigrant women entrepreneurs.

CHAPTER THREE: THEORETICAL AND METHODOLOGICAL

CONSIDERATIONS

Introduction

This chapter will discuss the two theoretical underpinnings of the study: Critical Race Theory and Feminism specifically Black Feminist Thought. I will then focus on the methodological orientation of the research, its relevance to the study and then expatiate on the sources of data and data collection techniques. Explanation of the role of the researcher will follow, with the sampling procedures that were employed in the research and the population under study.

Theoretical Context

Critical Race Theory

Critical Race Theory (CRT) is a, "movement of activists and scholars interested in studying and transforming the relationship among race, racism, and power. Unlike traditional civil rights, which embraces incrementalism and step-by-step progress, Critical Race Theory questions the very foundations of the liberal order, including equality theory, legal reasoning, enlightenment rationalism, and neutral principles of constitutional law" (Delgado & Stefancic, 2012, p. 2-3). It also aims to understand and oppose race inequality (Gillborn & Ladson-Billings, 2010).

The five tenets of Critical Race Theory allow us to understand the interplay of race, racism and power. From the above analysis, race is mainly explained in terms of

biological traits and thus we have racial groups such as 'Blacks' and whites.[1] Racism is a result of race; it is when race is used as a marker to make someone feels inferior within a social context. Race is used to disadvantage some in the fight over scarce resources such as housing and jobs; in such situations, there is the need for one of the groups to maintain power and prestige and the way it is done is to use race and racism to gain autonomy over the other groups to be able to control the scarce resources (Delgado, 2012; Satzewich, 2011). Thus, race and racism give power to people of the privileged society to control access to scarce resources.

CRT was formulated mostly by people of colour in the legal field who were concerned with proposing a theory and method to help to study and analyze race and to find ways of defeating racial inequality using legal doctrines. CRT as a movement, "foregrounds the lived experiences of people of colour in order to both acknowledge their marginalization … but also enable a vision of law that holds the potential for social justice in terms of equal rights, status, and material outcomes" (Vue & Newman, 2010, p. 780).

Although CRT is predominantly used in the legal field, it is also utilized in disciplines such as Sociology and Education (Vue & Newman, 2010). Delgado and Stefancic (2001) argue that CRT seeks to combat racial inequality and to transform society.

Race is the central focus of CRT, especially in instances where race has become rooted in institutions and determines how these institutions operate and produce social

---

[1] 'White' in this study refers to anyone of Caucasian and European descent

inequality (Vue & Newman, 2010). CRT describes racism as a societal construction that gives a group of people power to dominate resources and other people who are racially different than themselves. We can understand how CRT perceives racism better when we analyze the five tenets of CRT which are: racism is normalized in society due to colour blindness and white supremacy, interest convergence, race is socially constructed, racialisation of some minority groups by the dominant society in different periods to serve specific aims in institutions such as the labour market and the voice-of-colour thesis. It is also imperative to examine the five tenets of CRT in order to acknowledge the relevance of this theory to this research.

The first tenet of CRT states that racism has become a norm in society as a result of colour blindness and white supremacy. Colorblindness according to Gillborn and Ladson-Billings is "an approach that claims to treat everyone the same regardless of their race … refusing to acknowledge the significance of historic and contemporary race inequity, color-blindness acts to protect the status quo" (2010, p. 341). Colorblindness is used by white conservatives to amass support to abolish laws aimed at confronting racial injustice thereby promoting racism and as such makes colorblindness misleading (Vue & Newman, 2010).

In CRT, white supremacy refers to beliefs and stereotypes embedded in society and so appear as the norm to everyone but actually continues to advantage whites and disadvantage any person who is not white (Gillborn & Ladson-Billings, 2010). Therefore, the obliviousness of race being an issue and the benefits that white people enjoy due to their skin colour are the two things that normalizes racism and encourage its survival.

Applebaum (2010) argues that racism is a system and as such cannot be explained looking at it from one angle but it should be explained and understood from a structural, individual, and institutional perspective. Structural racism cannot be found in one institution because it "involves the reinforcing effects of multiple institutions and cultural norms, past and present, continually producing new, and re-producing old forms of racism" (Lawrence and Keleher, 2004, p. 1). Structural racism is the interaction between institutions in promoting and normalizing racism to disadvantage coloured people and advantage white people.

Institutional racism is the systematic inequality in the various aspects of society which privilege one group over another (Pierce, 2014). This type of racism happens in institutions such as the health system, judicial system, labour market, education and housing. There are discriminative ways by which these institutions disadvantaged racialised and oppressed group while they privilege white people creating unequal opportunities based on race. An example is white people continuing to occupy managerial and well paid jobs in the Canadian labour market while racialized group members are left in low paying and precarious jobs even when they have higher education than the white Canadians (Galabuzi, 2006).

Whereas structural racism occurs between institutions, institutional racism takes place within institutions to marginalize people of colour and prohibit their advancement in the institutional hierarchy.

 Pierce (2014) defines individual racism as the "personal attitudes and behaviours that reproduce racial power differentials" (p. 38). This form of racism is produced by

white people who believe that they are superior to other races and as a result disregard and disrespect any other race that is not white.

It is important to add to these forms of internalized racism which impacts relations between people of colour. Internalized racism is when a racialised minority group accepts the stereotypes of the dominant group about them, feels inferior because of that racism and tries to live up to the standard of the dominant group (Speight, 2007). The marginalized group believes all the negative things being said about their group, hates their group characteristics and traits and try to emulate the superior group in order to fit in and feel acceptable.

Internalized racism is a product of colonialism. The best way to comprehend why internalized oppression has come to being is by examining Fanon's (1965) four-phase colonial model. The first phase starts with when a group of people invade a territory previously unknown to them and take advantage of the local resources. It then leads to the second phase when the invaders, also known as the colonizer in order to feel comfortable in the new land, force their culture, views, ideas and beliefs onto the colonized and makes the ways the colonized do things feel inferior. The third phase is when the colonized tries to resist the colonizer's way of life and in so doing they are termed as uncivilized and uncultured. Thus, the need to tame the colonized through domination. This leads to the fourth phase when the colonizer's views become the rule while they continue to oppress the colonized (cited in David and Derthick, 2014). Fanon uses his model to suggest that oppression leads to feelings of inferiority on the part of the colonized and David and Derthick (2014) add that inferiority becomes part of the identity of the oppressed.

The second tenet of Critical Race Theory is termed "interest convergence" (Delgado & Stefancic, 2001, pg. 7). This means that racism is a tool used by white people in advancing their interests materially and that of the working class physically. This is to say that white people have a vested interest in racism. They need racism to exist in order to keep their privileges. Racism has divided the human race in two racial categories with the white racial group being the superior race and all other racial groups commonly seen as inferior. The superior racial group uses their socially constructed superiority to control material wealth and also dominate the other racial groups. Therefore, whites normalized race and racism in every institution. Thus, because whites enjoy the privileges associated with race and racism, they do not have any interest in eliminating racism (Delgado & Stefancic, 2001).

The third tenet of CRT is the fact that race is socially constructed, in the sense that "race and races are products of social thoughts and relations. Not objective, inherent, or fixed, rather, races are categories that society invents, manipulates, or retires when convenient" (Delgado & Stefancic, 2001, p. 7). As such, the social construction of race refers to how society categorises and labels people based on their skin colour and how that classification benefits one group over other.

Applebaum (2010) agrees with the assertion of race as a social construction by arguing that there is no scientific evidence for biological racial differences among the various groups of people because race "is relative to geographical location and historical period" (p. 36). Other studies have also concluded that race is not natural but social (Cornell & Hartmann, 2007; Memmi, 2000; Satzewich, 2011; Satzewich & Liodakis, 2007)

The fourth tenet of CRT is the racialisation of some minority groups by the dominant society in different eras to serve specific aims in institutions such as the labour market. For example, at one point in time, the whites in the United States of America (U.S.A) preferred Mexicans and Japanese agricultural workers to Blacks. At another time, these same Japanese even those who had obtained citizenship and were well established were distrusted and sent to internment camps. There was the need to replace them and thus the majority in society racialises another group of colour to take the place of the Japanese. That is an example of using the skin colour of minority members of society to make them feel inferior and control them to serve whites' needs.

The last tenet of CRT is the voice-of-colour thesis, which holds that racialised groups can speak about racism better than the dominant culture because of their experiences with oppression and discrimination and also their different histories (Delgado & Stefancic, 2001). CRT is a movement of colored people fighting against racism and these theorists are of the view that no one can talk about racism better than those who experience it. They assert that Blacks need to fight against racism coming from a white person because a white person cannot champion racism since they don't experience the lived reality of racism. Thus, for Critical Race Theorists it is important that the people who experience racism spearhead and become advocates for racial equality.

Racialization involves using biology to determine that one race is more important than another. This leads to prejudice, which can be explained as having a preconceived idea about a group of people before interacting with them. Prejudice results in discrimination; people that believe they belong to a superior racial group tend to ill-treat those that are in the disadvantaged group, which is prejudice. Thus, discrimination gives

power to those who hold the belief that they are superior. The racial group put in the so-called "superior" position tends to hold power, which is used to marginalize other races and gives them autonomy over society (Steckley, 2014). Thus, that is how race, racism and power become intertwined and negatively influences those on the disadvantaged side.

Based on the theories laid above, my research will seek to examine the types of racism that impact African entrepreneurs and if the interplay of race, racism and power influence African immigrants experience in entrepreneurship in Calgary. Africans form part of a race known as the Black race which is viewed as being at the bottom of the societal ladder (Satzewich, 2011). This means that Africans are in the inferior group and thus will experience racism. There is the possibility that Africans are discriminated against in the entrepreneurial or business world by those who hold power and control the entrepreneurial realm. But unfortunately the power the "superior" group holds was not achieved but was rather ascribed to them due to their race or physical characteristics. Thus, race and racism lead to power, which may impact the challenges African immigrants experience in entrepreneurship in Canada.

CRT is relevant to my research because the definitions of racism given by the tenets of the Critical Race Theory inform the ontological position of this thesis to explicate if the types of racism which are structural, institutional, individual, and internalized impact the success of African immigrant entrepreneurs.

Critical Race Theory is also an important approach to my research because my study seeks to examine if racism plays a role in creating social inequality among

immigrant entrepreneurs in Canada and predict a way forward in overcoming such social inequality.

Feminist theory

For Feminist Theory I reiterate the meaning of gender, feminism, and how gender shapes the experiences of men and women to focus on the relevance of Black Feminist Thought and their relevance to this thesis.

With regards to gender, an excerpt from the American Psychological Association, (2012) defines gender as "attitudes, feelings, and behaviors that a given culture associates with a person's biological sex" (p.1). Traditionally men are believed to be competitive, independent, physically strong, active, aggressive and unemotional. They are also expected to be in occupations outside the boundaries of the home in politics and business. On the contrary, women are traditionally thought to be emotional, dependent, physically weak, domestic and warm. Women are associated with homemaking and professions such as nursing and teaching (Sex Roles-Psychology Encyclopedia, 2015). Behaviors that are in agreement with cultural expectations are known as gender normative, on the other hand, behaviors that are viewed as incongruent with what society deems right are termed as gender non-conformity. Gender normative is when the behaviors of individuals with regards to their gender correspond with their sex at birth. Gender non-conformity on the other hand are the attitudes of people that do not heed to the societal perceived behaviors of feminine and masculine characteristics. As such, gender refers to societal constructions that distinguish men from women.

Fausto-Sterling (2012) defines gender in terms of how a particular sex interprets and represents itself using the specific gender frameworks of its culture. Fausto-Sterling advocates that one's gender is a result of one's sex. In other words, our gender depends on the sex we are. Butler (2006/1990) disagrees with Fausto-Sterling's assertion by arguing that sex does not produce gender but rather gender produces sex. To comprehend this, she further explains that culture and society are the creators of gender but society disguises this construction behind the fact that gender is fixed and permanent which is not the case.

Feminist theorists such as Simone de Beauvoir give an essentialist and an existential perspective to why there are differences between men and women. Beauvoir argues that, "women are negative of men, the lack against which masculine identity differentiates itself" (Butler, 2006/1990, p. 9-10) which is why there are gender differences. Other feminist theorists such as Butler do not believe in the essentialist perspective but contend that gender differences and inequality is due to cultural and social perspectives. Through performative acts of social and culturally constructed norms, differences and inequality between both genders come into existence (Butler, 2006/1990). Through the above, one can deduce that gender is a social and cultural construct which is articulated through a binary division that presents a number of stereotypical behaviors associated with the masculine and feminine where the former is privileged over the latter and therefore supports a hierarchical valuation of traits and characteristics (see also Marlow & Patton, 2005).

Feminists, "see their work as attending to the significance of sexual perspectives in modes of thought and offering a challenge to masculine bias" (Beasley, 1999, p. 3).

Chafetz (1997) explains that feminist theory is a term that is used to describe countless and diverse works of research across disciples and thus, there is no one word or definition for feminist theory; the way it is defined depends on the context it is being used in. According to Chafetz (1997), gender is vital to understanding feminist theory and therefore there is the need to know what gender is and its relation to feminist theory.

Feminist theory tries to map how gender creates social inequality; gender relations are perceived as not immutable; and feminist theory challenges the, "status quo that disadvantages or devalues women" (Chafetz, 1997, p. 98). Feminist theory seeks to understand why gender is used to discriminate against women by using their experiences to critique the subordination of women and the corruption of society due to hegemony and androcentrism and challenge the resulting androcentric bias. Androcentric bias are bias as a result of "emphasizing masculine interests or a masculine point of view" (Merriam-Webster Online Dictionary, 2015).

Feminists affirm women's standpoint as an essential lens for discovering the organization of society and Gilman's gender stratification explains how society is organized to the disadvantage of women. Feminists also argue that there are differences between men and women which can be ascertained through their lived experiences (Ritzer & Smart, 2001).

Feminists such as Beasley (1999) assert that, "women's position in society is seen in terms of unequal rights or 'artificial' barriers to women's participation in the public world, beyond the family and household" (p. 51). They assume that men and women are the same and thus women should be able to do what men do. These theorists do not

believe that the "sexes are at war" (Beasley, 1999, p. 52); all they argue for is that women should have the same opportunities that men have. Because of these, liberal feminists have been criticised and termed as "penis envy" (Beasley, 1999, p. 52). Whether or not women are envious, this school of thought has produced practical benefits for women (Beasley, 1999).

Other feminists challenge and reject this stance in that they do not support the fact that women are like men and need to assimilate into activity associated with men but rather there is a positive value to womanhood. Such feminists focus on, "women's oppression as women in a social order dominated by men" (Beasley, 1999, p. 54 -56). These theorists contend that women are oppressed because they are women. Thus, the oppression of women can be termed as "sexual oppression" because they are oppressed due to their sex.

Thus feminist theory is vital to this study because it seeks to understand how gender shapes the experiences of men and women. However since I am studying a visible minority population, it is crucial to examine how the intersection of race and gender influences the barriers that inhibit African immigrant entrepreneurs in Calgary through the lenses of Black Feminist Thought.

Black Feminist Thought

Black Feminist Thought is a self-defined social and political movement by Black women rooted in their "shared histories and their experiences of colonialism, sexism and racism" (Madibbo, 2006, p. 35). This approach recognizes that 'Black' women have

minimal power in society and thus there is the need for Black women to come together and build a strong movement community to help eradicate multiple forms of inequalities that are produced against Black women because of their race and gender. It is important to look at Black feminism when studying Black women because it offers a specific perspective of understanding the subordination of Black and African women (Collins, 1990), and reinforces the emancipation of Black women. It also asserts that this emancipation can be achieved through a movement that seeks freedom for all marginalized groups (see also Madibbo, 2007).

According to Anna Julia Copper (cited in King, 1988, p. 42), Black women are, "confronted by both a woman question and a race problem". This quote suggests that Black women are disadvantaged not only because they are Black but also because they are women. This problem of Black women is termed "double jeopardy" which was coined by Frances Beale to mean "dual discriminations of racism and sexism that subjugate Black women" (King, 1988, p. 46). In explaining the term, Frances Beale writes, "as Blacks they suffer all the burdens of prejudice and mistreatment that fall on anyone with dark skin. As women they bear the additional burden of having to cope with white and Black men" (King, 1988, p. 46). Therefore, Black feminism posits that one cannot understand the experiences of the Black woman by excluding race from the Black woman's life since race and gender interplay and impact the experiences of Black women.

Gender alone does not explain the lived experience of Black women and this is because, "institutionally and culturally … the intensity of the physical and psychological impact of racism is qualitatively different from that of sexism" (King, 1988, p. 45).

The focus on gender as the main problem facing women does not recognize that Black and coloured women experience something other than gender prejudice, which is race prejudice (Madibbo, 2015). 'Black' women do not only have to endure being oppressed in their homes by their husbands because they are women but also have to deal with societal oppression because of their gender and their race as well.

The experiences of the 'Black' woman have been grouped to be similar to that of the white women but this is not fair because Black women and white women experience life differently. This is because one cannot understand the barriers Black and white women are confronted with daily by drawing the similarities between Black and white women without taking racism into consideration. The main problem a white woman has to deal with is being a woman under a patriarchal society but a Black woman living in a white society has to cope with being a woman in a patriarchal world and being Black in a predominant white society.

Also race alone does not capture the experiences of Black women; for Black women there is an interplay of racism and sexism that explains the challenges that they are confronted with daily. Therefore, Black feminism is important for Black women because it is a movement by them which advocates for their freedom.

The above feminist theories will guide my study in understanding why gender differences exist in entrepreneurship if my research gives evidence to the fact that there are differences in entrepreneurship. In particular, 'Black' feminism is crucial to this research in the sense that it will allow one to analyze race and gender and whether the experiences of African women in entrepreneurship differ from those of African men

because of the double jeopardy they encounter. It is important to examine what multiple jeopardy is and whether the intersection of racism and sexism adversely affects African woman in entrepreneurship.

Appropriate Contribution

The Critical Race theory and Feminist Theory are both important frameworks in understanding the challenges that African immigrants encounter when they are involved in entrepreneurship. CRT focuses on racism and how people of colour are racialised and discriminated against through tools such as colour blindness and white supremacy. Since CRT perceives race/racism as an important factor in comprehending the social injustices that confront people of colour, it will give an insight into the challenges Africans immigrants experience in entrepreneurship. Feminist theory on the other hand explicates an explanation as to why women experience different challenges as compared to men and how the women are seen as the other when compared to the men. This theory will help to further discuss how gender is normalised in our everyday lives and how this impacts women's advantage and disadvantage. Thus, these two theories complement each other in understanding the experiences of African immigrants in entrepreneurship and whether gender impacts these experiences differently and the intersection of race and gender on the experiences of African women in entrepreneurship.

Methodological Considerations

In researching entrepreneurship and Africa immigration, one can either adopt a quantitative or a qualitative approach. In this research, it was appropriate to employ qualitative methods. This is because qualitative techniques enable researchers to

comprehend the perceptions of others and to explore how people structure and give meaning to their daily lives. Qualitative techniques provide researchers with the opportunity to capture how people learn about and make sense of themselves and others (Berg & Lune, 2012). In addition, Silverman (2014) explains qualitative study as research involving "verbal description of real-life situations" (p. 4). This method "describes phenomena in context", explains the meaning of verbal description using "theoretically based concepts" to understand individuals lived experiences (Silverman, 2014, p. 5). Van den Hoonaard (2011) reiterates how important qualitative study is in differentiating between qualitative and quantitative research and argues that "qualitative research methods are powerful because, unlike the quantitative research methods … they allow the studied people to define what is central and important in their experience" (p. 2).

Moreover, Denzin and Lincoln (1994) explain that qualitative research is an approach that describes routine and problematic moments and meanings in people's lives and a method of understanding the lived experiences of people in their natural environment.

Qualitative research approach is important in my research because it enabled me to decipher my participants and broaden my understanding of my study, modify my questions as the research unfolds and helped me to give meanings to the lived experiences of the people under study (see also Van den Hoonaard, 2011). Therefore, to understand the challenges of African entrepreneurs, it was imperative to capture the meanings they associate with their experiences and how these meanings influence their lives as entrepreneurs.

Although some studies have examined the entrepreneurship of immigrant communities in Canada and the challenges that arise (Teixeira & Lo, 2012; Fong & Luk, 2007), to date there is a lack of investigation about African immigrants entrepreneurs in Canada. This research will shed light on African immigrants in entrepreneurship in Canada which from a qualitative approach will help us understand the challenges they experience.

Data and Data Collection Techniques

To examine the experiences of African immigrant entrepreneurs in Calgary, primary data was used to provide information about the obstacles that these immigrants face, and the gender differences in entrepreneurial engagement. It was imperative to ask the African immigrants about their experiences and this primary data was collected through fifteen in-depth interviews. This method was vital for the study because it gave a micro perspective of the challenges experienced by African immigrant entrepreneurs. Berg and Lune (2012) agree to the relevance of interviewing by adding that this method is an important tool to apprehend the meanings people attach to the things they do in their day-to-day lives.

Thus, in-depth interviews provided evidence and knowledge to support my ontological position which is based on evidence from scholarship suggesting that Africans experience racism is the Canadian labour market. Thus the assumption that that could also be the major challenge why African immigrants is likely to be present in entrepreneurial activities.

Interviewing may be defined simply as a conversation with a purpose, which requires active asking and listening to gather information. For an interviewing process to be effective, it should be understood as a partnership to provide meaning co-created between the interviewer and the interviewee (Berg & Lune, 2012; Hesse-Biber & Leavy, 2011). Interviews can be standardized/structured, semi-standardized/semi-structured and unstandardized/unstructured. They can also be administered via face to face group interviewing, through mailed or self-administered questionnaires or over the phone (Frey & Fontana, 1994; Roulston, 2010).

The in-depth interviews employed for this study was the semi-standardized interviewing style which was useful because they enabled me to ask a series of regularly structured questions, they also allowed me to probe, that is, to ask for clarification and more details about a particular topic or issue and pursue areas spontaneously initiated by the interviewee (Berg & Lune, 2012).

[1]In-depth interviews were administered to fifteen respondents. The interviews lasted an average of 45 minutes and were conducted in English. Four of the fifteen

---

[1] As a novice interviewer, I engaged in role-play and mock interviews with my course mates and discussed the interview questions with my supervisor because she has in-depth knowledge with qualitative research and my research interest and so offered me valuable and objective criticism. I also did mock interviews with people unrelated to my research and got non-professional views about my interviewing style and my questions.

respondents did not want to be audio tape-recorded. The interviews were conducted at various places which included respondents' work place, their homes, shopping mall, food courts and coffee shops. These were settings where interviewees felt most comfortable. The interviews were conducted between July through to October 2014 and were usually carried out during the evenings. Fourteen out of the fifteen interviews were done face-to-face with only one conducted on the phone because the respondent could not meet me in person.

They were then asked questions on their motivations for establishing businesses, the challenges they experienced when they started the businesses and what they still experience, and whether their gender influenced their entrepreneurship businesses.

The Role of the Researcher

A researcher's status such as race, gender, age or sexual preference can affect the research process and therefore necessitate the need for reflexivity (Denzin & Lincoln, 1994; Roulston, 2010). As an African woman, my race gave me an advantage of being an insider, which helped me gain access to interviewees, obtain cooperation and create rapport within the situation to expedite understanding of my respondents. Before the interviews, I assumed that my social background, my gender, status as a graduate student and a researcher and the fact that I am not an entrepreneur would make me an outsider. But being graduate student and a researcher was not a problem because the majority of my respondents were educated, holding Bachelor degrees or higher and understood the importance of academic research. However, the respondents who were not highly-educated, those who had a high school diploma, were hesitant in the beginning to

participate in my study and I had to negotiate the differences and similarities with my respondents in order to access and obtain data that would not have necessarily been available to me due to my position as an outsider, i.e. a non-entrepreneur and researcher. Those participants felt comfortable after they realized the importance of the research and even connected me with other people I could invite to participate in my research.

The Population of the Study

The target population of the study was African immigrant entrepreneurs residing in Calgary. Africans were living in Canada before the mid-twentieth century but they were not large in numbers and the Africans during that era were mainly African Americans who escaped slavery to Canada from the United States of America. Most of these escaped and freed slaves settled in Nova Scotia. There was not a clear presence of Blacks from the continent of Africa in Canada during that era because the Canadian immigration did not favour Africans (The Canadian Encyclopedia, 2015; Satzewich, 2011).

Africans made up just 0.3% of new immigrants to Canada during the period 1946 to 1950 and this was due to discrimination against Africans (The Canadian Encyclopedia, 2015). The immigration policy changed from the non-discriminatory process to the white paper immigration process in 1966, thus the discrimination against Africans from immigrating into Canada continued over a span of two decades [1946-1966] with the average of Africans residing in Canada increasing to about 2% during that period. Even when the immigration policy was changed to be objective, it was still restrictive because there were only three Canadian Citizenship and Immigration Offices in Africa in 1976.

Although, the policy was changed citizens of Ghana and Nigeria were the most likely to be granted permission to immigrate to Canada. The policy at that time was also in support of entrepreneurs and most of these entrepreneurs were from African group with Asian backgrounds and not Black or other Africans (The Canadian Encyclopedia, 2015).

From then the African community in Canada has continued to grow and Africans have increased to 32% between 1996 and 2001. Many Africans who moved to Canada used the "refugee" class mainly due to the political instability that engulfed many African countries during this period. Those who immigrated from the north and south parts of Africa immigrated using the "entrepreneur" class. A majority of these African migrants settled in Ontario, followed by Québec, British Columbia and then Alberta (The Canadian Encyclopedia, 2015; Statistics Canada, 2014).

About 15000 Africans lived in Calgary during the 2006 population census. The African immigrants' entrepreneur community in Calgary is not large as there are only a few African businesses in the city (Statistics Canada, 2014). The African entrepreneur community is made up of people from different ethnic and religious backgrounds, ethnic and non-ethnic businesses and different immigration status.

Sampling procedures

I selected my participants through purposive sampling which according to Berg and Lune (2012, p. 52) is when, "researchers use their special knowledge or expertise about some group to select subjects who represent this population". I did not restrict my sample to a particular type of business; it included entrepreneurs who own different types

of businesses in both ethnic and non-ethnic businesses sectors. My participants included both males and females and people above the ages of 18 years old.

Since I was new to Calgary and did not know many African immigrant entrepreneurs, I employed a snowballing technique to recruit my respondents. Snowball sampling is, "first identifying several with relevant characteristics and interviewing them or having them answer a questionnaire. These subjects are then asked for the names (referrals) of other people who possess the same attributes" (Berg & Lune, 2012, p. 52). The few connections and personal networks I made within the African community in Calgary provided me with the opportunity to identify potential individuals who assisted me with the recruitment of research participants. A lecturer at the University of Calgary, Dr. Caesar Apentiik, my supervisor Dr. Amal Madibbo, and two friends in the community were the people that introduced me to my first set of respondents then the respondents in turn connected me with the rest of the interviewees.

The Sample

My sample consisted of six people who operated ethnic businesses such as African grocery shops and African restaurants. The other nine owned non-ethnic businesses in magazine production, trucking and freight services, accounting and consulting services.

Since my first research question sought to examine the challenges that African immigrants experience in entrepreneurship, my fifteen respondents were from various countries in Africa. Four of my participants were from Nigeria, eight from Ghana and one each from Zimbabwe, Ethiopia and South Sudan. Four respondents were females and

eleven of them were males. I would have preferred to interview more females because of my research question that sought to examine the gender differences in entrepreneurship but that was not possible because there were more men in entrepreneurship than women.

My interviewees have lived in Calgary ranging from the period of one year to twenty-three years. Twelve out of the fifteen had obtained Canadian citizen and three were permanent residents of Canada. The majority of my respondents were highly educated with a bachelor's degree or higher. Four of the participants had high school diplomas, four had undergraduate degrees, two had masters' degrees, two had professional certification programmes, another two had both a bachelor's degree and a professional certificate and one of them had both a masters and a professional certificate.

Seven of my participants acquired their degrees in Canada, two studied in Britain and six obtained their qualifications in Africa.

I wanted to interview successful and unsuccessful immigrant entrepreneurs to understand the challenges they are confronted with in different stages of establishing a business. But I was only able to interview three people that had unsuccessful businesses and twelve people who were still in businesses. Two of the interviewees who had businesses which collapsed, are thinking of returning to entrepreneurship later but for now they have returned to their former employment in the Canadian labour market.

Below is a tabulated background characteristic of the research participants. For the sake of anonymity, I will leave out the countries these people immigrated from:

BACKGROUND CHARACTERISTICS OF PARTICIPANTS

TABLE 1

Participant's Name/ Pseudonym	Gender	Type of business involved in	Immigrant Status	Length of Stay in Calgary	Level of Education
Faith	Female	Ethnic business	Citizen	7yrs	High School
Confidence	Female	Ethnic business	Citizen	6yrs	Bachelor of Science
Augustine	Male	Ethnic business	Citizen	18yrs	Bachelor in Social Sciences
Leon	Male	Non-ethnic business	Citizen	3yrs	Masters of Arts in Sociology
Tough	Male	Non-ethnic business	Permanent Resident	1yr	Bachelor of Commerce, Certified General Accountant
Frances	Female	Non-ethnic business	Citizen	23yrs	Certified General Accountant
Soft	Male	Non-ethnic business	Permanent Resident	13yrs	High School
Yohannes	Male	Ethnic business	Citizen		Professional Certificate in Computer
Antepim	Male	Non-ethnic business	Citizen	14yrs	High School
Regina	Female	Ethnic business	Citizen	13yrs	Registered Nurse (Bachelor

					of Science)
Joe	Male	Non-ethnic business	Citizen	18yrs	Degree in business administration, diploma in internal freight forwarding, CIFFA
Godwin	Male	Non-ethnic business	Citizen		Masters in Engineering
Sam	Male	Non-ethnic business	Permanent Resident	3yrs	MBA, NCSO, CRSP, PMP, PGC
Dennis	Male	Non-ethnic business	Citizen		High School Diploma Certificate
Derrick	Male	Ethnic business	Citizen	[1]	Bachelor Degree in Engineering

Source: Animwaa Obeng-Akrofi, 2015.

Data analysis

The primary data that was obtained through the in-depth interviews conducted were transcribed and stored electronically. The transcription was done within a period of three weeks and only the researcher had access to the data. In the analysis of the data, a qualitative content analysis was employed. Content analysis as defined by Berg and Lune (2012), is "a careful, detailed, systematic examination and interpretation of a particular

---

[1] Empty boxes = participant did not want to respond to some questions
[2] MBA- Masters in Business Administration, NCSO – National Construction Safety Officer, CRSP – Canadian Registered Safety Professional, PMP- Project Management Professional, PCG- Professional Graduate Certification in education

body of material in an effort to identify patterns, themes, biases, and meaning" (p. 349). With content analysis, you need to identify ciphers and patterns from the data to answer the research questions posed (Van den Hoonaard, 2011)

Hsieh and Shannon (2005) identified three main ways of examining qualitative content analysis, which include: conventional, directed, and summative content analysis and each approach depends on the researcher's level of engagement of inductive approach. With conventional content analysis, coding categories and themes are found from the data and directed content requires using existing concepts and theories to unearth initial codes and themes to be able to comprehend the research question. Summative content analysis involves counting words from the data collected and then later analyzing the words for latent meaning (Hsieh and Shannon, 2005).

My research used a combination of both the conventional and directed approach to my data analysis. Some of the analytic codes from my data included: "to be my own boss" and "earn more money", which were put under the theme independence. Other codes were: "only one ethnic store" and "the company closed down" which were placed under the category "opportunity". The category from existing theories that were used in my thesis included: "gender", "race" and "racism". Then I analyzed the data by identifying the patterns, convergences, and divergences then placed the themes in the context of relevant literature and theory.

Ethical consideration

There are numerous ethical issues involved in interviewing research because humans are the subjects. Ethical issues had to be addressed to avoid any misunderstanding in the research data collection process, and also to protect the rights of the respondents and the researcher (Roulston, 2010).

First I completed the **Course on Research Ethics (CORE)** tutorial on the University of Calgary's Research Ethics website to obtain an ethics certificate, which is required as a prerequisite to gain ethics approval from the University of Calgary's ethics committee. Then I applied for and obtained an ethics approval from The University of Calgary Conjoint Faculties Research Ethics Board (CFREB).

Before the interviewing process, I sent an informed consent letter to my respondents via email. I personally introduced myself before each interview and also gave a brief summary about the purpose of my study, the potential harm and benefits. Then I read the informed consent letter to them in person and asked them to sign prior to the interview. The participants were asked if they wanted to be tape-recorded. I also gave them the option to opt out before, during and after the interview without penalty.

To ensure my participants felt safe and secured, I created a rapport with them before I interviewed them by talking to them about their source country and how they integrated in the Canadian society. During the period of initial contact, I built a trusting relationship, which also assured my participants that their data was secured. There was also an option for them to remain anonymous and also to choose any pseudonym they wanted. I kept the data anonymous, safe and ensured it did not accidentally fall in the

wrong hands or become public by keeping it in a password-protected laptop. The printed

copies of the transcription were also kept secured in my room which no one had access

to.

CHAPTER FOUR: CHALLENGES AFRICAN IMMIGRANTS EXPERIENCE IN ENTREPRENEURSHIP

Introduction

To understand the challenges that African immigrants go through in establishing businesses in Canada, the results of the research are divided into four main parts. The first part examines the reasons why African immigrants engage in entrepreneurship. The second part explores the barriers African immigrants encounter in entrepreneurship. This is followed by a discussion of the survival and expansion of the African entrepreneurship community in Calgary and finally an analysis of the gender differences in entrepreneurship amongst African immigrants.

Why African Immigrants residing in Calgary get involved in Entrepreneurship

The interviews revealed that the motivations for Africans to establish their own businesses are: racism; entrepreneurial background; opportunity; and the zeal for independence.

Racism

Africans in entrepreneurship expressed various experiences of racism which pushed them in entrepreneurship. These forms of racism consist of individual racism, institutional racism and internalized racism. The following excerpt of interview with Confidence illustrates the type of individual racism African entrepreneurs encounter:

> I was a nurse but I left and started my own business due to a lot of discrimination and racism in the work place. My white patients did not like me. They treated me like trash and complained about everything that I did. And you know how it feels

like when you are Black and your patients are complaining about you. I did everything right but they just will not appreciate me and complain.[1]I feel like it happened because I was Black. It was frustrating so I left and came home. It's been a year now and I decided to set up my own business but I still have my license. (Interview conducted on 16/07/2014).

For Confidence, the humiliation and complaints from most of her patients against her were unbearable and as a result she decided to establish her own business. I asked her why she thought those complaints were racists and discriminatory and she told me it was because she observed the same patients being very nice to her colleagues that were white and did not voice concerns about white workers although all staff's work was equally good. Individual racism is when the opinions, behaviours, convictions and principles of individuals are aimed to promote and preserve racism (Fernandes & Alsaeed, 2014). The example Confidence felt she faced is individual racism as a result of her skin colour. The racist attacks against her were coming from individuals. Her patient's behaviours were racist because these white patients were nicer to her white nursing colleagues nurses but were rude to her.

For Soft, a male immigrant entrepreneur, institutional racism led him to opt for entrepreneurship. Institutional racism is the systematic inequality in the various aspects of society which privilege one group over another (Pierce, 2014). The company he was with closed down and the workers were compensated with huge sums of money. Soft said he decided to invest the money in a business so that he would not have to go back and experience racism.

Subjectivity – when a participant view a case against him or her as racism, it is a matter of subjectivity and the participant's view.

Initially when I got to Calgary, I used to work with a construction firm where I was doing patching and finishing. Then the company was sold and we the workers were compensated with money that was when I decided that if the company is no more then I have to start my own. I didn't want to work under any company again because of stress and so many other things. (Interviewed on 16/09/2014).

Interestingly, Soft noted that he decided to establish a business because he did not want to go through "stress and other things". When he was probed further and asked what the other things could possibly be, he admitted they were associated with racism.

The stress and other things were discrimination and racism that I experienced when I was working for the company. I was not liked by my supervisors and colleagues because I was Black. They found fault with everything that I did. They criticised everything I did. It made me try very hard to work hard and please them but I could not. I did not get a lot of hours sometimes and that was stressful. So when the opportunity came, I used the money for my own company and now I don't have to go through any stress again. (Interviewed on 16/09/2014).

While doing his construction job, Soft experienced discrimination from his supervisors and colleagues in terms of institutional racism. He had no option but to continue working until he was able to establish his own business. Soft, like many other successful African immigrant entrepreneurs, experienced discrimination in the mainstream Canadian labour market. This is a case of institutional racism in terms of barriers that visible minorities encounter in the workplace (Fernandes & Alsaeed, 2014). Racialised group members in the labour market often have to work harder than their fellow white Canadians to be acknowledged. Therefore, to be back to such a world was not a desirable option for Soft.

In this context, it is important to note that the *Canadian Human Rights Act* and (CHRA) and similar legislation at the provincial levels prohibit discrimination on the

basis of race, religion, ethnicity, sex, and various other grounds (Agocs & Jain, 2001). The CHRA came in place in part due to the fact that racialised and visible minorities in Canada experience racism and discrimination in the labour market.

There is also the Canadian Employment Equity Act which aims to fight against discrimination that marginalized groups such as disabled people, women and racialised groups encounter in the Canadian in workplaces. The Act also seeks for justice and better opportunities for the aforementioned disadvantaged groups (Hier & Bolaria, 2007).

Despite these policies, as Agocs and Jain (2001) contend racism in the work place persists, "while the job category of upper level managers grew, the proportion of visible minorities in this category did not increase" (Galabuzi 2006, p. 3). The literature reiterates that institutional racism in the workplaces still persists and marginalized groups continue to receive unfair treatment from their clients and co-workers and managers.

Block and Galabuzi (2011, p. 3), supports the fact that racialised immigrants experience racism in the work place by stating that, "Despite years of unprecedented economic growth and an increasingly diverse population, this report [Canada's Colour Coded Labour Market: The gap for racialized workers] confirms what so many Canadians have experienced in real life: a colour code is still at work in Canada's labor market."

The responses from the field give evidence that some immigrants go into entrepreneurship because of racism that they experience in the Canadian labour market. Racism against Blacks continues to persist in the Canadian labour market and society.

The literature reviewed supports the factors of individual and institutional racism that were expressed by my participants. The literature also cites racism as a factor that leads immigrants to entrepreneurship.

Entrepreneurial background

Some of the immigrant entrepreneurs that were interviewed affirmed that they had entrepreneurial background prior to immigrating to Canada and that was what led them to establish a business after they settled in Canada.

Faith, a female, who is a restaurateur, stated that her background in the restaurant business in her source country was the reason for starting her business in Calgary:

> I have been in entrepreneurship even when I was at home. I always like to work for myself. I was in petty trading. I was self-employed back at home. I used to buy ingredients on a small scale to cook and sell in a wooden shaft, which was also my bedroom for my children and myself. And people use to buy it because I cook well and they enjoy it. (Interviewed on 16/07/2014).

Faith, who was operating on a small scale as a restaurateur before she immigrated to Canada, felt she had to do the same kind of business in Canada and added that her prior knowledge in the business was a great help and the main motivational push to establishing the same type of business in Canada. Although she had a job in Canada, there was always the urge for her to go into entrepreneurship due to her background in business.

Only one of the respondents who had prior entrepreneurial background is currently not involved in the same type of business he or she was previously engaged in their source country. This is because one of the respondents whose entrepreneurial

experience encouraged her to establish business is not operating the same business she had back in her country of origin. The participant founded a drink production, which she confirms did very well before she migrated but she is currently in African grocery sales. When I asked why she did not opt for drink production again, she said she did not think it would work here in Calgary and she thought the ethnic business was much easier because it required little start up capital. The literature does not mention that entrepreneurs' prior involvement in businesses in their source country encouraged them to create their own enterprises. Therefore, my research has added to the list of motivations why immigrants venture into entrepreneurship.

Opportunity

Some of the interviewees were in entrepreneurship because a door of opportunity opened to them. For most of them it was not planned, they just happened to chance on an opportunity that provided them with an employment advantage.

According to Augustine who owns an ethnic business, establishing a business in Calgary was an opportunity more than a planned venture. He had this to say:

> When we [Augustine and his wife] came to Calgary [in the mid 1990s], there were not a lot of African stores and thus it was very difficult to get some of our local products. So we decided to start something small, we started with hair products or beauty supplies and later we thought we can move into food and so we added African food. (Interviewed on 21/07/2014).

Augustine had no prior knowledge in entrepreneurship and had never had a business before but he and his wife established the business together. This drew their attention to the need for more African stores to serve the African population in Calgary. African food

stuffs like yam, palm oil, kenkey, red hot pepper, dried fish, garden eggs, African hair cream and African hair extensions amongst others, which one will normally purchase in a Canadian store. This meant that the population needed African products to help them feel at home and also help with the multicultural development of Canada by having access to items native to their homeland.

The zeal for independence

The desire to be autonomous was another driving factor for some of the African immigrant entrepreneurs to found their own businesses. In the context of this research, independence meant wanting to be one's own boss and acquiring sufficient money. For the African entrepreneurs, the desire to be their own bosses and the need for money led them to establish their own businesses.

Atempem, a male in the trucking sector offered this answer when asked why he decided to found his business:

> I think to own your own business is a good thing. I think I don't want anybody to boss over me [he laughs]. So I decided to open my own business. I think opening your own business is very good because that's where you will make more money. (Interviewed on 21/09/2014).

Atempem was motivated by two main things, first the desire to be his own boss and secondly, to earn more money. According to Atempem, he did not want to be under anyone and be told what to do and when to do it. He wanted flexibility and the desire to work at his own pace and not a 9 to 5 job. For him, flexibility meant having the ability to choose his work hours. For these heart desires to be achieved, Atempem founded his own

business. Thus, for Atempem the zeal to be independent was one of the push factors for him to establish his enterprise.

The other push factor was financial independence. One can discern that Atempem was not earning a good income from the job he was doing before getting into entrepreneurship. When probed further to ascertain why he wanted more money, Atempem stated, "where I was working I was just making 12 dollars per hour which is very small money and I need to you know, I have extended family that I have to support". He felt setting up his own business would give him more money than he was earning. It is important to note that existing literature confirms the two factors of independence that lead Atempem to engage with entrepreneurship as a part of the plight of racialised minorities in the work place by asserting that racialised immigrants work long hours and receive less pay (Galabuzi, 2006). Apart from the issues of salary discrepancies, jobs available for racialised immigrants are also precarious. Racialised immigrants residing in Canada face, "the worst levels of poverty, underemployment and over-representation in unstable, unsafe and low-wage jobs" (Access Alliance, 2013, p. 1). However, The zeal for independence was not one of the factors listed by literature as a reason that leads minorities to get involved in entrepreneurship and so my research has added to existing literature.

Challenges experienced by African Immigrants after they embark on entrepreneurship

The major obstacles that participants experience after they embark on entrepreneurship are institutional racism that takes the form of difficulty in accessing finance from the bank, institutional and individual racism from whites in businesses and companies, the relatively small size of the African community in Calgary, internalized

racism within the African community in Calgary, and the tedious and restrictive African immigration process.

Institutional Racism in Accessing Finance

As noted earlier, one of the most important challenges immigrant entrepreneurs face at the beginning of their entrepreneurial activities is the lack of capital. Many of them do not have access to formal financial sources and have to rely on other sources to find the start-up capital (Chrysostome & Arcand, 2009). Finance is crucial for the establishment and growth of every business.

One of the major challenges for Africa-Caribbean experience in entrepreneurship is raising finances (Curran & Blackburn, 1993). Almost all my interviewees listed finance as the most pressing barrier in creating their business. For example, this was confirmed by one of the participants, Godwin, a male in the non-ethnic business, who stated, "You need money to establish. Money was a big one." He acknowledges that finance is crucial and its lack hinders business opportunities. Godwin says finance is a "big one" because capital is important to start up a business; when one decides to establish a business on a small scale the individual still needs money for start up. Money is a challenge in entrepreneurship because no matter what kind of business one is interested in establishing and however small one may start, one needs money to begin.

In spite of the significance of finance for the very creation of businesses, African immigrant entrepreneurs residing in Calgary pinpointed a challenge regarding obtaining finance from the formal financial system, namely financial institutions such as banks to help build their businesses. Nine of the fifteen participants applied for loans from the

banks to start their businesses and were refused. They were given reasons such as their businesses were new and they do not have credit history. Four of the respondents did not even try going to the banks because of stories that they heard from other people who tried and were refused. Two participants applied and were successful. One of the participants used his house as a collateral as well as the equity on his house to obtain the loan. For the other successful respondent, Scotia Bank was giving out loans to engineers who wanted to establish their own businesses when he started his own enterprise.

Thus, because of the difficulty in accessing finance from the banks, thirteen out of the fifteen participants that were interviewed used their own money as a start up capital.

Dennis, who operates a franchise he bought, stated the following when asked if accessing finance from the bank was difficult:

> It wasn't difficult, it was a nightmare. They [the banks] don't make it easy. For you to get financing you need to have a solid business plan, and apart from the business plan you really have to have a unique product, you have to have a good credit rating which no one will ever teach you until it comes and bite your back then you learn the hard way. The reason why financing has become so difficult for most immigrants is because when we come in here [Canada] no one teaches you how to have credit and when you mess up your credit it takes years and years to clean it up which will make you further fail to qualify for financing. So you discover that most people really mess up their credit when they move in here and once they get all their eggs together and they want to start businesses you can't even get financing because of ummmm you know ummm maybe the credit file the credit history or whatever the situation might be. So financing is never an easy thing, especially when you are talking about traditional financing institutions you know like banks, as for the banks forget it. If they know that they won't make money from you because you have proven yourself that you can not make money, you won't get any financing from them you know. There is CBD Canadian development bank whatever the name is you know I tried all those. It's a nightmare trying to get financing from those banks. (Interviewed on 06/10/2014).

Dennis calls the process of obtaining finance from the bank a "nightmare" because of the difficulty of the procedures and the requirements involved. According to Dennis, some of the requirements the bank needs include: a solid business plan, unique product and a good credit rating. All these are prerequisites that Dennis admits that he as well as other immigrants are ignorant about all of these prerequisites until they approach the banks for money.

Some of the immigrant entrepreneurs argued that possible reasons why it was hard to access finance from the banks was due to not having credit history amongst others.

This echoes Curran and Blackburn's (1996) argument that African entrepreneurs are refused loans from the bank not because of discrimination on the parts of the banks but due to the badly written business proposals by Africans. Others believe discrimination by the banks towards Blacks is a factor. In this regard, the discourse of Augustine, who owns and manages an ethnic grocery shop, illustrates that racism plays a role in preventing Africans' access to finance:

> It is because we, Blacks, have not built up good credit. And the banks are not ready to give you money especially when you are an immigrant [a Black]; they look at you in a different way. But the Chinese and Indians have an advantage because they have some of their people at the banks … so they know how to work their way around. (Interviewed on 21/07/2014).

From the above excerpt, Augustine argues that although Blacks do not have a good credit rating that is not the main reason why they do not receive loans from banks. The reason he gave as to why Blacks are refused loans from the banks is that Blacks are

discriminated against because of their skin colour. This is in line with the findings of a study by Deakins et al's (1994) which confirms that the most important significant difficulty Africans encounter in accessing finance is discrimination from the banks (cited in Ram & Deakins, 1996).

In addition, Augustine states that Blacks are more disadvantaged than other visible minorities such as the Chinese and Indians. The reason he mentions this is that Asians have their own people working in the banks, thus they are able to help foster the loans for people from their own communities. These other racial groups do not have to struggle to get access to finance from the banks in the same way as Africans. Then this means that some immigrant groups have an advantage over Africans because according to the managers, those racial groups, which access finance easily, are the ones normally in entrepreneurship. This also shows that some minorities are favoured over others.

This reiteration supports the argument made by Roberts (2009) that even when Africans had the necessary requirements and qualifications, Asian entrepreneurs were preferred and prioritised when it came to obtaining finance from the banks. And when mangers of banks were asked why this was so, they argued that it was not based on discrimination against Blacks but due to the fact they deal more with Asian businesses and Asians also have presence when it comes to entrepreneurship.

Africans are being discriminated against because they are Blacks and the managers or loan officers do not believe Africans have anything to offer when it comes to entrepreneurship because they do not see many Africans in entrepreneurship. Thus, they are less willingly to risk give them loans.

In a study conducted by Ram and Deakins (1996) on African-Caribbeans in Britain, the authors realized that a majority of Asian businesses depended on bank loans as compared to the group studied. When they interviewed the bank managers as part of their research, they claim they, "were used to dealing with Asians in business, but, due to the low profile of African-Caribbean enterprise, were unfamiliar with applications for finance from this minority group. The authors of the study suggest that there may be cultural and social explanations for these differences" (p. 79).

This belief also shows that if a community has members working in banks then the members of that community are assured of getting loans when they want to establish businesses. Therefore, the perception about some immigrant/ethnic groups being preferred over Africans is an important issue that needs to be considered. It could be explained by the notion "institutional completeness" (cited in Foner, 2001, p. 174).

An "institutional completeness" is a concept coined by Raymond Breton in the early 1960s to mean, "the degree to which networks of social organizations dominate an immigrant/ethnic community. In his view, the community with many formal organizations is said to be more institutionally complete than the one with only a few or more" (cited in Foner, 2001, p. 174). This could explain why Indians and Chinese have an advantage over Africans because these immigrant groups have an institutionally complete community that is more established with more people in successful businesses. It could be argued that Africans' lack of access to finance to establish entrepreneurship contributes to their lack of institutional completeness.

From talking to my respondents, the most difficult problem they encounter in entrepreneurship is the issue of obtaining capital from the banks. Thus, my research agrees with the literature that concludes that African entrepreneurs are unable to access finance from the bank to start up business. Therefore, my study affirms that Blacks especially Africans continue to experience institutional racism in their day-to-day lives.

Institutional and Individual Racism from Whites

Another major challenge that African immigrants encounter in entrepreneurship is racism from whites. The respondents argued that racism and discrimination was an issue they had to deal with on daily basis due to their skin colour. Leon, who is in the non-ethnic business, had this to say about the racism that they experience from whites:

> It [racism] is not obvious and not very direct. Being an African does not help me. They [whites] give rational reasons but underneath it is racism. They try to keep you in the ethnic business and they do not want you to venture into the open market. They force us into the ethnic business with the multicultural idea that it is good to set up ethnic businesses, which is seen in Toronto eg. Little China, Little India. We are restricted and we do not have a lot of information on how the Canadian business system works. (Interviewed on 28/07/2014).

From the statement above, Leon pinpoints that racism exists in entrepreneurship but it is not overt and direct. Whites racialize against Africans when it comes to supporting them to be able to succeed in entrepreneurship. Most Whites control and have power over the resources and contracts and they discourage Africans from the open market by playing the multicultural card. That is, telling Blacks it is better for them to be in ethnic businesses rather than in the non-ethnic sector. This is considered racism because the main intention is not to give opportunities to Blacks for them to succeed in

entrepreneurship but to confine them in ethnic businesses. Pushing Africans into ethnic businesses impacts them negatively because it is not possible for all African entrepreneurs to operate ethnic oriented jobs; there is the need for some of them to manage non-ethnic businesses. Thus, in his excerpt, Leon is talking about racism in regards to limiting them to ethnic businesses. Joe adds his voice with the following:

> Joe: Racism was and is a challenge too. Well, you can have a nice conversation with a rep then he would say ooo come and meet me this day, you will go and meet him, have a nice meeting, talk about stuff. Ooo you got your foot in there. But they won't give you the business. They will give it to other people.
>
> Animwaa: Oh my goodness, so that is one big challenge. Racism is one big challenge.
>
> Joe: Oh yes. Whoever says it's not in the system, tell the person, "you know what, be truthful."
>
> Animwaa: Really?
>
> Joe: Well you know what. I am just being honest. This is factual. It's a fact, everybody knows it. Yes it's a big challenge.
>
> (Joe, male, non-ethnic business, interviewed on 27/09/2014).

In the conversation above, Joe vividly describes how subtle racism takes place. He explains that one can have a business meeting with a white person for a contract; they smile, they are very polite and assure the African entrepreneur that they are a good fit for the position and they will hear from the white person. Therefore, Africans leave the meeting fulfilled believing that they won the contract but they never learn about the final decision as promised.

This type of racism experienced by Africans is covert because the individuals encouraging Africans to stay in the ethnic businesses have smiles and a genuine look which is convincing, but behind the smile is a racist intent of preventing Africans from the open market businesses. Thus, this type of racism has become what is generally termed as smiling racism. This covert nature of racism in Canada could be a reaction to the Human Rights Act and the Canadian Employment Equity Act. This is because the Human Rights Act prohibits discrimination. The Canadian Employment Equity Act on the other hand states that employers must create conducive working conditions and also remove barriers in hiring, paying, training, retaining and promoting of employees from these four main groups: Women, Aboriginals, Persons with Disabilities and Visible Minorities. For these reasons, employers likely avoid overt racism that is prohibited by Canadian laws and instead exert subtle racism that is not easy to identity and contest.

In addition, racism demonstrates itself in the differential treatment Africans receive in contrast to whites. Joe explained that when he did not obtain the contract, he asked a white friend of his to bid for the same contract and the white person acquired it after just one round of meetings.

> I have called a lot of companies to try to do business with them but they won't give you any business but the brokers that I deal with who are whites, will contact the same companies they will give it to them and they will in turn give it to me.

(Joe, Interviewed on 27/09/2014)

Thus practice is discriminatory because Joe and a white friend of his have the business expertise and plans, he was subject to unequal treatment when compared to the white applicant. Other participants observed this differential treatment which led them to form partnerships with white people to help them win contracts for their businesses. They felt

that the white people could obtain contracts with ease because they believe that the majority of firms are headed by whites who will not offer contracts to Blacks as readily as to whites. The reason why they will not give out the contracts is not known but respondent are of the perception that it is racism. In return, Africans offer their white partners a percentage in the profit made after the contract has been finalized. Others have employed whites in their companies who help them get contracts.

Sam who is in the non-ethnic business elaborates on this issue:

I am partnering with a white guy whose father has a big name in the oil and gas. He is a Canadian [white], I am a man of colour with a heavy accent and there is nothing I can do about it so how do I utilize that, because my clients are not Africans, my clients are whites, so what do I do? So I partner with this white guy who have similar business as I have. Sometimes you look at a weakness and you develop it to become your strength. Because I have a heavy accent, I rely on these guys to give me a lot of work because we have something called code calling. Code calling is when you don't know the clients and you are just throwing your beans, you just make calls and tell people that I do this, I do that just in case they are looking for someone but because of my accent, my first call they say this guy we won't take him serious. So I use this guy to get contracts and every contract I get there is a percentage. He does all my networking and all of that for me and when I go on the job he tells them I am sending you my partner but that's my own job. So when I go, I tell them I work with.. [his business's partner] but the moment I start to ask questions and I am working, they say this guy is not what we thought he is. (Interviewed on 29/09/2014).

Sam explains that sometime, he calls and there is a board meeting so he speaks to the whole committee but will still be declined the contract. According to Sam, in this case, the company he contacted will not schedule an interview with him, but rather will tell him that they are sorry and they cannot offer him the contract. But when his partner who is white calls them, they immediately schedule an interview with him and give him the

job. In certain situations, the whole panel rejects him but this same panel accepts his white partner's bid. The interesting issue here is that his white partner sent him, Sam, to go and execute the contract that he was declined, he accomplish the required work diligently.

Another participant, Dennis, who is in the franchise and real estate business, also encounters racism when winning contracts that can help him expand his business shared this with me:

> There are some things that if I know my business qualify for, I wouldn't send a Black person to go for the company unless I know the network very well or I am part of the network; then I can go in because I have been on the network and I know them very well but if not I won't even go myself. I employ white people in my company specifically to help me win contracts. (Interviewed on 06/10/2014).

Dennis on the other hand does not partner with white people but rather employs white people who go for meetings and help him win contracts, which he would never have won by himself.

These instances of racism are a result of the racialization of skin colour whereby Blackness is marginalized and whiteness is privileged. Sam adds to the complexity of discrimination racism based on accent by saying "I am a man of colour with a heavy accent and there is nothing I can do about it". The way this discrimination against Africans demonstrates itself is that whites judge whether they deserve a contract or not based on their accent. Sam is usually denied contracts because of his heavy accent. He calls the companies on the phone to seek out contract opportunities based on qualification

and they inform him they will get back to him and they do not. His white partner calls this same company and acquires the contract.

The racism being experienced by Africans in dealing with whites is individual and institutional because it comes from white entrepreneurs who possess racist tendencies, control the field of businesses and use their power to marginalize Africans within the specific entrepreneurial field.

It is ironic when we hear people say there is no racism in Canada. The above is a good example that demonstrates that racism still exists in Canada. Race has become rooted in institutions and determines how these institutions operate and produce social inequality. That is why race is the central focus of theoretical framework of this research which is Critical Race Theory (CRT) (Vue & Newman, 2010).

CRT draws attention to racism, which is one of the prevailing issues that racialised immigrants in Canada encounter. Racism has been normalised and has become part of our everyday life and thus making it very difficult to cure and combat because of "formal conceptions of equality" (Delgado and Stefancic, 2001). Because racism has been normalised, Whites deny Black people contracts and give work opportunities to people from their own racial group and do not perceive that such actions are racially motivated. According to Gillborn and Ladson-Billings (2010), what helps makes racism pervasive and normalised in society are the hidden and subtle features of race and racism such as white supremacy color and blindness "that have the effect of discriminating regardless of their stated intent" (p. 343).

I see a case of white supremacy in Dennis's illustration, which is put in place to help normalise racism. White supremacy are the beliefs and stereotypes embedded in society and appears as the norm to everyone but actually continues to advantage whites and disadvantage any person who is not white (Gillborn & Ladson-Billings, 2010). This explains why a Black African is denied a contract and this same contract is given to a white entrepreneur. The interesting part is that the white person who gets the contract in turn gives it to their partners who are Black to do the job. These Black people complete their work effectively because if they don't then whites will probably not partner with them. Even so they will likely be denied additional contract work if they go back to the same companies that refused to hire them in the first place. It is interesting that they have to go through a white person to obtain a contract and so have to share their profit with their white partners. This situation contradicts the multicultural and diverse community that Canada claims to support. We see a country with ideals of equality still treat immigrants unfairly due to their skin colour and accent. This could be one of the many reasons why Galabuzi, (2009) perceives Canada's multiculturalism as a "powerful integration myth" which they use to mask the deep inequalities that exists between racialised immigrants and Whites (p. 38).

As Joe said, "Oh yes. Whoever says it's not in the system tell the person, you know what, be truthful". And this issue of racism is also reinforced by Godwin, "In Canada, there is racism. I went through it, you may not get a client because you are Black; it's possible". The white racial groups are still being privileged in a country that claims to be multicultural. There are still practices that constantly privilege the interests of white people but are so deeply rooted that they appear normal to most persons in

society. These practices might pass as standard but to the many people that are not whites, this is not normal but one of the many barriers they have to endure because they belong to a racialised group in Canada.

This case which illustrates white supremacy as a tenet of CRT is a troubling factor especially when there is not any scientific proof that whites are superior to other races (Memmi, 2000). If this has not been proven then it is problematic that a company would prefer to offer contracts to a white person rather than to a Black when the Black person can equally do the same job and possibly even better. Thus although racial superiority has no scientific evidence, race remains a social construct in terms of ideas that enhance the misconceptions about inferiority and superiority of races.

Another tenet of Critical Race Theory that is being used as a framework for this research is "interest convergence" which explains that racism is a tool used by white people in advancing their interests materially and that of the racialised working class physically. Therefore, there is the need to normalise racism in every institution and the dissuade interest in challenging such racism in the dominant culture (Delgado & Stefancic, 2001). This concept of interest convergence can be seen to describe the situation of white partners who help obtain contracts for Black people and take a percentage of the profit from each contract. These partners gain materially from the racism that is taking place whiles the Africans do the physical work. One would wonder why they do not just recommend the Africans to the companies, so that the companies would not have to go through whites and instead contact the Africans directly.

Moreover, there is a need to examine whether race, racism and power interplay and influence the challenges African immigrants experience in entrepreneurship in Canada and it can be deduced from the above analysis that this is done through some of the participants' statements. The power in this sense is the dominance that the whites have over resources and over racialized immigrants as a result of the normalization of race and racism.

A relatively Small African Community in Calgary

A barrier that most of the entrepreneurs mentioned was the fact that as compared to other cities and ethnic groups such as Chinese and East Indians, there is a small African community in Calgary. This is a challenge specifically for those who have Africans as their client base. Confidence, who is a female in the ethnic business, said that the fact that there was a smaller African community in Calgary affected her business in negative ways.

> Yes, Calgary is not like Toronto and Montreal that has a lot of Africans living there. In those places, dealing in native or African food is easy and the business grows but in Calgary there are less Africans and more of other race and ethnic people. There are a lot of Chinese and Indians and they don't eat our kind of foodstuff so it affects business. (Interview conducted on 16/07/2014).

Although the African community in Calgary is growing, it is relatively small. African immigration to Calgary/Alberta is recent compared to other groups such as Chinese and Indians, and the argument is that because of the smaller number of Africans, African entrepreneurs do not have sufficient customers. Because the Chinese and Indians have been in Calgary/Alberta for a long time and they have larger numbers, they are therefore able to support their ethnic communities' businesses.

It is fair to assume that communities such as the Indians and Chinese whose businesses are thriving get large numbers of customers which could be a result of the size of the community. Conversely, the relatively small number of Africans in Calgary makes for a smaller clientele for African businesses. This issue places African entrepreneurs in the difficult situation of wanting to establish business to provide the community with local products and not having a sufficiently large community to purchase and consume those products. This situation also reminds us that ethic businesses such as those of Asians have clients outside their communities whiles African's clients are mostly, if not all, Africans. However, we realize that in the case of the African community in Calgary, the small size of the African population is not the only challenge, as it is contended that even the Africans who are in Calgary are not supportive of African businesses.

Internalized Racism Within The African Community

The entrepreneurs face four types of discrimination from their community that hinder their business. The first is that Africans do not support African immigrant entrepreneurs; the second is that Africans do not want to merge with each other in order to form a strong cohesion, the third factor is that Africans do not want to work for each other, and lastly when they do work for each other, they destroy rather than help build the business. Godwin, who is in the non-ethnic business, speaks about the lack of support from the African community:

> There is racism everywhere even within Africans there is racism, even between Ghana[ians] and Nigeria[ians] in Canada there is racism. Chinese go support themselves they go buy from Chinese. Go to T&T [an Asian-Canadian supermarket that sells Asian groceries], full of Chinese. If an African man or African person opens an African shop, an African man will prefer to go buy from the Chinese … we don't patronize each other. (Interviewed on 27/09/2014).

The type of internalized racism illustrated in the above excerpt is the unsupportive nature of Africans towards other African entrepreneurs. Internalized racism or oppression is the insidious effect of being racialized and being made to feel inferior through racism and oppression. Due to the pervasive nature of racism and oppression, it becomes easier for people to internalize them and this internalizing then becomes the 'hidden injury of oppression that is often ignored' (David & Derthick, 2014, pp. 3). Almost all the entrepreneurs argued that members of the African community were not supportive of African entrepreneurs and would rather buy and do business with the people of different racial and ethnic groups. The lack of support means that Africans prefer to buy and shop from a non-African store even when an African store has the exact product that they want. They would also want to engage in business with racial groups other than Blacks even when Blacks are involved in the same business and offer the same services. The entrepreneurs argue that this is very disheartening because other racial and ethnic groups help each other by merging with each other and establishing a business, buying and selling from each other but Africans do not.

Godwin calls this fact racism, which we consider a form of discrimination called internalized racism. Thus, it can be argued that Africans preferring to do business with people other than Africans is due to internalized racism. This type of oppression makes the people experiencing it feel inferior and believe that they and people of their racial groups cannot produce goods and services that can be equal to the standard of goods and services produced by the superior group. Among other ways, this type of racism was instilled into the members of nations that were colonized by their oppressors. The

82

oppressors made the oppressed groups such as Black people believe that they could not achieve excellence for themselves. This notion of not being good enough to measure up to the standard of white people has been internalized by the oppressed groups (David and Derthick, 2014). Even now, the oppressed groups may still believe that a Black person cannot accomplish greatness which could be a reason why Africans would want to do business with whites rather than Blacks. In this context, internalized racism is also perpetuated transnationally. The colonial ideology that resulted in divisions and tensions between Africans in Africa is not left behind. Upon immigration to Canada, some people don't leave these problems behind but rather bring them and use them to inform the way they deal with other Africans in Canada. This assessment corresponds to the second phase of fanon's four phase colonial model, in this phase the colonized is made to believe that everything that he produces is inferior as compared to those produced by the colonizer.

In addition, African entrepreneurs refuse to merge with each other to create a strong united entrepreneurial front because of lack of trust in the community.

> One thing I have also realized is that there is no trust amongst us. When you look at the Chinese and Indians two or three people can come together and pool resources together to set up a business. I have been telling people that for us to survive here we have to come together. Because if three people put resources together they can do more than what one person can do with his money but there is no trust. (Augustine, M, Ethnic business, 21/07/2014).

There was also the notion of Africans not uniting and building a place like "China Town" or an enterprise like "T&T Supermarket" amongst others so that they could grow their businesses. According to Augustine, he tried to get other African entrepreneurs to come

together so they could pool resources and start a business but because of lack of trust, no one was willing to come on board. He told them about the benefits of merging and tried to convince them to start a business with him. They liked the idea but withdrew when they had to bring money on board. He was not successful because the people he contacted to unite and start a business did not think they could trust him with their money. Thus, he worked on his own. This analysis could be linked to the third phase of Fanon's four phase colonial model. In this phase, the colonized are made to think that the colonizer's ways are the best and that the colonized should trust them so they could transform them from their uncivilized ways. This creates lack of trust amongst the colonized.

Also, Africans do not wish to work for people from their own community which is perceived as a form of internalized racism. Regina had this to say about this trend.

> …Our people don't believe they can work for us. They only want to work for white people … Because there was a lady I was to help even that time she was still processing her papers to stay. …When I didn't see her, I called her and she said she's very sorry that she just thinks if people go back home, because her husband is well to do back home, people can be talking about it [Talking about the fact that she is working for an another African in Canada]. So I said but you are going to clean white people's house do cleaning jobs why don't you come here and work. This is even much better than cleaning. (Interviewed on 22/09/2014).

From the above excerpt, Regina narrates the story of a young African lady who needed a job urgently. A friend of the lady told Regina about her and Regina offered to give her a job in her business. But the lady did not show up on the day she was supposed to start work. When Regina called a few days later to find out the reason why she did not report to work, the lady told Regina she could not work for her because of the status of her

husband back at home and also that people back at home would mock her if they heard she is working for a Black person. The lady also told Regina that she has found a cleaning job with a white firm and she preferred that job. Regina was offended and was surprised that the lady preferred a cleaning job to a sales associate job because of the lady's idea that working for Regina would belittle her. Regina contends that accessing labour is a difficulty she experiences because Africans do not want to work for each other, which is an example of internalized racism.

Apart from internalized racism, one can attribute the refusal of the job offer by the lady to class. This lady mentions that her husband is well to do back home and she feels that if she and Regina where back home in their country she would be better of than Regina and so she cannot work for Regina. This could partly explain why the lady refused the job but I do not believe class is a factor here because from interacting with Regina, she and the husband are well to do back home as well and people from their country know that they are rich. Thus, class can be ruled out as a factor in the lady's refusing the job offer and internalized racism used as the main cause of the job refusal.

The discrimination seen in the excerpt above is similar to the internalized racism identified by Godwin earlier. It is discriminatory in the sense that Africans have internalized the notion that they are inferior and thus they would rather work for superior people to feel relevant. In this case, an African woman who needed a job would rather clean for a white person instead of being a sales associate with someone from her own racial group. In so doing, this lady also feared that people in her source country would disrespect her for working for another African. This shows that some people in the source countries have also internalized negative stereotypes about fellow Africans and Blacks.

The above example corresponds to the fourth phase of fanon's four phase colonial model, in this phase the colonized were oppressed and made to work for the dominant group. Thus, the colonized have the perception that working for the colonizer is better than working for themselves.

The last type of discrimination Africans encounter within their community is the problem of Africans not helping each other to build their businesses when they work for them but rather hindering the success of the business.

> The most difficult challenge or barrier that I encountered was the people manning my store. They didn't help one bit and they were people from my own race. They even stole money from me by making one of their brothers withdraw thirty thousand dollars from the business account through Western Union.
>
> (Derrick, M, Ethnic business, interviewed on 30/10/2014).

Derrick, who had an ethnic business, employed Africans to manage his store for him while he worked his full time job and was disappointed by how people from his own community mismanaged the shop. According to Derrick, the individuals he hired as sales associates for his store were very disrespectful to his clients and kept his shop very dirty. Derrick stated that because of the behavior of his employees, customers stopped shopping there. The employees, two siblings, also made their brother who is in their country of origin withdraw thirty thousand dollars from the business account through Western Union. The attitude of these workers was not aimed at helping to expand the shop but rather managed to collapse it. Derrick eventually closed down the business. That was how members of his community were able to spoil rather than build his business. In the end, Dennis reiterated that, "if you really want to get frustrated, start a business that will

only concentrate on Africans". These words show that internalized racism created a form of non-patriotic and non-supportive attitude for some that has become a serious challenge for the success of African entrepreneurship. The first phase of fanon's four phase colonial model could partly explain this type of internalized racism in Africans. In the first phase the colonizers came to invade a territory and took advantage of the local resources to enhance themselves. This could be used to partly explain why the colonized are also practicing the internalized habit of looting resources that do not belong to them.

Tedious and restricted immigration process

Another problem that African immigrant entrepreneurs are confronted with is obtaining Labour Market Opinion (LMOs) and visas for skilled workers from African countries to come in and help them manage their businesses. An LMO is a document issued by the Canadian government to employers which allows a Temporary Foreign Worker to work in Canada for up to three years. It was replaced with the Labour Market Impact Assessment (LMIA) on 20th June 2014 (Moving2Canada, 2015).

> The most challenging one was to get workers and because of that we can shut down the business. And it happened in either 2007 or 2010 I believe that lots of small businesses closed down because they couldn't find any workers. So foreign workers if they come, it gonna help the business but they [Visa officers in Africa] don't wanna do that. Even if they do that they gonna allow only for big big companies. The big companies can afford to pay the people living here well, that is why I don't understand the government. They have to support the small businesses because the small businesses are contributing big time for the government too. The government needs to support small businesses with foreign labour especially ethnic businesses like the way I am doing here. (Yohannes, M, Ethnic business, interviewed on 19/09/2014).

African entrepreneurs need workers such as chefs in African restaurants to cook traditional African cuisine. This kind of profession requires people who know how to prepare African dishes but it is difficult to find them in Canada. As stated by Yohannes, a male in the ethnic sector, it is important to bring people from Africa into Canada to help with such businesses for two reasons. One of the reasons being that he runs an ethnic restaurant and he needs chefs to cook African meals from his country. He argues that the Africans in Canada are not able to prepare the dishes as well as those from his country of origin. The other reason is that people from his country who are already in Canada demand higher salaries than those who come from outside Canada. He states that this situation is not good for his business because he is "running a small business and cannot afford to pay high salaries".

African immigrants face the dilemma of inviting people from Africa to immigrate and work in Canada because these workers are denied work permit visas even though they qualify for the permits and that has resulted in the collapse of some businesses.

When I asked Yohannes if he knew why the workers he wanted to bring to Canada were denied the visas, he attributed that to discrimination at the level of immigration because he maintained that,

> I tried like three times to bring people from Africa, you get LMO without no problem and that is approved from this side [Canada]. On the other side [where the people he wants to hire resides], they don't want to give them visa. I ask [for visas for] three people, they deny three people and these people are professionals, they work in Ethiopia and basically they get a diploma for cooking and they work in big hotels in Carter, Dubai but they deny them. (Interviewed on 19/09/2014).

In this instance, Yohannes implies the possibility of racial bias in form of discrimination in the visa application processing against Africans in the country where he is trying to bring which, and believed it could be the reason why he has not been able to bring in foreign hires to aid him manage his shop even though they meet all the necessary requirements. Racial bias is also mirrored in the fact that Canadian immigration offices in Africa are not numerous as compared to those in other continents such as Europe. For example, while there are a few visa offices or Visa Application Centers (VAC) in each European country, only twenty are found in Africa and these offices serve the entire continent. These visa offices do not process visa applications, they just accept applications and send them to the IMM processing mission where the visa applications are evaluated for eligibility to be granted visas or not. While Europe has ten (10) IMM processing missions, there are only five (5) of these IMM processing missions in Africa. Thirteen out of the twenty VACs have to share visa processing centers with the five countries where the mission centers are located. Two of the countries that have VACs do not even get their documents processed in Africa. For example, visa applications from Algeria and Tunisia are sent to France to be processed. In Europe, only three countries have to share visa processing centers to be approved for visas (Immigration to Canada Information, 2015). In this case we note that Europe which is the third largest continent with a population of 733 million as of 2014 after Africa and Asia has ten Canadian visa processing centers to serve the Canadian visa needs of the people while Africa which has a population of 1.069 billion people have only five of these centers. The smaller number of Canadian visa offices in Africa could illustrate lack of interest in the immigration of

Africans to Canada compared to immigration from Europe and even other developing countries.

Therefore, Yohannes is making a point when he means that there is discrimination in the visa application processing against Africans as compared to people from other continents. In summary, tedious immigration processes for Africans serve as a barrier for African entrepreneurship operating in Calgary.

Low Survival Rate and Expansion

Through interacting with my respondents, many of them affirmed that African businesses have a low survival rate which means that most African businesses collapse early and do not thrive for long. Most African enterprises fail in the first months or years of business, an issue attributed to four main attitudinal behaviors of the entrepreneurs. These reasons are: firstly, being that Africans do not want to operate on a small scale; secondly, Africans engage in businesses without investigating the prospects of the venture; thirdly, Africans do not set up businesses that are tailored to the needs of the people in their society and finally, Africans try to operate their own business and also work full-time elsewhere else at the same time. Faith, a restaurateur, had this to say,

> Look outside, [she pointed to a store outside], that store since I have been here for almost one year has been occupied by three people [Africans] but none of the businesses even survived for two months. They all closed down because they wanted to start really big and they did not have that kind of money. (Interviewed on 16/07/2014).

Faith, from the above illustration, agrees that African businesses have a low survival rate. This is because when some Africans start a business, they "start big". What she means

by this is that instead of starting a business on a small scale and selling products from a small corner shop or a modest place, some Africans rather go on ahead and rent a big shop, decorate the store with expensive items before they realize they have run into bankruptcy because they do not have the money for such an extravagant start. When they start big, paying high rents and the startup costs of utilities and workers, and they are not able to attract customers to do business with them, these factors in the long run contribute to collapse of the business.

Regina, who owns an ethnic business, shared the same view as Faith that African businesses have a low survival rate but she added other reasons why she thinks African businesses do not continue for a long time.

> Many, many, many people have closed down like I can remember few businesses, some people they jump into buying a dollar store they will close up because you have to know what you are going into and do it the way it's supposed to be done. I see some shops they open for tailoring and fabric, how many months of the year do we wear our native clothes? For those once they close down for sure. Yeah so I have seen those in those area and even some African stores too, they have closed down because you have to do it right, so you have to do the business right. You have to always have the product that your customers are needing. Some have closed down for all these, you don't have enough products. Sometimes some they open and close, they go to work and then they come back so if you don't do night shift, if you work in the afternoon like one shop she opened between ten and one, she goes to work in the hospital from one. But from one is when people have closed from work and want to buy stuff and she will close her shop. People think oh she's not even serious, they get there for three o'clock after finishing work or four o'clock five she is still at work and the shop is closed so at the end of the day, so you can't do that. If you want to do anything like that maybe night work if you do night then you sleep a little bit then you go to your business but if you cannot have that courage to do that. (Interviewed on 22/09/2014).

Three main reasons for entrepreneurial failure that can be deduced from Regina's excerpt are: African entrepreneurs do not sufficiently consider business management and success rates before they invest their funds, African business owners do not determine the need of people in the community and establish a business to fulfill that need, and finally, some entrepreneurs try to multitask by establishing and operating a business while also working in the Canadian labour market.

According to Regina, people interested in establishing their own business do not research the kind of business they want to be involved in before they start it. She recalled a number of people she knew who bought dollar stores but had to close down because they were not cognizant of how such shops operated. The reason for this was they did not inquire before purchasing the stores. Therefore, lack of proper investigation about the business they want to establish before they venture into it serves to hinder the success of African immigrant businesses.

The second reason for the high failure of African businesses according to Regina is that African entrepreneurs do not ascertain the needs of the people and try to satisfy them. Regina is of the notion that businesses such as tailoring of African clothes is not a successful venture for African immigrant entrepreneurs and as such businesses like that are sure to collapse because Africans living in Calgary do not always wear their native clothes and thus anyone who goes into such a business will eventually not survive. She asserts that she has seen many such businesses collapse.

Lastly, some Africans in entrepreneurship want to manage their own enterprise as well as work in the Canadian labour market. She mentions a lady she knew who opened

an African grocery shop which she operated from ten in the morning until one in the afternoon when she left for her work at the hospital but had to close down because she was running at a loss and not having sufficient customers. Thus Regina argues that it was because many customers found the business closed when they tried to shop there, they stopped patronizing the store. Some entrepreneurs such as the lady Regina spoke about multitask by running their own business and working their full time jobs as well. What happens is that one of the businesses will suffer and usually it is their own business that falls on the rocks. The enterprise started by the Africans will suffer because their full time employment demands their greater attention.

Open market versus ethnic entrepreneurship are also factors that can determine the survival rate of Africans. Respondents identified Africans involvement in ethnic businesses versus open market businesses as a factor that effect on African businesses survival rate negatively.

Dennis argues that most Africans fail in entrepreneurship because they opt for ethnic business.

> I know two to three businesses that failed. Most likely they started a business targeting Africans. Then they realized that Africans are not supportive so they fail. Africans don't spend a lot of money so it's good to have more white people as clients. (Interviewed on 06/10/2014).

To Dennis, a major barrier that African entrepreneurs face is the fact that they often engage with ethnic businesses. Although in general this choice is not a problem, as mentioned in a preceding section in the case of African business it impacts the businesses

negatively in that the lack of support from the African community limits the extents and success of entrepreneurship.

Although the number of number of the ethnic businesses in the sample is less than that of the open market's (six against nine), most of the African businesses in Calgary are ethnic. Thus, this is one reason why African businesses have a low survival rate. Also, the African community in Calgary is not large compared to other ethnic communities and with a few African entrepreneurs targeting Africans as clientele, this could also explain why a lot of ethnic businesses collapse.

The respondents unanimously agreed that Africans who want to try entrepreneurship are more likely to venture into ethnic businesses than the open market business. The ethnic market seems the likely target because it is easier. It is easier for Africans to be in ethnic businesses because through interacting with respondents, they were of the opinion that establishing an ethnic business requires less money and has a target customer base.

Furthermore, they are trying to provide Africans a comfortable environment where they will feel at home. Interviewees contend that ethnic businesses provide Africans a place to relax because it reminds them of their source country, makes them comfortable and bring them in contact with others from the same ethnicity.

In addition to the collapsing of African businesses, another difficulty Africans in entrepreneurship encounter is in expanding their businesses. Soft is of the view that African entrepreneurs manage small businesses mainly because instead of ploughing

back the profit they make into their business, they send the money back to Africa to build houses and buy other land properties.

> The only problem I know African businesses have is that we don't expand because we are always thinking of making properties back at home instead of putting the profits back in our business. (Interviewed on 16/09/2014).

This, according to Soft, impacts negatively on businesses because the businesses are not able to expand and make large profits. As a result, entrepreneurs make minimal profit, which is not good for Africans in entrepreneurship. It is important for Africans to expand their businesses so that they will be able to gain social and economic recognition in the Canadian society.

Gender differences in entrepreneurship

The researcher wanted to examine if African immigrant entrepreneurs experience difficulties in the running of their businesses due to gender. Some respondents did not think that there were gender differences amongst African entrepreneurs. Confidence stated the following when I asked her if she felt she encountered problems in her business because she was a woman:

> No. This country is fair. If you do not qualify for credit, you don't. They don't care if you are a male or female … I don't think gender plays a role. (Interview conducted on 16/07/2014).

This excerpt illustrates the common notion amongst the respondents that Canada is fair when it came to entrepreneurship and gender and does not discriminate against women with regards to accessing financing from the bank. Confidence maintain that Africans

experience discrimination regarding acquiring finance from the banks but that such discrimination had nothing to do with being male or female but everything to do with being Black and African.

Then I spoke to Tough, who is in the open-market business, although he agreed with Confidence with the fact that banks have similar requirements for men and women, he perceives that the requirements are more difficult for women to comply with.

> …but what I think is that when it comes to financing they would like to see the same things they require from men. Most African women do not have credit history so it does not depend on the fact that you are a woman but based on one's credit history. (Tough, Non-ethnic business, Interviewed on 01/08/2014).

Scholars and researchers have argued that one difference between men and women in entrepreneurship is that women, as compared to men, find it very difficult to obtain funds and venture capital for entrepreneurial activities. Accessing funds and venture capital from financial institutions can be very challenging for both genders but it is more difficult for women than it is for men (Alkadry and Tower, 2013; Bruni et al., 2005; Gupta et al., 2009; Hisrich and Brush 1984; Pines et al., 2010; Marlow and Patton, 2005).

From Tough's excerpt, one can realize that although some respondents cannot discern it, there are gender differences. From the above, although Tough does not see a gender differences with respect to obtaining finance from banks, he mentions one indirectly, which is, "most African women do not have credit history". That is a difference because women find it more difficult to access finance because they do not have credit history. One aspect that stood out from talking with my interviewees was the fact that there was the need for one to have a good credit history and that one builds a

good credit history by buying products with their credit card, paying the bills promptly and making sure they do not pile up debts.

However, women, especially racialised women, are paid the least in the Canadian labour economy (Galabuzi 2006). It is a difficulty for women, especially visible minority women to be able to build up a good credit history when they are among the lowest paid in the labour market. Black women are already disadvantaged in building up the needed requirements for obtaining start up capital and that makes the system unfair and creates a gender difference because of their marginalization in the labour market.

This analysis right here is an example of the interplay of racism and sexism on the female participants I interviewed and this interplay of racism and sexism makes it difficult for African women to access finance from the banks. The difficulty does not only lie in them being women (gender) but it also lies in the fact that they are Black (race).

Bruni et al., (2005) supports that women are disadvantaged in accessing funds because, "… a large percentage of women's businesses are very small and not part of the formal economy" (p. 190). They agree women are disadvantaged in receiving financing because they operate small businesses. In the context of my research, out of the four women participants interviewed, only one had a relatively large scale business. In this context I call her business large business because she has two shops and more than seven people working for her. Meanwhile, three of these women were operating on a small scale in the sense that they had a small working space and sold small amounts of products. In addition, amongst the three women working on a small scale, one of them

had two people working with her and the other two were working alone. All three wished to expand their businesses but did not have the means to achieve that goal. My research thus supports existing literature findings and shows that women are marginalized in entrepreneurship.

Another gender difference I observed is the number of men versus women in entrepreneurship which I discern is a marker of women's marginalization in entrepreneurship. Looking at the gender of my respondents, there are more African men in entrepreneurship than women. Although I wanted a balanced gender among respondents, I found more men than women to interview because there are more women than men in African entrepreneurship. In total, I interviewed four women and eleven men. Thus, another gender difference in entrepreneurship that was unclear to the respondents is the fact that there are more men in entrepreneurship than women. The reason for this can be attributed to the difficulty in accessing finance by women and also how society constructs the concepts of gender and entrepreneurship. Entrepreneurship is perceived and also socially constructed to be a man's world or a field for men therefore women who are in entrepreneurship are stereotyped as being as mavericks, more ruthless, the iron ladies amongst others (Bruni et al., 2005). This contradicts how society expects women to behave and thus discourages women from engaging in entrepreneurship.

Also, another gender difference in entrepreneurship that I observed was that even when African women engage with business, they are located in certain sectors of the economy that are constructed as feminine in nature (Bruni et al., 2005). They generally seek to establish businesses in restaurants and African grocery shops rather than venturing into truck driving and other perceived masculine entrepreneurial fields. African

women are in general socialized to show emotions, take care of the house and care for the babies, cook and clean the house. Growing up, women see how men are socialized to be bold, risk takers, not show emotions and be competitive, which are similar to characteristics of entrepreneurship.

When women venture into business, they try to be in the field that aligns with how they were trained to think about gender.

Consequently, not only are there more Black men in entrepreneurship than Black women but also women tend to opt for particular niches in business than men when they engage in entrepreneurship. One of the women respondents I interviewed is managing a restaurant which has to do with cooking food, two others were in selling of groceries for food, all of which fit within constructions of a woman's field of expertise. Also, when one takes a look at the background of my respondents, three out of the four women that were interviewed have businesses in the ethnic sectors and one has a business in the open market. Based on that I can infer that African women venture more into ethnic businesses than the non-ethnic business. African ethnic businesses as already discussed target Africans who do not necessarily purchase the ethnic products. This means that the clientele of women's businesses is limited which in turn confines the scope, success and expansion of women's businesses.

Finally, I observed that businesses owned by women have a lower survival rate than men. Faith, one of my respondents told me that she knows of three African women who started a business across from her shop and did not last two months. Regina, another participant, talked about two African women she knew personally that had to fold up.

Although women and men have the same entrepreneurial capabilities (Pines et al., 2010), women's businesses suffer a low survival rate and this has been attributed to entrepreneurship being seen as a male domain and thus requiring characteristics that are stereotypically masculine rather than feminine (Gupta et al., 2009).

Thus, although some African entrepreneurs are unaware of the gender differences in entrepreneurship, there are actually differences with regards to gender in entrepreneurship. The differences identified are: women experience barriers in obtaining finance because they have poor credit history which could be a result of women's marginalization in the labour market; there are more men in entrepreneurship than women; women are more concentrated in areas understood to be typically feminine, women are more in the ethnic business than men and women have smaller business than men do.

To sum it up, it is important to note that although women in general are disadvantaged in entrepreneurship, Black women are more disadvantaged. According to Galabuzi (2006), white men are the highest paid in the Canadian labour market followed by white women and Black men: and that the lowest paid are Black women. Although white women are paid less than white men, they are paid more than Black women and thus white women stand a higher chance to build a good credit history to access capital from the banks than Black women. So, here we see the intersection of race and gender having an influence on African women in entrepreneurship. Not only do Black women face hindrances because of being women but also, they are more disadvantaged due to their race. Having more Black men engage in entrepreneurship than Black women and

having Black women involved in so-called 'feminine businesses' are evidence of how Black women are discriminated against in entrepreneurship due to their gender.

Black Feminism explains the interplay of gender and race on Black women and from the above analysis one can observe the effects of the interplay of gender and race on African women in entrepreneurship.

White women in entrepreneurship are found in the non-ethnic sector because they do not have any pressure that is due to their race to be forced into an ethnic business. Therefore, here we see another case of Black women being more disadvantaged due to their gender and race. This chapter discussed what drives Africans to engage in entrepreneurship and some of the factors were racism in the Canadian labour market, entrepreneurial background, opportunity and the zeal for independence. The chapter also examined the challenges that African immigrant entrepreneurs encounter in their businesses. The barriers that were established were institutional and individual racism in terms of difficulty in accessing finance from the bank, discrimination from whites, a relatively small African community in Calgary, internalized racism within the African community in Calgary, and tedious and restricted African immigration process. This was followed by the low survival and expansion of the African entrepreneurship community in Calgary and lastly, an examination of the gender differences in entrepreneurship amongst African immigrants which showed that there are gender differences in entrepreneurship.

CHAPTER FIVE: CONCLUSIONS AND RECOMMENDATION

Introduction

This chapter summarizes the major findings of the thesis, posits the contributions the study makes to existing literature and theory and suggests recommendations and prospects for future research.

Major findings of the study

The major themes that emerged from examining the challenges African immigrant in entrepreneurship in Calgary experienced are: (1) Institutional and individual racism: discrimination based on skin colour of Africans are indication of racism in this present day age; (2) Finance and difficulty in accessing funds: finance is very vital and crucial for every business establishment and growth and major challenges for Africans in entrepreneurship is having access to and raising finance; (3) The African community in Calgary is relatively small and not established as compared to other African communities in more diverse cities such as Toronto and Montreal; (4) Internalized racism: African do not support each other in entrepreneurship, they do not buy products from each other, they do not work for each other, and they try to destroy rather than build the business they are hired to manage; (5) Immigration and visa effects: restrictive visas and limited number of visa offices in Africa.

These reflect the interplay of race, racism and power. The social construction of race that perceives Blacks as inferior and whites as superior along with individuals and institutional racism give power to the dominant racial group (whites) who control resources.

These barriers illustrate the intersection of sexism and racism on African women in entrepreneurship. African women are more disadvantaged in entrepreneurship than African men due to the intersection of race and gender on their daily experiences in life and in their workplace. These themes give support and evidence to the ontological position of this research that racism still exists in the Canadian society and the fact that the African community continues to experience discrimination in their everyday lives based on prejudice, skin colour and non-essential factors such as accent.

Two of my major findings support existing studies. The first one is that scant research has examined African entrepreneurship and concluded that finance and the difficulty in accessing loans from the banks are challenges that Africans face when they engage with entrepreneurship (Curran and Blackburn, 1993; Ram and Deakins, 1996, Roberts, 2009). After analyzing my data, the responses from my participants also supported the fact that start up capital and acquiring money from the banks is a major barrier for African entrepreneurs in Calgary.

Secondly, studies conducted on gender differences amongst entrepreneurs have concluded that women face more barriers than men in accessing loans from banks. Other authors also argue that when women participate in entrepreneurship they are found in certain sectors of the economy which are branded as feminine such as restaurant and child care businesses (Hisrich & Brush 1984; Gupta et al., 2009). They also argue that all these differences are because the concepts gender and entrepreneurship are socially constructed and internalized (Bruni et al., 2005; Marlow & Patton, 2005). My research supported what other studies have stated that there are gender differences amongst Africans in entrepreneurship.

In addition my study has contributed to theories such as racism, Critical Race Theory and intersection of racism and sexism as Black feminism. Galabuzi (2006) and Satzewich (2011) argue that there is racism in the Canadian labour market and the Canadian society at large. My interviewees argued that racism is entrenched in the Canadian system and they have to contend with it. The types of racism identified were institutional and individual racism. Critical Race Theory focuses on racism and how people of colour are racialised and discriminated through tools such as colour blindness and white supremacy. Although CRT reiterates the interplay of race, racism and power my research has shown how this interplay influences African immigrants in entrepreneurship in Calgary. Not only do entrepreneurs encounter racism but also the racism they are subject to gives power to whites, which can be used to control resources. The power held by whites, which is due to their racial status and also as a result of racism against marginalized groups, is used against Blacks; they (whites) decide who to give contracts to and this disadvantages Africans in entrepreneurship.

Similarly Black Feminist Theory has ascertained the intersection of racism and sexism on Black women which was established after my analysis that gender differences encountered by African women were the result of an interplay between racism and sexism. My research demonstrated this intersection in the light of the specific example of African women in Calgary. African women do not only experience differences because of their gender but also because of their race. Thus a double jeopardy envelopes African women in entrepreneurship.

From the research, women do face major challenges distinct from men when it comes to entrepreneurship. Although entrepreneurs seem to be treated equally regardless

of being a woman or a man, there are still gender differences. We deduced that women were prone to go into certain types of entrepreneurship than men. Rarely will women be seen in sectors traditionally classified as 'male' such as truck driving and real estate. They were more concentrated in the food and home making sectors.

The findings from my thesis did not only support existing literature and theory but also added to it. My research also found out internalized racism in the African community was a barrier to the progress of African entrepreneurship. The non-supportive nature of their own community inhibits other Africans from going into entrepreneurship and this is as a result of racism, which the community has internalized and which has roots in colonialism.

Furthermore, my research uncovered the fact that entrepreneurs' prior involvement in businesses in their source country, opportunity The zeal for independence are all factors that encourage immigrants to create their own enterprises.

Moreover, we found out that immigration and visa restrictions also affect African entrepreneurs. Some entrepreneurs, due to the nature of their business, would like to bring in people from Africa to come in and help with their business but such visa applications are refused even when they meet all the necessary requirements.

With regards to methodology, qualitative research methodology was useful in this research because it allowed me to understand the challenges African immigrants encounter in entrepreneurship and also the meanings they attach to their daily activities and experiences. Thus, with the help of in-depth interviews, I was able to understand the challenges that African immigrant experience and how those meanings shape their

understanding of the society in which they live. Using quantitative methods would have deprived me of that. Therefore, my research proves the utility of qualitative methods for studying marginalized communities such as Africans.

Finally, entrepreneurship is an important tool for a country's economic growth. Immigrant entrepreneurship exerts a powerful influence upon the economic and social integration of immigrants (Serrie, 1998). It is also a vital factor that aids in the development of every nation. Even strongly socialist countries have elements of entrepreneurship. Immigrant entrepreneurship involves the process of establishing and maintaining a business by immigrants in a country of settlement. However, as this thesis shows, African immigrants are not benefitting from entrepreneurship sufficiently.

In spite of some benefits of immigrant entrepreneurship such as immigrants entrepreneurs generating more money working for themselves than working in the mainstream labour market and creating employment for other people, African immigrant entrepreneurs in Calgary continue to experience numerous barriers. Most of these challenges can be avoided and prevented in Canadian society. This leads us to make some recommendations for future improvements. We can recommend that NGOs, government and financial institutions that are established to help immigrants integrate in Canada should inform and let immigrants know about resources and entrepreneurial business plans that are available for them. Immigrants should also be encouraged to be entrepreneurially minded and cultivate the spirit of establishing their own businesses. Practical based learning should be introduced and encouraged in these NGOs. This would equip such African immigrants with the knowledge of how to start a business in a different economy and environment.

Government, NGOs and financial institutions should create more development banks that should be accessible to small and medium scale companies being run by racialised immigrants to give them loans to operate their enterprise. There is one of such banks run by the Canadian government called the Business Development Bank of Canada which one of our respondents, Dennis who has a franchise, went to for funds but was refused. The point here is that, since such a bank is to promote entrepreneurship, their procedure should be made flexible and as accessible as possible.

Periodical seminars should be organized for African youth with successful entrepreneurs as guest speakers to motivate the youth to undertake entrepreneurship. There should also be televised programs that interview racialised immigrant entrepreneurs in Canada on their success stories and the benefits of being in entrepreneurship operated by Africans. For example, there are similar programs in Ghana such as "Ma'sem" which when translated into the English language means 'my story' and "Smart people" which interview both male and female successful entrepreneurs. Other similar TV shows in Ghana such as "obaa mmo" means 'woman, congratulations' is televised by TV Africa and "Today's woman" is broadcasted by TV3 focus on women specifically. For these two shows their target is to encourage young females to start their own businesses instilling entrepreneurship ideals into the young Ghanaian women. If such initiatives are implemented in Canada they could help improve the scope and quality of African entrepreneurship.

The African community needs also to be more united and build a stronger community. They should be supportive of each other and of African businesses to help strengthen this enterprise.

Additionally research needs to be conducted on African entrepreneurship in Canada. For example, the research of Ram and Deakins (1996) provide useful insights about the bank managers' perspectives of these communities but there are still gaps in their research for two reasons. The researchers studied African-Caribbean together as one group but Africans and Caribbeans are two distinct groups who experience different problems and thus one cannot really tell if the bank managers feel the same way towards both groups or feel differently towards each group than the other. Also their study was done in the United Kingdom, thus there is the need for more research in Canada which tackles issues such as the way bank managers in Canada deal with Africans when they approach them for loans vis-à-vis other racial and ethnic groups.

It will also be important to explore the process of issuing visas in Canadian visa officers in Africa and whether the process restricts Africans from coming into Canada to help them operate African businesses.

Finally, it would be interesting to find out if African immigrant entrepreneurs in Toronto, Montreal and British Columbia, which are the three cities with the highest African population respectively, encounter the same type of challenges or if the challenges uncovered here are geographically specific. This will allow us to know if the challenges that African entrepreneurs residing in Calgary face are barriers peculiar to entrepreneurs in Calgary or if these challenges are experienced by Africa entrepreneurs in Canada.

African immigrant entrepreneurs experience various challenges in their day-to-day activities such as difficulty in accessing finance, institutional and internalized racism.

The interaction of race, racism and power influence the problems encountered by African immigrant businessmen and women. There are also African immigrant entrepreneurship barriers that are gender specific: there are more men in entrepreneurship than women and female-run businesses have a lower survival rate. These gender differences are a result of the interplay between race and gender on the experiences of African women. This thesis did not only explore challenges faced by African immigrant entrepreneurs but also vividly explained the entrepreneurship culture of African entrepreneurs in Calgary, affirmed existing studies and theory and also added to the research community in regards to African immigrants and entrepreneurship.

REFERENCES

Access Alliance. (2013). *Where are the Good jobs?: Ten stories of working rough, living poor*. Toronto: Access Alliance Multicultural Health and Community Services.

Agocs, C. & Jain, H.A. (2001). *Systemic Racism in Employment in Canada: Diagnosing Systemic Racism In Organizational Culture.* The Canadian Race Relations Foundation.

Alkadry, M.G. & Tower, L.E. (2013). *Women and Public service. Barriers, challenges, and opportunities.* M. E Sharpe INC: New York and England.

American Psychological Association. (2012). Definition of Terms: Sex, Gender, Gender Identity, Sexual Orientation. Retrieved from http://www.apa.org/pi/lgbt/resources/sexuality-definitions.pdf

Applebaum, B. (2010). Race, Critical Race Theory and Whiteness. *International Encyclopedia of Education.* pp. 36 – 43. Doi: 10.1016/B978-0-08-044894-7.00541-8

Bauder, H. (2008). Explaining Attitudes towards Self-employment among Immigrants: A Canadian Case Study. *International Migration,* Volume 46, Issue 2, pp. 109 – 133. Doi: 10.1111/j.1468-2435.2008.00446.x

Beasley, C. (1999). *What is Feminism?: An introduction to Feminist Theory.* Sage Publications Ltd. Retrieved from http://site.ebrary.com.ezproxy.lib.ucalgary.ca/lib/ucalgary/detail.action?docID=10468626

Berg, B. L. & Lune, H. (2012). *Qualitative Research Methods for the Social Sciences.* New York: Pearson (8th Ed.).

Black History Canada. (2015). [Accessed on 28/08/15: 10:45pm] http://blackhistorycanada.ca/events.php?id=21

Block .S & Galabuzi G-E. (2011). *Canada's Colour Coded Labour Market: the gap for racialized workers.* The Wellesley Institute. Canadian Centre for Policy Alternatives.

Block, J. & Wagner, M. (2007). Opportunity Recognition and Exploitation by

Necessity and Opportunity Entrepreneurs: Empirical Evidence from Earnings Equations. In George T. Solomon (ed.), Proceedings of the Sixty-Sixth Annual Meeting of the Academy of Management (CD), ISSN 1543-8643.

Brewer, A. (1992), *Richard Cantillon: Pioneer of Economic Theory*. London United Kingdom: Routledge.

Bruni, A., Gherardi, S. & Poggio, B. (2005). *Gender and Entrepreneurship. An ethnographical approach.* London and New York: Routledge.

Butler, J. (2006). *Gender Trouble.* New York and London: Routledge. Originally published 1990

Carbado, D. W. & Roithmayr, D. (2014). Critical Race Theory meets Social Science. *Annual Review of Law and Social Science,* Vol. 10, p. 149-167. Doi: 10.1146/annurev-lawsocsci-110413-030928

Castles, S. & Miller, J. (2009). *The age of migration: international population movements in the modern world.* New York: The Guilford Press

Chafetz, J.S. (1997). Feminist Theory and Sociology: Underutilized Contributions for Mainstream Theory. Annual Review of Sociology. Vol. 23 p. 97-120. Retrieved from http://www.jstor.org/page/info/about/policies/terms.jsp

Chrysostome, E. & Arcand, S. (2009). Survival of Necessity Immigrant Entrepreneurs: An Exploratory Study. *Journal of Comparative International Management*, Vol. 12, no.2, 3-29 Printed in Canada.

Citizenship and Immigration Canada. (2014) [Accessed on 09/02/14: 10:10pm] http://www.cic.gc.ca/english/resources/publications/entrepreneurs.asp

Citizenship and Immigration Canada. (2014) [Accessed on 18/04/15: 18:14pm] http://www.cic.gc.ca/english/department/media/backgrounders/2013/2013-01-24.asp

Citizenship and Immigration Canada. (2014) [Accessed on 09/02/14: 10:12pm] http://www.cic.gc.ca/english/department/media/releases/2013/2013-03-28.asp

Collins, H. P. (1990). Black Feminist Thought in the Matrix of Domination. Retrieved from http://www.hartford-hwp.com/archives/45a/252.html

Cornell, S. & Hartmann, D. (2007). *Ethnicity and Race: making identities in a Changing World.* California, USA: Sage Publications. (2nd Edition)

Curran, J. & Blackburn, R. A. (1993) Ethnic Enterprise and the High St Bank. Kingston Business School. Kingston University.

David, E. J. R. & Derthick, A. O. (2014). *What Is Internalised Oppression and So What?* In E. J. R. David (ed.), Internalized Oppression: The Psychology of Marginalized Groups. Springer Publishing Company, NY:1-30

Delgado, R. & Stefancic, J. (2012). Critical Race theory: An Introduction (2nd Edition). New York University Press (NYU Press). New York, NY, USA.

Dennis, R. (2009). Social Determinants of Health: Canadian Perspectives. Ontario: Canadian Scholar's Press

Denzin, N. & Lincoln, Y. (1994). *Introduction: Entering the Field of Qualitative Research*. In N. Denzin and Y. Lincoln (eds.), Handbook of Qualitative Research. Thousand Oaks, CA: Sage: 1-17.

Ernst & Young. (2014). [Accessed on 26/04/14: 03:20pm] http://www.ey.com/CA/en/Newsroom/News-releases/2013-G20-Entrepreneurship-Barometer

Fairlie, R. W., Krashinsky, H. A., Zissimopoulos, J. M., & Kumar, K. B. (2013). Indian Entrepreneurial Success in the United States, Canada and the United Kingdom. *InCESifo Working Paper Series* No. 4510. Available at SSRN: http://ssrn.com/abstract=2371246

Fausto-Sterling, A. (2012). *Sex/Gender: Biology in a Social World.* New York and London: Routledge.

Fernandes, L. & Alsaeed, N. H. Q. (2014). African Americans And Workplace Discrimination. European Journal of English Language and Literature Studies. Vol. 2, No. 2, pp. 56 – 76. Retrieved from http://www.eajournals.org/

Frey, J. & Fontana, A. (1994). *Interviewing: The Art of Science.* In N. Denzin and Y. Lincoln (eds.), Handbook of Qualitative Research. Thousand Oaks, CA: Sage: 361-374.

Fong, E & Luk, C. (2007). *Chinese Ethnic Business: Global and Local Perspectives.*

London, UK: Routledge.

Foner, N. (2001). New Immigrants in New York. In Pyong Gap Min, Koreans: An "
Institutionally complete community"in New York. Columbia University Press

Galabuzi, G-E. (2006). *Canada's Economic Apartheid: The social Exclusion of
Racialised Groups in the new Century.* Marquis Book Printing.

Gillborn, D. & Ladson-Billings, G. (2010). Critical Race Theory. In P. Peterson, E. Baker
and B. McGraw (Eds.) International Encyclopedia of Education. Volume 6, pp.
341-347. Oxford: Elsevier

Gupta, V. K., Turban, D. B. S., Wasti, S. A., & Sikdar, A. (2009). The role of
gender stereotypes in perceptions of entrepreneurs and intentions to become an
entrepreneur. *Entrepreneurship Theory and Practice* 33(2), 397-417.

Hesse-Biber, S. N., & Leavy, P. (2011). *The Practice of Qualitative Research* (2nd ed).
Thousand Oaks, CA: Sage Publications.

Hiebert, D. (2003). *Canada: a false consensus?* in R. Kloosterman and J. Rath (Eds.),
Immigrant Entrepreneurs: Venturing Abroad in the Age of Globalization. Berg,
Oxford: 39-60.

Hier, S. P & Bolaria, B. S. (2007). *Race and Racism in 21st -Century Canada:
continuity, complexity, and change.* Broadview Press.

Hisrich, R. D & Brush, C. (1984). The woman entrepreneur: Management skills and
business problems. *Journal of small Business Management,* 22, 30-39.

Hsieh, H-F. & Shannon, S.E. (2005). Three Approaches to Qualitative Content Analysis.
Qualitative Health Research. Vol 15, No. 9, pp. 1277 – 1288. Retrieved from
http://qhr.sagepub.com.ezproxy.lib.ucalgary.ca/

Immigration to Canada Information. (2015). *Canadian visa offices.* [Accessed on
251/05/15: 02:00 pm] Retrieved from
http://www.immconsultant.net/cic/canadian-visa-offices

Industry Canada. (2010). *The State of Entrepreneurship In Canada.* Cat. No. Iu188-
99/2010E-PDF. ISBN 978-1-100-14889-2 60719

Investopedia. (2015). *Equity Financing.* [Accessed on 29/04/15: 02:10am]

http://www.investopedia.com/terms/e/equityfinancing.asp

Investopedia. (2015). *Venture Capital*. [Accessed on 29/04/15: 04:13pm]
    http://www.investopedia.com/terms/v/venturecapital.asp#ixzz3YjsCDoJc

Kalitanyi, V. (2007). *Evaluation Of Employment Creation By African Immigrant
    Entrepreneurs For Unemployed South Africans In Cape Town* (Master's thesis).
    Retrieved from http://etd.uwc.ac.za/

Kalitanyi, V. & Visser, K. (2010). African Immigrants In South Africa: Job Takers Or
    Job Creators? *South African Journal of Economic And Management
    Sciences,* Vol 13, No 4.

Keogh, P.D., & Polonsky M. (1998). Environmental commitment: a basis for
    environmental entrepreneurship? University of Newcastle, NSW.

Kloosterman, R. & Rath, J. (2003). Immigrant Entrepreneurs. Venturing Abroad in the
    Age of Globalization. Oxford/New York: Berg/University of New York Press.

King, D. K. (1988). Multiple Jeopardy, Multiple Consciousness: The Context of a Black
    Feminist Ideology. *The University of Chicago Press signs, Vol. 14. No. 1
    (Autumn, 1988), pp. 42-72.* Retrieved from
    http://web.uvic.ca/~ayh/318King%20Multiple%20Jeopardy.pdf

Krackhardt, D. (1995). Entrepreneurial Opportunities in an Entrepreneurial Firm: A
    Structural Approach. *Entrepreneurship Theory and Practice Apr/1995, Volume
    19, Issue 3, pp. 53.* Retrieved from
    http://web.a.ebscohost.com.ezproxy.lib.ucalgary.ca/ehost/pdfviewer/pdfviewer?si
    d=c0bd3043-4a77-4790-a37c-
    e8204249e32a%40sessionmgr4001&vid=1&hid=4209

Krahn, H.J. & Lowe, G.S. (2002). Work, Industry and Canadian Society. 4th edition.
    Scarborough: Thomson Nelson Learning.

Lawrence, K. & Keleher, T. (2004, November, 11 - 13). *Chronic Disparity: Strong and
    Pervasive Evidence of Racial Inequalities Poverty Outcomes. Structural Racism.*
    Paper presented at Race and Public Policy Conference. Boalt School of Law,
    University Of California at Berkeley, Berkeley, California.

Madibbo, A. (2015). The Way Forward: African Francophone immigrants negotiate their
    multiple minority identities. Journal of International Migration and Integration.
    16: 1-16.

Madibbo, A. (2007). "Race, Gender, Language and Power Relations: Blacks within
    Francophone Communities in Ontario, Canada". Race, Gender and Class, 14(1-
    2): 213-226.

Madibbo, A. (2006). *Minority Within a Minority: Black Francophone Immigrants and the
    Dynamics of Power and Resistance*. London & New York: Routledge

Marlow, S. & Patton, D. (2005). All credit to men? Entrepreneurship, Finance and
    Gender. *Entrepreneurship Theory & Practice*, 29, 717.

Memmi, A. (2000). *Racism.* Minneapolis: University of Minnesota Press.

Mensah, J. (2002). *Black Canadians: History, experiences, social conditions*. Fernwood
    Pub, Halifax.

Merriam-Webster Online Dictionary. (2014). *Androcentrism.* [Accessed on 08/05/14:
    09:20am] http://www.merriam-webster.com/dictionary/androcentric

Merriam-Webster Online Dictionary. (2015). *Androcentric bias.* [Accessed on 30/08/15:
    03:11am] http://www.merriam-webster.com/dictionary/androcentric

Moreland, N. (2006). Entrepreneurship and Higher Education: An Employability
    Perspective, Learning and Employability Series 1. York, England: Higher
    Education Academy.

Moving2canada.com. (2015). *Labour Market Opinion.* [Accessed on 21/05/15:
    06:12pm]Retrieved from http://moving2canada.com/immigration-to-
    canada/labour-market-opinion-lmo-work-in-canada/

Pierce, A. J. (2014). Structural Racism, Institutional Agency, and Disrespect. Journal of
    Philosophical Research, Volume 39, pp. 23. Retrieved from
    http://dc8qa4cy3n.search.serialssolutions.com/

Pines, A. M., Lerner, M. and Schwartz, D. (2010). Gender differences in
    entrepreneurship: Equality, diversity and inclusion in times of global crisis.
    Equality, Diversity and Inclusion: An International Journal. 29(2), 186-198.

Ram, M. & Deakin, D. (1995). African Caribbean Entrepreneurship in Britain.

    Small Business Research Centre, University of Central England Business School, Birmingham. UK. 31 -33

Ram, M., & Deakins, D. (1996). African-Caribbeans in business. New Community, 22, 67-84.

Ritzer, G. & Smart, B. (2001). Handbook of Social Theory. London ; Thousands Oaks, Calif. : SAGE.

Roberts, J. G. (2009). *Entrepreneurship: An African Caribbbean Perspective.* Unpublished doctoral dissertation, University of Birmingham, Edgbaston, Birmingham.

Roulston, K. (2010). *Reflective Interviewing: A guide to theory and Practice*. London: Sage.

Rwigema, H. & Venter, R. (2004). *Advanced Entrepreneurship*: Oxford: University Press

Satzewich, V. (2011). *Racism in Canada.* Don Mills: Oxford University Press.

Satzewich, V. & Liodakis, N. (2007). *Race' and Ethnicity in Canada: A critical Introduction.* Don Mills: Oxford University Press.

Schumpeter, J.A. (1942). *Capitalism, Socialism and Democracy*: New York: Harper.

Serrie, H. (1998). Immigrant entrepreneurs, ethnic networks and family dynamics. *Review in Anthropology*, 27(3): 213-223.

Sex Roles- Psychology Encyclopedia. (2015). *Sex Roles - Sex-role stereotypes, Sex-role socialization.* [Accessed on 10/07/15: 08:50 am] http://psychology.jrank.org/pages/575/Sex-Roles.html

Silverman, D. (2014). *Interpreting Qualitative Data. (*5th edn.). London: Sage.

Speight, S. (2007). Internalized racism: One more piece of the puzzle. *The Counseling Psychologist.* 35(1), 126-134.

Statistics Canada. (2011). *National Household Survey: Immigration and Ethnocultural Diversity in Canada.* Catalogue no. 99-010-X2011001. ISBN: 978-1-100-22197-7

Steckley, J. (2014). *Foundations of Sociology*. Don Mills: Oxford University Press.

Stevenson, H.H., & Jarillo, J.C. (1990). A Paradigm of Entrepreneurship: Entrepreneurial Management. Strategic Management Journal, Vol. 11, Special Issue: Corporate Entrepreneurship (Summer), pp. 17-27. WileyStable. Retrieved from URL: http://www.jstor.org/stable/2486667. .Accessed: 18/06/2014 21:53

The Canadian Encyclopedia. (2015). African Canadians.[Accessed on 27/02/15: 04:20pm] http://www.thecanadianencyclopedia.ca/en/article/africans/

Teixeira, C. & Lo, L. (2012). *Immigrant Entrepreneurship in Kelowna, BC: Challenges and Opportunities.* Metropolis British Columbia Centre of Excellence for Research on Immigration and Diversity. Retrieved from http://mbc.metropolis.net/assets/uploads/files/wp/2012/WP12-11.pdf

Van den Hoonaard, Deborah K. (2011). Qualitative Research in Action, A Canadian Primer. Don Mills: Oxford University Press.

Vue, R. & Newman, C.B. (2010). Critical Race Theory in Education Research. *International Encyclopedia of Education.* pp. 779 – 786. Doi: 10.1016/B978-0-08-044894-7.01738-3

Walcott, R. (2003). *Black Like Who?: Writing Black Canada.* Insomniac Press. ISBN 1-894663- 40-3.

Ward, R. (1991). *Economic Development and Ethnic Business,* in J. Curran and R. Blackburn (Eds.) Paths of Enterprise. London: Routledge

Wilson, R.M., Landolt, P., Shakya,Y.B., Galabuzi, G., Zahoorunissa, Z., Pharm, D., Cabrera, F. D., Dahy, S. M. A. A. & Joly, M-P. (2011). *Working Rough, Living poor: Employment and Income Insecurities Faced by Racialised Groups in the Black Creek Area and their Impacts on Health.* Toronto: Access Alliance Multicultural Health and Community Services.

Wong, L. L. & Ng, M. (1998). "Chinese immigrant entrepreneurs in Vancouver: A case study of ethnic business development." *Canadian Ethnic Studies/ÉtudesEthniques au Canada,* 30(1): 64-85.

World Population Statistics. (2015). *Population of Europe 2014.* [Accessed on 25/05/15: 09:53am] Retrieved from http://www.worldpopulationstatistics.com/population-of-europe-2014/

World Population Statistics. (2015). *Population of Africa 2014.* [Accessed on 25/05/15: 09:56am] Retrieved from http://www.worldpopulationstatistics.com/population-of-africa-2014/

APPENDIX A: INTERVIEW GUIDE
Interview Guide

Demographics/Throwaway questions	Probing questions
Gender	
What type of business are you involved in?	
What is the name of your company?	
What country did you immigrate from?	
What is your immigration status?	How many years have you been in Calgary?
What is your educational qualification	
Essential and extra questions	**Probing questions**
Challenges of entrepreneurship in Canada	
I would like to hear about how you got into entrepreneurship?	What kind of business do you own and manage? Did you work in such an industry before you started your current business?
Was access to skilled labour a challenge to entrepreneurship in Canada?	
Are business taxes a huge challenge to entrepreneurship in Canada?	Are the taxes fair? Are they based on the profits you make or the size of your company?
Was accessing credit/finance from the bank difficult when you started? Is it still difficult now that you are established?	
Are your consumers only Africans or they are made up of other people who live in Canada	
What are three important barriers you encountered when starting your business?	Which of them was the most challenging?
Did you feel discriminated against because you are African when you tried	If Yes, how so? In what ways do you think you were discriminated against? Was it

entrepreneurship?	due to race and gender?
What are some of the challenges Africans experience when they go into entrepreneurship?	
Are the aforementioned challenges peculiar to African immigrant entrepreneurs or they are experienced by other immigrant entrepreneurs?	How do you know?
If they are peculiar to African immigrants, why do you think that is the case?	
Did any of the challenges make you want stop at any point of your career?	If any what challenge was that?
Why do you think most Africans are not into entrepreneurship?	
Do you agree most Africans fail into entrepreneurship because they venture into ethnic businesses? Why?	
Do you think African businesses have a low survival rate?	What do you think are some of the reasons why most African businesses have a low survival rate
Gender	
Do you think gender plays a role in entrepreneurship?	Why so? Please explain further
Would you say that women entrepreneurs experience different challenges as compared to male entrepreneurs?	If yes, what are some of the challenges in entrepreneurship that are peculiar to women?
If female, what constraints did/do you experience different from males when starting?	How did you know males do not experience the same kind of challenges?
If male, what constraints did you experience different from females when starting?	How did you know females do not experience the same kind of challenges?
Effects of low entrepreneurial activities of Africans	
Are the Africans in entrepreneurship involved more in ethnic businesses or in general businesses?	
In your opinion does Africans low involvement in entrepreneurship have huge consequences?	Why do you say so? Anything more you need to add?

Additional Information	
Can you please let me know of any challenges you experience that were missed that you would want me to know?	
You have answered all questions. Do you have any comments or concerns at this point?	

Thank you for your assistance, participation and your invaluable information.

APPENDIX B: LEGEND

… - few words, phrases or sentences deleted from the passage

[ ] – added word or phrase by researcher for clarification or to demonstrate gestures or actions