WORKING PAPERS

Express Entry and Economic Migration Pathways to Canada: Opportunities and Barriers for South Asian Women

Vathsala Illesinghe, Nishi Mitra vom Berg & Khalid Iftekhar
Working Paper No. 2020/9
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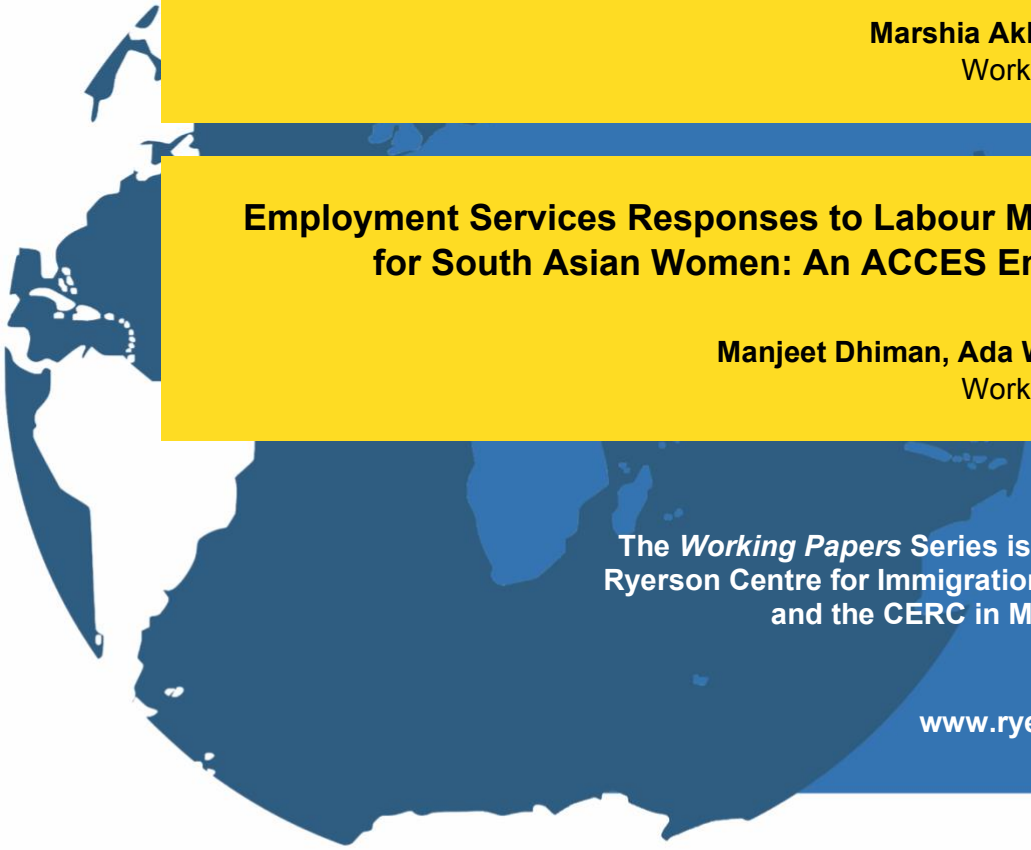
Labour Market Challenges and Entrepreneurial Activities of Bangladeshi Immigrant Women in Toronto: A Family Perspective

Marshia Akbar & Valerie Preston
Working Paper No. 2020/10

Employment Services Responses to Labour Market Challenges for South Asian Women: An ACCES Employment Study

Manjeet Dhiman, Ada Wong & Jody Yvonne
Working Paper No. 2020/11



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Preface

This new volume examines the migration, settlement, and integration experience of women from South Asian countries in Canada combining three complementary and interrelated papers that track the migration pathways of women from their countries of origin to their post migration integration in Canada's labour markets. The volume marks the launch of the Working Papers Series as a joint effort between CERC in Migration and Ryerson Centre for Immigration and Settlement (RCIS).

To gain a fuller understanding of South Asian women's experience, it is important to see a comprehensive picture. The three studies show the connectivity by tracing the migration journey of women from country of origin to permanent settlement and economic integration in the country of destination and identify key social and policy barriers to women at each stage of the journey, but also provide some encouraging insights and examples to show the diverse ways in which women become active agents in overcoming the challenges and barriers to integration and settlement in Canada.

The studies were originally to be presented as part of a panel at the National Metropolis conference in March, but after the conference was cancelled panel organizers Marshia Akbar and Vathsala Illesinghe, collaborating with CERC Chair Anna Triandafyllidou, decided to publish a set of Working Papers and create a resource for researchers and students interested in South Asian migrants.

The papers in this volume challenge a stereotypical generalization of south Asian women and recognize their diverse identities and integration, while also highlighting their shared experiences and intersectional barriers faced as racialized women in Canada. Women from South Asian countries are one of the largest migrant groups in Canada who have diverse ethnic, religious, and cultural backgrounds and different experiences, but they are sometimes stereotyped as being docile rather than as active agents making decisions. These studies show the diversity among South Asian women's experiences and how many women are active agents, and how they work out ways to overcome barriers in Canadian labour markets. This set of papers focuses on women from Bangladesh, Sri Lanka, and India, which broadens the scope of research and provides a more comprehensive picture of South Asian women. The volume also showcases how young researchers from South Asia (the first authors of the papers) are contributing to migration and integration research.

The first paper, "Express Entry and Economic Pathways to Canada: Opportunities and Barriers for South Asian Women," studies women in four cities in Bangladesh, Sri Lanka and India and describes how their participation in economic migration pathways through Express Entry is affected by recent changes to selection and ranking of applicants. Working from a feminist lens, Vathsala Illesinghe, Nishi Mitra vom Berg, and Khalid Iftekhar show how the new system of scoring and ranking can create and reinforce existing social and structural barriers that prevent women from participating in economic migration pathways.

The second paper, "Labour Market Challenges and Entrepreneurial Activities of Bangladeshi Immigrant Women in Toronto: A Family Perspective," expands on the experiences of South Asian women who come to Canada as spouses/dependants of skilled migrants, based on a case study of Bangladeshi women. Marshia Akbar and Valerie Preston apply an intersectionality lens to show how family goals and familial roles shape the entrepreneurship pathways of Bangladeshi women as they confront economic marginalization and influence one group of women to start and operate home-based businesses and another group to operate businesses outside the home. Adopting diverse pathways to entrepreneurship, Bangladeshi women in this study played a crucial role in the economic survival of the family.

The third paper, "Employment Services Responses to Labour Market Challenges for South Asian Women: An ACCESS Employment Study," advances and bridges the

discussion by examining the role of the settlement sector in providing culturally-sensitive employment services to South Asian women. Manjeet Dhiman, Ada Wong and Judy Yvonne provide an account of the employment barriers that South Asian newcomer women often face as they strive for economic integration and settlement in Canada. Describing the lived experience of women, their study also highlights effective program interventions undertaken by ACCES to reduce the impact of these barriers and increase employment opportunities and success for South Asian newcomer women.

Overall, these papers provide thought provoking information on the migration and integration of South Asian women bridging the interrelated contexts of policy, family, and settlement sector. The findings of the papers illustrate how the pathways to permanent migration and successful integration into the Canadian labour market offer promising opportunities, while also posing significant barriers to overcome for women from South Asian countries.

Credit goes to the authors who have written and put together the informative papers in this difficult time despite the cancellation of the Metropolis conference due to the pandemic. I would also like to thank Anna Triandafyllidou (Canada Excellence Research Chair in Migration and Integration) and Usha George (Director of the Ryerson Centre for Immigration and Settlement) for their constructive comments that have helped shape the papers into a coherent Special Issue of our Working Paper series. Tearney McDermott, the Research Coordinator at the RCIS, has played a key role in formatting and designing the volume. Many thanks to Laura Matthews, the CERC Marketing and Communication Manager, and Mark Witten, an independent writer, for creating the story line for the promotion of the volume. As a young researcher from Bangladesh and a CERC team member at Ryerson, it was a great pleasure and learning experience for me to coordinate the authors, compile the complementary papers, and perform the role of the guest editor for this important volume.

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Working Paper

No. 2020/9

Express Entry and Economic Migration Pathways to Canada: Opportunities and Barriers for South Asian Women

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Abstract

Canadian immigration policies, premised on liberal, multicultural ideals, are challenged with the task of balancing economic priorities with family reunification and commitments to human rights and gender equality. The pathways for economic migration to Canada have changed over the years to balance these aims with labor market needs and outcomes. Using published data and information gathered through a series of community consultations in four cities across Bangladesh, India, and Sri Lanka, this paper examines South Asian women's economic migration to Canada in the context of recent changes to selection and ranking of applicants. Working from a feminist lens, the changing trends, new opportunities, and persistent barriers to women's full participation are discussed in the context of varying states of gender (in)equalities in their countries of origin. Challenges to upholding Canada's stated commitments to family reunification and gender equality while applying immigration policy across a wide range of settings are also included.

Keywords: Women, Immigration Policy, South Asian, Canada, Migration

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1. Introduction

Canada has a long history of immigration and settlement and one of the most comprehensive immigrant selection systems among the Organization for Economic Co-operation and Development countries (OECD, 2019). Premised on liberal, multicultural ideals, contemporary immigration management is complex and challenging for Canada; it is a constant balancing of economic priorities of skilled migration with family reunification and international commitments to people facing humanitarian crises across the world (Simmons, 2010).

In 1962, Canada abandoned its Eurocentric, country-of-origin based immigrant selection policies opening pathways for skilled migrants from all over the world to work and live in Canada. Immigrant selection policies[1] over the next three decades reflected its desire to improve global competitiveness as a destination for skilled migrants. In 1967, Canada pioneered a points system for selecting migrants based on skill (economic class) while at the same time admitting their dependents and making provisions for sponsoring family members (family class) (Canadian Museum of Immigration at Pier 21, n.d). Since 1996, economic migrants and their accompanying dependents have been the largest category of immigrants admitted to Canada each year (Simmons, 2010).

Over the years, the points system has been the subject of substantive revisions in response to changing policy goals, labor market requirements, and demographic trends (Ahmad, 2020). One of the most recent and significant changes was in 2015 with the introduction of Express Entry-a new application management system. For the first time, applicants eligible to migrate under the economic classes would be placed in a candidate pool and ranked against each other. While the system of ranking was introduced to allow for efficient processing of applications, the benchmarks used for ranking was designed to pick candidates with the highest potential for labor market integration in Canada (Vineberg, 2019). By limiting application processing to a selected, pre-determined number of Candidates Express Entry was expected to create an efficient system to meet Federal and Provincial governments' needs for skilled labor (Government of Canada, 2019).

Historically, women's migration to Canada has been managed separately and differently from that of men. For example, in the early eighteenth century, women of European descent would arrive in Canada (New France at the time) to live, bear children, and work in the new settlements (McIvor, 1996). With the industrialization of Canada in the twentieth century, as settler-colonial women took up paid-work outside the home, women of non-European descent were allowed entry to fill gaps in the domestic and caregiving labor (McIvor, 1996). In contemporary Canada, immigrant women have had access to the same economic migration pathways as men since the 1960s. But most women who migrated to Canada in the last four decades have arrived as sponsored spouses or dependent family members (Dobrowolsky, Arat-Koc, & Gabriel, n.d.).

Immigrant women's labor market outcomes across different pathways in terms of employment rates and incomes have been relatively poor when compared to men (Hou, Frank, & Schimmele, 2010; Ontario Council of Agencies Serving Immigrants, 2017; Wong, 2020; Yssaad & Fields, 2018). Women from Asian countries of origin have had some of the highest unemployment rates, higher than that of immigrant men and non-immigrant men and women in Canada (Challinor, 2011; Yssaad & Fields, 2018). With almost a quarter of the

[1] In this paper, 'policy' is used in its broadest sense to refer to the government regulations, laws, bills, statutes, initiatives, and programs, that govern policy-making and practicing venues (Weible, 2013, pg.4).

female population in Canada now being foreign-born, efforts to improve immigrant labor market integration must include an understanding of the opportunities and barriers for women in the context of recent changes to economic migration pathways. In the expansive field of migration studies, gender-based analyses still constitute an area where there are large gaps, especially research from specific countries or regions of origin that constitute major migrant flows to Canada.

Using information gathered from literature and through community consultations in four cities in Bangladesh, India, and Sri Lanka this paper aims to understand South Asian women's participation in economic pathways for permanent migration to Canada. Focusing on migration trends since the introduction of Express Entry in 2015, the opportunities, constraints, and barriers to women's participation are examined.

2. Background

In 1967, Canada pioneered a points-based selection system for economic migrants replacing a system that was discriminatory on nationality, citizenship, and ethnic origin (Simmons, Immigration and Canada: Global and Transnational Perspectives, 2010). The Immigration Act legislated in 1976 regulated migrant selection based certain criteria – the level of education, training and experience in occupations-in-demand, and knowledge of the Canadian official languages English and French (Canadian Museum of Immigration at Pier 21, n.d). The strong human capital focus of the points system was critiqued in the past for being exclusionary to women. The policy of selecting people based on certain criteria, seemingly to remove the gender and racial bias in immigration policy, feminists argued, resulted in gender-based discrimination of women (Arat-Koc 1999; Dobrowolski 2010). Because points for work experience was tied to specific occupations., gendered norms about men's and women's work in the countries of origin, it was argued created a structural barrier to women's participation (Arat-Koc 1999; Dobrowolski 2010; Kofman & Raghuram, 2006).

Over time, the points-based system has changed. The most recent and significant change in 2015 introduced a system of applicant ranking (while still maintaining the points system) based on human capital benchmarks. A policy aimed at shifting immigrant selection priorities from human capital gains to better labor market integration in Canada (OECD, 2019; Vineberg, 2019). Express Entry sought to improve the efficiency of application processing in the Federal Skilled Worker (FSW), Federal Skilled Trades, Canadian Experience Class (CEC), and part of the Provincial Nominee Programs (PNP). In addition to removing the highly critiqued occupation-specific eligibility criteria and occupation-based quota, there were other changes, including raised benchmarks for official language test scores and reduced points for age over 40 years (Government of Canada, 2019; Vineberg, 2019; Weiner, 2008).

Although there has been a large body of work focusing on economic migration in the past, there is not much focus on recent experiences and outcomes with the changes to the application processing, candidate selection and ranking under Express Entry. Apart from official government reports and a few publications (Kaushik & Drolet, 2018; Vineberg, 2019; Wong, 2020; Yssaad & Fields, 2018) gender-based analyses of economic pathways as they relate to specific countries or regions of origin is an area of research with major gaps.

2.1. Express Entry and the Changes to Economic Migration Pathways

Express Entry introduced several stages to the application processing - an Expression of Interest stage (EOI), a candidate pool, and a system of ranking. In addition to the assessment of eligibility at the EOI stage (based on the points system),[2] applicants are given a Comprehensive Ranking System (CRS) score and ranked against others in the Express Entry pool (Government of Canada, 2019).

The CRS score is based on several benchmarks and has two equal components- core points and additional points. Core points up to a maximum of 600 are awarded for applicant's human capital (age, education, official language proficiency, and Canadian work experience), and accompanying spouse's factors (education, official language proficiency, and Canadian work experience). Additional points, also up to a maximum of 600, are given for arranged employment in Canada, post-secondary education in Canada, second official language proficiency, and siblings in Canada.[3] An applicant's CRS score determines their rank in the pool and the likelihood of being invited to apply for permanent migration to Canada. The CRS score and ranking are dynamic and subject to change as applicants enter or leave the pool, or when the criteria used for ranking are adjusted by IRCC (Government of Canada, 2019).

When it was first introduced in 2015, CRS benchmarks awarded 600 additional points to candidates with a job offer in Canada moving them to the top of the Express Entry pool (Vineberg, Improving Canada's Selection of Economic Migrants, 2019). Although this prioritised people with the highest chance of labour market success in Canada, most highly skilled migrants without job offers were excluded in this process. The Government of Canada reduced the number of additional points awarded for job offers to 200 in 2016 to make the system fairer and equitable. This policy change, some argue, has re-shifted the aims of Express Entry from labor market integration to human capital gains (Vineberg, 2019).

CRS score-based ranking also introduced a process of determination for accompanying spouses based on human capital points. Unlike in the past when spousal points were optional, a spouse who wishes to accompany an applicant under Express Entry must contribute 40 out of the 600 core CRS points for their education, official language proficiency, and Canadian work experience. Applicants not claiming spousal points, as notified on the IRCC website, will apply "as if […they] don't have a spouse or partner" (Government of Canada, 2019). Spouses not-accompanying applicants can be later sponsored by them, using a process similar to those applied under the family class. Once a principal applicant assumes residency in Canada they can submit an application for sponsorship providing that they can demonstrate financial capacity to support their partner in Canada (Government of Canada, 2020a).

This paper focussed on two aspects of Express Entry as it applied to candidates in the three countries of origin in South Asia; that is the system and the human capital benchmarks used for ranking and inclusion/exclusion of a spouse based on them.

[2] Only the FSW program eligibility is based on the points' system. The CEC and Federal Trades program have different eligibility criteria. For the CEC, there is no minimum educational qualification requirement and language test benchmarks are lower than for the FSW program (OECD, 2019).
[3] Provincial nominees also receive additional points (Government of Canada, 2019).

3. The Study Settings

The South Asian region has been increasingly more open to international labor migration since the 1970s (Bhat & Rather, 2016; Nazneen, Hossain, & Chopra, 2019). Bangladesh, India, and Sri Lanka are considered emerging markets and developing economies that have undergone structural reforms since the 1980s and 1990s with an aim to boost growth. These countries are faced with unbalanced growth, widespread poverty and unemployment and problems of skewed education and skilling with growing middle-class aspirations accompanying economic liberalization. Even though the three countries have different growth trajectories, together they are one of the world's fastest growing regions and contribute young and large work force to global growth (Goretti, Kiara, Salgado, & Guide, 2019). The three countries are also shaped by shared histories of colonization, persistent economic and political instability, and ongoing conflicts among its different ethno-racial groups (Barbora, Thieme, Siegmann, Menon, & Gurung, 2008).

In all of South Asia, patriarchal values and practices impact women's lives, health, and livelihoods. Bangladesh has the highest rate of child marriage at 52 percent with India following closely at 47 percent (UNICEF, n.d.) Combined with unequal access to education and poor control over resources and decision making, women in these three countries have been systematically disadvantaged compared to men. Some indicators of gender parity at the country levels, for example, labor force participation rates for women, are similar for the three countries at around 25% to 35% (Solotaroff, George, Kuriakose, & Sethi, 2020; The Global Economy, n.d.). There are wide variations in other indicators such as access to education; Sri Lanka performs better than India and Bangladesh in adult literacy and school enrollment for girls (Solotaroff, et al., 2020). Across these countries, although there are regional variations, women are still severely underrepresented in community leadership and political decision making. In India and Sri Lanka, women's place in politics has been largely dynastic and symbolic with representation in parliament not more than 10 percent (Nazneen, et al., 2019).

The status of women in these three South Asian countries is both regressive and progressive at the same time. While underlying patriarchal norms are slow to change, there are many examples of contemporary feminist organizing against traditional value systems and examples of women contesting and (re) negotiating gender norms (Feldman, 2001; De Alwis,2002; Nazneen, et al., 2019; Samath, 2009; Shukla, 2015). With relatively better access to education, work, and opportunities for travel and networking, some of the younger women from urban cities have a better chance at exercising agency and advocating for their rights to decision making at the household level (Bhasin, K., 2000; Chopra, Osella, & Osella, 2004; De Mel, Peiris, & Gomez, 2013; Nazneen, Hossain, & Chopra, 2019).

At the same time, family plays an important role in socializing women into gender roles, marriage and divorce are tied to women's sense of self, and masculine norms and attitudes continue to determine the distribution and access to power (Abeysekara & Amarasuriya, 2010; De Mel et al., 2013). As a region yet not comfortable with the idea of 'an empowered woman' there is widespread pushback against pubic displays of women's activism, organizing, and demonstrations (Abeysekara & Amarasuriya, 2010; Arora, 2019; Weib, 2014).

4. Methodology

Two sources of information are included in this paper: published data and outcomes of a series of consultations with key informants in Colombo, Dhaka, Mumbai, and New Delhi. Published data were gathered from the Government of Canada (2020g) 'Open Government'

data portal, IRCC annual program reviews and reports to the parliament as well as other published papers. Most of the consultations were completed between May 2019 and February 2020-before the global lockdowns due to the Covid-19 pandemic. In Bangladesh and Sri Lanka, the consultations were held in the countries' respective capital cities Dhaka and Colombo. In India, key informants from Mumbai as well as the capital city New Delhi were consulted.

The selection of these four sites is both conceptual and practical as the authors had long-standing community connections and networks in these cities. All four cities were also likely to provide access to immigration lawyers, consultants, and language trainers as they normally tend to organize themselves around the respective locations of the Canadian High Commissions and Canada visa application centers (VFS Global) in each country. These sites also provided access to the Universities, Research Centers, and some of the not-for-profit agencies involved in this field of work.

The three authors of this paper led the research work in each of their respective countries of origin. While they had lived and worked in these countries, for the most part, they had also lived outside them as economic migrants, students, or dependents. Existing connections to academia and networks with community organizations were leveraged to identify and invite key informants for this study. Most consultations were in-person individual or group meetings held before the travel restrictions due to the Covid-19 pandemic; a few of the meetings were held over the phone afterwards. The authors and/or locally based research assistants facilitated the meetings in either a native language or in English based on participants' preferences.

The data analysis is gender-based and rooted in feminist perspectives recognizing that diverse groups of women, men, and non-binary people have different experiences based on their social locations. It challenges western assumptions of homogeneity and universality of "third-world" women's experiences (Mohanty, 1984). While recognizing women's agency and individuality as uniquely situated complex subjects, this work also aims to contextualize their experiences within the varying and dynamic states of gender in each of these settings.

The following results section includes a description of the participants, gender-disaggregated data showing recent trends in economic migration pathways more generally and specifically in relation to the South Asian settings, and thematic descriptions drawn from the consultations. Summative findings from the consultations and some of the representative (de-identified) quotes are presented under three broad themes-Opportunities: economic pathways in a gender-equitable context; Barriers: economic pathways in gender-inequitable contexts; and Express Entry and the structural barriers to women's participation.

5. Results

5.1. Participants

Across the three sites, 24 participants representing immigration-related service providers including immigration lawyers and consultants, language trainers, and organizations supporting labor rights and women's rights as well as academics affiliated with local Universities in Colombo, Dhaka, Mumbai, and Delhi participated in the consultations. All the participating immigration lawyers and consultants were men. Except for a few of academics and one agency representative who identified as male, all the other participants were women. Some of the immigration lawyers lived and worked in multiple locations in Canada, Bangladesh, Sri Lanka, and a few other countries. Those who identified as immigration consultants worked in their respective countries of origin. The academics were

experts in diverse fields of study ranging from Social Sciences and Humanities to Gender Studies and Anthropology. Representatives of labor and women's rights organizations had different backgrounds ranging from Gender Studies to Health and Social Sciences; most of them had worked in the not-for-profit sector long term.

5.2. Economic Migration to Canada: Recent Trends

In 2019, Canada admitted 109,595 principal applicants and their accompanying family members processed through Express Entry. The majority of them were admitted under the FSW program followed by the Canadian Experience Class and the Provincial Nominee Program (Immigration, Refugees, and Citizenship Canada, 2020). When both principal applicants and their dependents are included, almost equal proportions of women and men have been admitted through these programs. However, when the principal applicants admitted under the economic classes are considered, the proportion of women continues to be lower than the number of men as it has been in the past (Immigration, Refugees, and Citizenship Canada, 2020; 2019; 2018; 2017).

In terms of the countries of origin, 25% of all immigrants admitted to Canada in 2019 was of Indian origin (Government of Canada, 2020d). They also accounted for almost 50% of the people who entered Canada through economic classes in 2019 - a statistic that has shown a steady increase since 2015 when it was only 19% (Immigration, Refugees, and Citizenship Canada, 2017).

In 2019, 815 economic migrants arrived from Sri Lanka,[4] almost doubling the number the arrived in 2015 (Government of Canada, 2020e). They will add to the 200,000 or so Sri Lankans living in Canada (Government of Canada, 2020b). Although about a quarter of them arrived as refugees prior to 2010 during the civil war in Sri Lanka (Statistics Canada, 2018), Canada is one of the leading destination countries for Sri Lankan labour migrants outside of the Gulf Cooperation Counties (Doan, n.d.). It is likely to continue to be an important country of destination for Sri Lankans who have ties to the largest Tamil diaspora outside of India.

From 2015 to 2019, about 2000 Bangladeshi's have been admitted under the economic classes[5] every year (Government of Canada, 2020e). Bangladeshi migration to Canada shows an increasing trend becoming one of the more recently-added destination countries following the Gulf Cooperation Countries, the UK, and the USA (Etzold & Mallick, 2015). It is estimated that there are 100,000 Bangladeshi people in Canada (High Commission for Bangladesh, Ottawa, n.d.).

5.3. Women's Migration through Express Entry

The proportion of women submitting applications as economic migrants has shown an upward trend reaching 41% by the end of 2019 from 30% in 2015 (Immigration, Refugees, and Citizenship Canada, 2020; 2018). This pattern is also consistent with the increasing proportions of successful applications - women admitted to Canada under economic classes across several countries of origin have increased proportionality (table 1). By 2019, almost 40% of the Indian citizens admitted under Express Entry were women.

[4] Incudes FSW, CEC, Caregiver, Atlantic Immigration Pilot Programs, and the PNP

[5] Incudes FSW, CEC, Caregiver, Atlantic Immigration Pilot Programs, PNP, and Business (Investor) groups

From Pakistan and Egypt, other developing countries among the top 10 countries of origin for economic migrants, the proportions of women have varied around 30%. Among Bangladeshi citizens admitted in 2017 and 2018, around 30% were women. Data for Sri Lanka is not available from the sources cited here as it would be aggregated under the 'other' group with several countries of origin. For comparison, admissions from France, the UK, and the USA and are also included in table 1.

Table 1. The Proportions of Women and Men admitted through EE 2017 – 2019[6] by the Applicant's Country of Citizenship

	2017		**2018**		**2019#**	
Country of citizenship	Women%	Men%	Women%	Men%	Women%	Men%
France	42.7	57.3	43.8	56.2	48.2	51.8
United Kingdom	38.0	62.0	27.1	72.9	38.8	61.2
United States	39.6	60.4	27.9	72.1	42.7	57.3
India	**32.8**	**67.2**	**23.3**	**76.7**	**38.2**	**61.8**
Bangladesh	**27.0**	**73.0**	**31.4**	**68.6**	*	*
Pakistan	26.8	73.2	19.2	80.8	33.6	66.4
Other	42.9	57.1	43.8	56.2	44.5	55.5

#Preliminary data subject to change *Data not reported/not among top 10 countries in 2019

Source (Immigration, Refugees, and Citizenship Canada, 2020)

6. Themes

6.1. Opportunities: Economic Pathways in a Gender Equitable Context

From a country of origin perspective, with Express Entry application processing being almost entirely online, immigration lawyers and consultants in these four cities take on a substantive role as frontline contacts and sources of information available and accessible to applicants. According to the representatives from this group that were consulted, anyone able to meet the program requirements, regardless of their gender, can potentially migrate through economic pathways. From this perspective, an immigration consultant based in Colombo argued, barriers to economic migration are not gendered. As gender is not an eligibility criterion for the economic classes and/or subsequent scoring and ranking in the Express Entry pool, they considered Express Entry to be gender-equitable in principal.

> Express Entry is not based on gender. It is based on their abilities, assessment, skills, points. Whether it is a man or a woman, if you can go through the point system you can go, there is no gender bias. [it is based] merely on whether they pass the tests and reach the points. – Consultant, Sri Lanka (ref#4SL)

According to the immigration lawyers, consultants, and language trainers, at an individual level, women's participation in the economic migration pathways to Canada showed positive change. Although it was not common for married or single women to apply

[6] Gender disaggregated data by the country of citizenship is not published in 2015 and 2016.

as principal applicants in the past, they said more of them were now inquiring about and applying through Express Entry. During the consultations with the academics, some of them agreed with this observation, because anecdotally, there were more South Asian women taking the lead in applying for "skilled" migration to Canada. Lawyers and consultants also recognized a difference between women's motivation, engagement, and willingness to not only participate but also support their husbands' applications, but not vice versa. They said women were more likely to work on improving language test scores to meet the benchmarks and improve CRS scores for their own applications or to support their partners' ones. In fact, some consultants said that they encouraged women to apply or re-apply as principal applicants because of these qualities.

> I believe the trend has changed. What once was a male's decision, has changed [for] it was the wives who decided to make the move. Incidentally, the women end up doing better in the application or the IELTS. In my experience, women are taking the lead. – Academic, India (ref#3In)

Unlike in the past when application processing times were lengthy, Express Entry can be a quick and efficient pathway for both men and women if they were qualified and well-prepared. Although it was a small number of women coming forward, a few immigration lawyers have helped those leaving abusive relationships to apply through Express Entry. People who feared public stigma and persecution because of their sexual orientations and/or non-conformist gender identities, according to an immigration lawyer in Colombo, have had their applications rapidly processed through Express Entry. But not all of them have been successful; women who have recently left abusive relationships may not meet the one year's continuous work experience requirement for the FSW program or they would not have saved enough funds to cover application fees, provide evidence of funds, and/or to pay lawyers/consultant's fees.

> If you are a single working woman and you are responsible for the family [children], you may or may not have the luxury of having spare cash to fund the immigration process because the immigration process is costly. – Academic, India (ref#3In)

6.2. Barriers: Economic Pathways in the Context of Gender Inequality

Women's ability to participate in economic migration, the academics and labor rights advocates agreed, was shaped by several intersecting factors -her socio-economic class position, access to resources, and the ability to exercise agency in decision making. They agreed that the ability to engage in economic migration was dependent on access to funds: "If you think about it, do you know anyone from India who immigrated, that is poor?" questioned a scholar based in India (ref#1In).

Marriage was cited as a pre-requisite for society to sanction migration for women in these cities. Unlike for men, it is not common for single women to think about applying for migration or for their families to allow it. For married women, the husband and family play a large role in decision making. As mentioned by an immigration consultant in Dhaka, they will not even consider accepting a client without clarifying whether she has family support.

> If a woman comes, I first ask where is her partner is? If she says her partner will not apply. I ask her whether her parents are with her [supportive] in case her husband is not. You know a woman needs support from the family, without the support, it's really difficult. – Consultant, Dhaka (ref#8Ban)

Immigration lawyers and consultants considered the system of ranking and the benchmarks for ranking as creating a fundamental shift in aspects of human capital that is valued in the selection of migrants. In the allocation of points for the FSW program eligibility, work experience accounted for a higher proportion of the total points than in the CRS. This meant that highly skilled professional women, such as doctors and nurses who would have qualified for the FSW program would lose points for age and have no advantage for work experience in the CRS rankings.[7] For them, migration to Canada thorough Express Entry is no longer an option. In all four cities, participants talked about Canadian experience as a barrier to nurse's migration under this scheme, because unlike in the IT fields, nursing requires accreditation, which is not offered to applicants outside Canada. At the same time, immigration lawyers and consultants have noted that younger, better educated women in other fields of work have had chances of being successful through Express Entry-if they score well enough in the official language competency assessments.

> One of the occupations that provide[d] opportunities for women was nursing. With the new system, […] they don't get the opportunity to get the visas like they used to [before the Express Entry]. But some of the new applicants are younger, their English level is higher, and they become successful faster. – Consultant, Sri Lanka (ref#4,SL)

6.3. Express Entry and the Structural Barriers to Women's Participation

With the introduction of spousal factors for CRS points and the option of determining accompanying status based on their points contribution, immigration lawyers have advised couples to decide on the principal applicant based on the most favorable accumulation of points. Although they did not consider gender bias to be in effect, the fact that more men are still successful as principal applicants is, they agreed, indicative of their relative advantage over women in terms of the ability to claim higher points for better CRS rankings.

> We will check [points calculator] with and without the partner points, if her points are low and his ranking goes down, we advise them to declare non-accompanying spouse. – Lawyer, Sri Lanka (ref#4SL)

Consultants and lawyers recognized that women may not be able to contribute enough human capital points because of their reproductive roles.

> When women are included as the spouse, and in cases where due to childbirth or health reason, they have taken a backseat in terms of career [education] points, [that] affects the main applicant's score. – Consultant, India (ref#4In)

Because of gender inequitable access to education, work, and opportunities to develop skills, a spouse excluded from accompanying an applicant in South Asian contexts, according to the academics, is most likely to be a woman. Using human capital to decide whether they would be allowed to enter Canada with their partner, the academics argued, is likely to deepen gendered perceptions about women's worth not only in Canada but in their countries of origin. A system that allows for the exclusion of a spouse based on her labor market value, they argued, creates a structural barrier for women; it can systematically

[7] Vineberg (2019, pg 5) provides a comprehensive comparison of points under FSW and express entry

exclude more women than men from participating and benefitting from economic migration. As frontline advisors and counsel to applicants, immigration lawyers and consultants did not have an awareness of the manifold implications for the women left behind both in terms of the additional reproductive and caregiving roles or the possibility of a long and complicated sponsorship process.

7. Discussion

From an immigrant-receiving country perspective, Express Entry has created an efficient application management system that has been able to remove delays and backlogs in processing times. (Immigration, Refugees, and Citizenship Canada, 2020). The online application submission process has removed country-specific quotas that were limited by country office's and processing center's capacities in the past (Satzewich, 2015). This means that any number of eligible applicants, in so far as they meet eligibility criteria, can potentially enter the Express Entry pool from any country in the world.

In terms of the eligibility screening, scoring, and ranking to access economic pathways, Express Entry provides an efficient application process. As a policy, it can open possibilities for those with the desired human and economic capital, regardless of their gender, to be able to benefit from rapid assessment, selection, and approval of their applications to permanently migrate to Canada. From an immigration program delivery perspective, those who regularly engaged with the application process in the four cities of origin, mostly immigration lawyers, consultants, and language trainers considered it to be gender-equitable in principal.

In addition to the overall increase in the proportion of women applying and admitted as principal applicants in the years since the introduction of Express Entry, there is some country-level evidence of positive change in women's participation rates (IRCC, 2019; 2020). While it may be too early to see trends in women's access across South Asian settings, there are indications of individual-level changes in their participation. Representatives of labor rights organizations and advocates for women's rights recognized this as being compatible with women's relatively better access to education, work, and opportunities for travel and networking in urban settings. There is some evidence of positive changes for younger women who have begun to demand equal rights and access to spaces, resources, and opportunities (Feldman, 2001; Gunjan, 2015; Nazneen, Hossain, & Chopra, 2019; Shukla, 2015). While it may be also presumptive to draw links between women's empowerment and migration in these settings, it is not so to recognize their agency in navigating far more barriers than the women from relatively more gender-equal ones (Abeysekara & Amarasuriya, 2010). As the locus of gender socialization, the family appeared to play a significant role in women's decision making around migration. In fact, women's struggles become invisibilized in societies that try to separate their public commitments to gender equality from their demands for greater control over women's freedoms in their private lives (Chopra, et al., 2004; De Mel et al., 2013).

For a small, but growing number of women facing gender-based discrimination and abuse in these settings, economic pathways can create an opportunity to escape persecution, violence, and stigma. In societies that are overtly transphobic and stigmatizing, as is the case in some of these cities (Chandimal, 2014; Knight, 2019), because of realistic fears about safety and public defamation, Express Entry can offer quick pathway even for people who would otherwise qualify though humanitarian routes. When gender-based discrimination becomes a reason for migration, it also becomes a barrier to access and participation because requirements to do so are often predicated on having access to resources, money, and opportunities.

Migration from gender unequal countries to more equitable ones can have positive economic and development outcomes for the sending and recipient countries (Kenny & O'Donnell, 2016). Furthermore, if there were no structural barriers to migration and labor force participation, women from the gender unequal countries would outperform their male counterparts in the destination countries (Kenny & O'Donnell, 2016). Structural barriers are obstacles that disproportionately affect one group more than others to create or maintain disparities in outcomes whether it is incomes, access to resources, and in this case, migration opportunities. The points system and the CRS ranking would be gender-equitable if everyone had the same access to education, types of work in demand, resources to develop language skills, and the ability to access jobs or educational opportunities in Canada. When the characteristics used to determine and rank human capital are not equally distributed across gender, social class, or race and ethnicity, application ranking can reinforce existing structural barriers for those who are disadvantaged. This is not quite dissimilar to the criticisms against the points system in the past (Dobrowolsky, Arat-Koc, & Gabriel, n.d.; Vineberg, 2019). In this sense, Express Entry has not only retained the biases in the points system but amplified it through a system of ranking in ways that are disadvantageous to women.

In gender unequal settings, the determination of accompanying spouses based on human capital points can create a structural barrier for women. While there could be some benefits to an applicant first moving to Canada to find work, get settled, and then bringing family over to join them, there is no forewarning about the length of separation or the complexities of a sponsorship application process. From a labor market integration perspective, such a policy can encourage accompanying spouses to obtain additional qualifications or to improve their official language competencies before migrating to Canada. But if the same structural barriers to women's participation as principal applicants exclude them from claiming spousal points, it reinforces ideas about women's (lack of) worth and dependency. When the option of leaving a spouse is presented as a workable solution to improving chances of migration to Canada, it can obscure the short- and long-term implications for the women left behind.

Obtaining permanent residency through sponsorship pathways can become a lengthy process; it is contingent on the applicant maintaining his immigration status, ability to demonstrate income and financial capacity to sponsor, and in some cases providing evidence of the legitimacy of their relationship (Kelley & Trebilcock, 2010). Sponsored spouses have some of the lowest labor market participation rates in Canada, they have no recourse to social welfare, and unlike dependents remain in a 3-year sponsorship agreement with the sponsor. There is evidence of sponsored women's higher risks of domestic violence and control by abusive partners post-migration in Canada (Alaggia, Regehr, & Rishchynski, 2009; Oxman-Martinez, Hanley, Lach, Khanlou, Weerasinghe, & Agnew, 2005).

A scoring system that determined women's eligibility based on their human capital relative to that of men's, it could be argued, has created a mechanism to effectively exclude dependent women from the economic pathways managed through Express Entry. A policy that constrains the number of dependents admitted under the economic classes while gathering human capital for market gains, would be also considered as undermining Canada's stated commitments to family unification and gender equality.

8. Limitations

Using quantitative and qualitative data, this paper explored opportunities and barriers to women's participation in the pathways for economic migration to Canada in four South

Asian cities of origin. Centering on the experiences of women and their countries of origin, this work is reliant on published data and a series of consultations involving key informants in the four cities. As such, it is limited by the scope of the available data and the participants' perspectives. As reporting gender-disaggregated data is a recent Government of Canada initiative, there are some limits to the trends, comparisons, and analysis included here.

This study is exploratory in nature and limited in scope. Although Dhaka and Colombo can be representative of a larger proportion of the immigration-related services in those two countries, this is not likely to be the case for a large country like India. Perspectives of a few representatives from Mumbai and New Delhi can only provide limited insights in this context. It is also noteworthy that almost all the migrant related service providers interviewed across the three settings were men. While it is to be expected given that this field of work is highly male dominated, this also means that the perspectives shared may not be reflective of the views of the women who also work in this field.

9. Conclusions

With the GBA+ commitments to policy design and implementation across Government departments, IRCC is faced with the challenge of balancing gender equity with its broad aim of maximizing gains from human capital for economic growth (Government of Canada, 2020f; Taylor, 2018). In addition to versatility and responsiveness to changing Canadian labor market needs, the system of ranking and the benchmarks used for it were aimed at improving immigrant integration into the labor market and life in Canada (Weiner, 2008).

In gender-equitable contexts, Express Entry and the new system of ranking allows both men and women with the desired human capital to benefit from rapid assessment, selection, and invitation to migrate to Canada. Emerging trends show positive change at the macro-level in South Asian women's access to economic pathways for migration. Those who engage with applicants and counsel them on the frontlines have begun to see micro-level changes, a reflection of women's agency in engaging with pathways for migration, at times, from extremely gender disadvantaged positions.

Designed from a Western, liberal, gender-equitable perspective, the system of scoring and ranking can create and reinforce existing structural barriers to women's participation in gender unequal contexts. Gender-neutral policies not grounded in women's specific experiences and needs, as demonstrated here, can reproduce harmful masculine norms and attitudes. The potential to favor men into economic classes while excluding at least some of their women from accompanying them, it could be argued, is effectively reducing the welfare burden on the immigration system while still acquiring human capital for economic gains. For a country opening its borders to an international community of migrant labor and reliant on them for economic and population growth, creating an equitable immigration policy that applies fairly across different contexts is a challenging task. Comprehensive GBA+ analyses of immigration policy and practices must reflect the complexities and nuances of different countries of origin and states of gender (in)equality.

Canada's investments in developing country programs aimed at empowering women and girls (Government of Canada, 2020f) is envisioning women's rights and equal participation in all facets of life, including migration, in the long-term. But balancing its economic goals with family reunification, in ways that uphold the stated commitments to gender equality across a wide range of settings, is the more urgent and immediate challenge.

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Labour Market Challenges and Entrepreneurial Activities of Bangladeshi Immigrant Women in Toronto: A Family Perspective

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Abstract

Non-recognition of foreign credentials and work experiences, complex professional accreditation systems and employers' requests for 'Canadian experience' deskill immigrants and channel them into low-paid, part-time and precarious jobs. We examine the strategies that immigrant families adopt to cope with labour market challenges. Applying an intersectionality lens, our study illustrates how family goals and familial roles, sentiments, and norms shape the diverse entrepreneurship pathways of immigrant women as they confront economic marginalization. Drawing on the narratives of university-educated Bangladeshi women who migrated to Toronto as spouses of highly skilled men, the research examines their decisions to seek paid employment, start businesses and operate home-based businesses. Though similar barriers faced many Bangladeshi couples as they sought employment in Toronto, they adopted diverse strategies to combat the economic marginalization that they experienced. Bangladeshi women in this study played a crucial role in ensuring the economic survival of the family by adopting diverse pathways to entrepreneurship.

Keywords: Bangladeshi Immigrant Women, Canadian Labour Market, Immigrant Entrepreneurship, Family Strategies, Intersectionality, Home-based Businesses, Non-home-based Businesses

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1. Introduction

Migration and integration are inherently gendered; with different negotiations and outcomes for men and women (Dion and Dion 2001; Lauster and Zhao 2017). Gender norms, interplaying with class and racialization processes, influence the social and economic integration of immigrants (Anthias and Mehta 2003, 2008; Hondagneu-Sotelo 1994, 1999; Romero and Valdez 2016; Willis and Yeo 2000). The literature on economic integration and labour market trajectories primarily focuses on immigrants as individuals rather than as members of families in which gendered processes shape the employment decisions of men and women (Bauder et al. 2019). A growing number of studies confirm that the family is the crucial unit of survival and a basis for resistance against racialization and discrimination (Baker and Benjamin 1997; Bauder et al. 2019; Creese et al. 2008; Martin 2019; Menjivar 1999; Tienda and Booth 1991; Vorley and Rosgers 2012). Family roles influence the search for income opportunities and men's and women's diverse employment decisions (Ali and Baitubayeva 2019; Menjivar 1999, 2003). This study responds to recent calls (Bauder et al. 2019; Shields and Lujan 2019, Ali and Baitubayeva 2019) for research investigating immigrants' employment decisions using a family perspective by investigating how family circumstances and family roles influence Bangladeshi immigrant women's pathways to entrepreneurship in Toronto, Canada. With its focus on the ways that family circumstances shape the entrepreneurial activities of Bangladeshi immigrant women, the study also exemplifies intersectional research about immigrant entrepreneurs that goes beyond the traditional focus on immigrant men from specific ethnic groups (Anthias and Mehta 2003; Mirchandani 1999; Romero and Valdez 2016). An intersectional approach to immigrant entrepreneurship is important as immigrants in the same ethnic group often do not have similar access to financial and social resources required for starting and operating a business due to their intersectional positionality based on gender, race, and social class (Romero and Valdez 2016). Looking at Bangladeshi women in different family circumstances helps us understand how various intersectional factors, particularly gender roles and family relations influence their engagement in diverse entrepreneurship.

Immigrant families often do not conform to traditional Canadian notions of a nuclear family with a bread-winner husband, a home-maker wife and their biological children (Ali et al. 2019; Bauder et al. 2019; Treuthart 1990). Many immigrant families include a group of people related by blood, marriage, adoption or emotional ties living in the same or separate households (Ali and Baitubayeva 2019) do not always conform to the nuclear family model of a married or common-law couple (with or without children) or a single parent with at least one child living in the same household[1] that underpins immigration policies(Hudon 2016). Nuclear family is also the basis for Canada's economic class migration that allows a principal applicant to come to Canada with dependent family members. Due to our focus on economic class Bangladeshi immigrants, in this paper, we examine the family strategies of Bangladeshi immigrant married couples with or without children living in a single household.

Most immigrant women in Canada (81%) are members of a family (Ali and Baitubayeva 2019). However, an emphasis on the labour market trajectories of people admitted as skilled immigrants, the majority of whom are men, and on individuals rather than on families has reduced attention to women's roles in the settlement of immigrant families. Drawing on a family perspective (Bauder et al. 2019), the case study of Bangladeshi immigrant women illustrates the employment barriers that many racialized immigrant women

[1] "The referent of the family is kinship, while the referent of the household is geographical propinquity or common residence … in numerous societies families do not form households, and in even more instances, households are not composed of families" (Yanagisako 1979).

and their husbands experience and documents the various family strategies that shape their entrepreneurship. In much of the immigrant entrepreneurship literature, men have been the subject of study due to their socially constructed roles as breadwinners and their status as principal applicants (Ali and Baitubayeva 2019). Studies focus on immigrant men's efforts to overcome employment challenges by entrepreneurship and often overlook women's key roles as entrepreneurs themselves and as family members of male entrepreneurs (Anthias and Mehta 2003; Mirchandani 1999). We argue that a family perspective allows for an intersectional lens and reveals how family norms, family interrelations, and gender roles and social class shape the ways in which racialized immigrant women engage in different types of entrepreneurship. The study recognizes women's diverse entrepreneurial activities by comparing Bangladeshi women's pathways to home-based and non-home-based businesses and identifies the factors that influence the various entrepreneurial activities that Bangladeshi immigrant women conduct inside and outside the home.

Detailed information from in-depth interviews demonstrates the gendered nature of women's pathways to entrepreneurship. The study describes how women's decisions about operating home-based and non-home-based businesses are shaped by their husbands' employment experiences and the economic goals of the family. The study is presented in four major sections. Section I outlines an intersectional approach to immigrant entrepreneurship that considers how family interrelations often shape the employment and entrepreneurial pathways of immigrant women. The succeeding section provides a description of Bangladesh immigrants' employment outcomes in Toronto and outlines the data collection methods including a summary of the social characteristics of the Bangladeshi immigrant women who participated in the study. Section III documents the employment challenges and financial difficulties that Bangladeshi women and their husbands experienced in Toronto. Bangladeshi women's engagement in home-based and non-home-based businesses is analyzed in the last section that compares the types of businesses operated at the two locations and investigates how family strategies encouraged women to operate businesses inside and outside the home.

2. A Family Perspective on Labour Market Integration

Employment challenges often delay the settlement and integration of newcomers in Canada (Shields and Lujan 2019). Systemic racism, such as employers' and professional associations' failure to recognize international credentials and work experience, poses major challenges as immigrants seek stable employment commensurate with their qualifications (Bauder 2003; Gupta 2009; Man 2004; Akbar 2016, 2019; Man and Preston 1999; Teelucksingh and Galabuzi 2007; Hou and Picot 2016). Despite selection policies that favour well educated and experienced applicants, recent immigrants, especially racial minorities, often experience deskilling. They often take up low-paid and low-skilled jobs resulting a persistent gap in earnings between the Canadian born and immigrants who settled in Canada after 1980 (Aydemir and Skuterud 2004; Banerjee 2009; Gupta 2006; Hiebert 1997; Lightman and Gingrich 2013; Pendakur 2001; Reitz and Banerjee 2007; Schellenberg and Maheux 2007; Pendakur and Pendakur 2011; Tastsoglou and Preston 2005).

In this context, another branch of research has examined the role of self-employment in shaping immigrants' labour market outcomes in Canada (Li 1997, 2000, 2001; Green et al. 2016; Abada, Hou, and Lu 2014; Lo 2009; Teixeira 2001; Teixeira et al. 2007; Razin and Langlois 1996). The fact that immigrants have a higher self-employment rate than the Canadian born population encourages researchers to explore how various social and economic factors influence their engagement in entrepreneurship. Recently, Romero and

Valdez (2016) have called for an intersectional analysis of immigrants' entrepreneurial activities. They argue that in the United States and United Kingdom, the literature indicates that gender and race as well as ethnicity shape immigrant entrepreneurship. In Canada, there is also growing evidence that racialized immigrant women often experience 'a double jeopardy' (Buzdugan and Halli 2009) as they are subject to gendered and racialised discrimination in the labour market (Li 2000, 2001; Pendakur 2000; Man 2004) and struggle with patriarchal gender norms and roles in their households. Traditional gender roles and women's limited social networks often make it difficult to engage in paid work (Phan et al. 2015) and influence their decisions about entrepreneurship (Anthias and Mehta 2003; Maitra 2013).

We use a family perspective to examine women's diverse pathways to entrepreneurship. Although, most immigrants come to Canada as family units rather than as individuals, the role of family in immigrants' labour market integration has often been overlooked (Shields and Lujan 2019). Proponents of a household or family approach to settlement and integration argue that resources provided by the family and the contributions of all family members are crucial for integration (Bauder et al. 2019). Focusing on the economic outcomes for individual immigrants rather than considering the economic circumstances of immigrant families also heightens the invisibility of women in settlement. In Canada, the skilled economic migration stream is dominated by men, while women still constitute an overwhelming majority of those who arrive as 'dependents' (Adsera and Ferrer 2015). Women are often overlooked in discussions of newcomers' labour market trajectories that still focus on the experiences of male skilled immigrants (Ali et al. 2019). However, recent studies suggest that immigrant women who come to Canada as dependent spouses of skilled immigrants make crucial economic contributions. They take survival jobs to meet the financial needs of their family, while carrying out unpaid domestic and care work and providing emotional support to their spouses and children (Ali and Baitubayeva 2019). A family-centered approach recognizes the economic and non-monetary contributions of immigrant women and highlights the influence of gender roles and family relations on economic integration.

2.1. The Place of Family in Immigrant Entrepreneurship

Explanations of immigrant entrepreneurship have evolved from a focus on entrepreneurship by necessity to a nuanced appreciation of entrepreneurship by opportunity. In the 1970's self-employment was seen as a means to combat immigrant unemployment and underemployment (Light and Bonacich 1988). Cultural explanations focused on the advantages of immigrant entrepreneurship for ethnic groups with a history of entrepreneurship and willingness to share resources such as labour, financial capital, and customers (Waldinger et al.1990; Lo 2009; Light 2004; Zhou 2004). In the 1990s, mixed embeddedness theory emphasizes how economic and institutional contexts (i.e., business vacancies, legal and regulatory structures, access to ownership and government policies) influence immigrant enterprises (Rath 2002; Lo 2009; Ram et al. 2001; Kloosterman et al. 1999). The theory highlights how the interplay of ethnic and financial resources and socio-economic institutional frameworks shapes immigrant entrepreneurship.

The above three explanations of immigrant entrepreneurship have been used in the Canadian context. Li (1997), Green et al. (2016) and Abada et al. (2014) emphasized that blocked mobility in Canadian labour markets encourages some immigrants to become entrepreneurs when they settle in Canada. In other cases, immigrants in Canada take advantage of ethnic and family resources to establish and operate businesses (Kwak 2000).

The institutional context that varies across Canadian provinces and territories also influences immigrants' entrepreneurial activities (Hiebert 2002).

While the literature acknowledges that immigrant businesses are often family enterprises in which family members collaborate to maximize collective wealth (Gold and Light 2000; Sanders and Nee 1996; Waldinger et al. 1990; Valdez 2016), little critical attention is devoted to the concept of the family. In much of the literature, it is conceived as a patriarchal institution in which men draw on different types of resources including the unpaid labour of women and children to establish and operate enterprises (Anthias and Mehta 2003, 2008; Bankston and Zhou 2002; Lo 2009; Nee and Sanders 2001; Valdez 2016; Pécoud 2004, 2010; Dhaliwal 1998, 2000). Women are mostly represented as the 'silent' and 'hidden' contributors to male-operated businesses. Studies of family businesses document how immigrant women often provide voluntary work and organize their everyday lives based on the business but do not make any decisions and cannot claim business ownership as men in the family control the finances and businesses decisions (Dallafer 1994; Dhaliwal 1998; Sanders and Nee 1996, Nee and Sanders 2001; Kwak 2002). Women are viewed as unpaid helpers rather than co-owners and co-managers.

To document and explain the experiences of female immigrants in family businesses often requires an intersectional approach to entrepreneurship (Romero and Valdez 2016). Social class, gender norms, and other dimensions of identity often affect immigrant women's business roles, the types of businesses that they start, and their access to family resources to establish and sustain businesses. Studying South Asian immigrant women entrepreneurs in the UK, Dhaliwal (1998) found that unlike working class women who play secondary roles in family businesses, middle class women who operate independent businesses play visible roles and control the businesses, though major decisions may still be made in consultation with their husbands and other male family members. Differential access to family resources by class and gender shapes the entrepreneurial activities of women in immigrant families. Studying fifty middle-class Mexican immigrant entrepreneurs in the USA, Valdez (2016) describes how household dynamics influence access to family-based resources, such as family labour, financial capital, and inheritance. Patriarchal and gendered family roles and responsibilities tend to favour investments in entrepreneurial activities by middle class men rather than by middle class women. A comparative study of businesses operated by British-born and immigrant women in the United Kingdom (Anthias and Mehta 2003) demonstrated that families offer different support to male and female entrepreneurs. Women receive little help from their families to establish and operate businesses. Family is not always a 'happy heaven' - as Anthias and Mehta (2003) suggest - it is also a site of conflict where negotiations about women's business interests often receive less priority than the economic interests of the male members.

Gender roles and differential access to family resources influence the type and location of the businesses operated by immigrant women. Within patriarchal social structures, women often have less access than men to a family's financial resources for business purposes. Women's responsibility for social reproductive work and many men's relative freedom from responsibility for social reproduction may also place women at a disadvantage. Compared with their male counterparts, many women have less time to invest in business activities and to build the social networks needed to operate and sustain a business (Anthias 2007; Anthias and Mehta 2003; Mirchandani 1999). In response to these gender inequalities, women often start businesses that require low investments and yield limited profits. In some cases, immigrant women operate home-based businesses to reconcile their families' needs for additional income with the household work expected from mothers and wives (Giles and Preston 1996; Leonard 2001; Ng 1990; Maitra 2013). In other cases, a husband's well-paid job encourages an immigrant woman to run a home-based business as a hobby for pocket money (Dallalfar 2004).

Acknowledging the contextual nature of immigrant women's entrepreneurial activities, this study examines how the labour market challenges facing Bangladeshi immigrant women and their husbands influenced the types of businesses established and operated by immigrant women. Bangladeshi women's stories indicate how the employment barriers that they and their husbands faced in Toronto required a re-evaluation of the family's social-economic status and re-negotiation of gender roles. Their experiences also shed light on how family strategies shape entrepreneurship. Specifically, the study investigates the links between husbands' employment experiences and Bangladeshi women's entrepreneurship by comparing the decisions and entrepreneurial experiences of women who operate businesses from their homes with those of women who operate non-home-based businesses.

3. Background and Data Collection

Toronto is home to the largest number of Bangladeshi immigrants (55.3% of 31,975 Bangladeshi immigrants in 2016) in Canada. Most Bangladeshi women migrate to Toronto as dependents of spouses or other family members[2]. According to the 2016 census, the majority of Bangladeshi immigrants living in Toronto (65.6%) are economic immigrants, admitted as skilled workers or as business investors. Among Bangladeshi economic immigrants, only 37.5% were principal applicants and 62.5%, entered Canada as dependents of principal applicants. Men comprise 85% of principal applicants, whereas women comprise 65% of secondary or dependent applicants. Women also comprise 63% of immigrants sponsored by other family members.

Like other racialized newcomers in Toronto, Bangladeshi immigrants, both men and women, are well-educated and the men have high rates of labour market participation. Nevertheless, the 2005 median family income of Bangladeshi immigrants, $38,257, was only slightly more than half that of white immigrants, $73,392 (Akbar 2019). The income gap is also evident in the high percentage of Bangladeshi households that report low incomes[3]. More than a third of Bangladeshi immigrant households in Toronto, 34.8%, have incomes below the low-income cutoff, almost five times the percentage of white immigrant households (7.7%) (Akbar 2019). In part, low family incomes reflect the recent settlement of Bangladeshis in Toronto. A majority of Bangladeshi immigrants in Toronto arrived after 1990, with half migrating between 2000 and 2006, unlike a majority of white immigrants that arrived before 1990 (Akbar 2016). Many settle in *Bangla Town*, the largest residential and business concentration of Bangladeshi immigrants in Toronto. Located around the intersection of two major Toronto streets, Danforth and Victoria Park Avenues, local businesses in *Bangla Town* attract Bangladeshis and other Asian immigrants from the entire urban region (Ghosh 2007, 2014; Halder 2012). Home to the largest concentration of Bangladeshi immigrants in the metropolitan area and a magnet for shopping and community

[2] Immigrants enter Canada as permanent residents under three major categories: economic class immigrants, family sponsored immigrants, and refugees. There are two subcategories of economic class immigrants: principal applicants who immigrate as skilled workers, and secondary applicants who accompany principal applicants as their dependants. (https://www.canada.ca/en/immigration-refugees-citizenship/corporate/publications-manuals/immigration-category-confirmation-permanent-residence-copr.html).

[3] Data for low income families are based on the Low Income Measure (LIM). The LIM is a fixed percentage (50%) of adjusted family income where adjusted indicates a consideration of family needs. The family size adjustment reflects the precept that family needs increase with family size. A family is considered to be low income when their income is below the LIM for their family type and size. (http://www5.statcan.gc.ca/cansim/a26?lang=eng&id=1110015&p2=46#F6).

activities for the entire immigrant population, *Bangla Town* was an ideal site for investigating women's entrepreneurial activities.

The participants for this research were recruited through South Asian Women's Rights Organization (SAWRO), a community-based organization that has been providing settlement and integration support to Bangladeshi newcomers in Toronto since 2007. The first author provided voluntary services at the organization for six months, from April-September in 2012, to gather knowledge of the Bangladeshi community and develop relations with Bangladeshi women. With help from the executive director of the organization and other community members, purposive snowball sampling[4] was used to select Bangladeshi married women who came here as accompanying spouses of the principal applicants and are working in home-based or non-home-based entrepreneurship.

All of the twenty-eight married Bangladeshi immigrant women who participated in this study live in *Bangla Town*. Women narrated their experiences operating home-based and non-home-based businesses in lengthy semi-structured interviews that asked about their families' and their own migration histories, labour market experiences, and decisions to become entrepreneurs as well as the challenges and benefits of entrepreneurship (Denzin and Lincoln 2000). All the women had entered Canada as dependents of principal applicants. At the time of the interviews, all but one woman had children, and more than one-third was caring for young children under the age of 5 years. At the time of the interviews, sixteen women were involved in home-based businesses and twelve women operated businesses at other premises.

The two groups of business operators differ in terms of age, educational attainment, and length of residence in Canada (Table 1). Younger women, less than 35 years old, are more likely to work in home-based businesses and older women are more likely to operate non-home-based businesses. Among the Bangladeshi business operators who participated in this research, the women who operate home-based businesses tend to be more educated than those who operate non-home-based businesses. Eight home-based business operators were university graduates, while only three of the women operating non-home-based businesses had obtained a university degree. Home-based business operators had settled within 15 years of the interviews. Most of them arrived after 2005 and all of them migrated to Canada since 2000. Their length of stay in Canada is shorter than that of most women who operate non-home-based businesses. All the non-home-based business operators migrated to Canada before 2000. Two had lived in Canada for close to 30 years and five for more than 15 years. All non-home-based business operators are homeowners, whereas all home-based business operators were renters. The longer period of stay may have helped non-home-based operators acquire the financial capital needed to invest in a business and a house (see Li 2001 and Green et al. 2016), The social characteristics indicate that young and educated Bangladeshi women who operate home-based businesses are financially struggling in Toronto compared to non-home-based business operators who have a better financial status.

[4] The researcher's involvement with SAWRO, a Non-Governmental Organization serving Bangladeshi immigrant women, facilitated the recruitment of a non-representative sample.

Table 1: A Snapshot of the Interview Participants						
Interview Participants	**Age Range**	**Marital Status**	**Education**	**Year of Arrival in Canada**	**Type of Self-employment**	**Additional Employment**
Home-based Business Operators						
IP-3 Selina	25-34	Married	College Diploma	2010	Beautician	N/A
IP-4 Priya	35-44	Married	University Degree	2009	Catering	Work in a Restaurant
IP-5 Sumaiya	35-44	Married	University Degree	2010	Music teacher and Child care	N/A
IP-6 Morjina	45-55	Married	High School	2006	Catering and Sewing	N/A
IP-7 Tuli	25-34	Married	College diploma	2005	Catering and Child Care	Work in SAWRO
IP-8 Parveen	25-34	Married	High School	2003	Sewing	N/A
IP-9 Sufiya	35-44	Married	College diploma	2006	Catering	Work in McDonald's
IP-10 Mira	35-44	Married	College diploma	2010	Catering and Child Care	N/A
IP-11 Nipun	35-44	Married	College diploma	2011	Catering	Work in a Clothing Store
IP-13 Najneen	35-44	Married	University degree	2004	Sewing	Work in a Factory
IP-17 Sabina	20-24	Married	University Degree	2008	Child care and Sewing	Work in a Restaurant
IP-18 Ritu	25-34	Married	University degree	2009	Child care and Home décor	N/A
IP-19 Yasmin	25-34	Married	University Degree	2006	Catering and Child Care	N/A
IP-21 Shimin	25-34	Married	College diploma	2005	Sewing	N/A
IP-22 Farah	25-34	Married	University Degree	2010	Computer Teacher	Work in SAWRO
IP-29 Kamrun	35-44	Married	University Degree	2011	Catering	N/A

Non-Home-Based Business Operators						
IP-1 Nupur	45-55	Married	College Diploma	1985	Restaurant	N/A
IP-2 Rupali	45-55	Married	High School	1999	Retail Store	N/A
IP-12 Shahin	45-55	Married	College Diploma	1985	Beauty Parlor	N/A
IP-14 Rebeka	35-44	Single	University degree	1999	Restaurant	N/A
IP-15 Jinat	25-34	Married	College Diploma	2007	Beauty Parlor	N/A
IP-16 Habiba	25-34	Married	High School	2000	Jewellery Store	N/A
IP-23 Nishat	45-55	Married	High School	1993	Retail Store	N/A
IP-24 Laili	35-44	Married	College Diploma	1993	Retail Store	N/A
IP-25 Soniya	35-44	Married	College Diploma	2001	Retail Store	N/A
IP-26 Mariyam	55-64	Married	College Diploma	1998	Retail Store	N/A
IP-28 Dipika	35-44	Married	University Degree	2003	Retail Store	N/A
IP-30 Anita	35-44	Married	University Degree	2005	Retail Store	N/A

Both groups of Bangladeshi women had similar employment histories. Like many of the self-employed Korean women that Kwak (2002) interviewed, most Bangladeshi immigrant women in this study did not have paid work before migrating to Canada. Less than half (42.9%) had participated in the paid labour market in Bangladesh. Most had got married and had children at an early age, around 20 and migrated when they were 20-25 years old. They had had few opportunities to work outside the home in Bangladesh. Their limited history of paid work contrasts with that of women from Hong Kong and Mainland China (Man and Preston 1999). Women who had paid work in Bangladesh identified themselves as complementary earners who worked as a hobby to pass the time or to obtain pocket money. For both groups of women business operators, their husbands had been the primary breadwinners in Bangladesh, prior to migrating to Canada. The women also reported that their husbands had been admitted to Canada under the economic class category as skilled workers due to their qualifications and foreign work experience.

4. Starting from Zero Again!: Experiencing Labour Market Barriers

In Toronto, Bangladeshi women experienced labour market challenges similar to those reported by other recent immigrant women (Naved et al. 2006; Man 2004; Zaman

1999; Guo 2015. Their husbands who had been the principal applicants in the migration process and the primary breadwinners before migration and on whom these women expected to depend financially after migration experienced long periods of unemployment and did not obtain jobs equivalent to those that they had in Bangladesh. Sufiya, who runs a home-based catering business, explains how her husband's expectations about job opportunities in Canada were dashed.

> *Sufiya: Before coming here, my husband used to search in the websites to find out whether there are job opportunities for him in Canada. He was a civil engineer so he found out that there are jobs in his profession here. So I thought he will work and I will stay at home at least initially then will look for work gradually. But after coming here we realized things are different. My husband did not get any job in his profession. Everywhere they ask for experience. His work experiences don't have any value and his education is value less. So it was a huge shock for him! He got a job where he had to work at night. But it was hard for him to work at night. Here working is different, we are used to do only paper works back home but here you have to do work physically. That is difficult for anyone after coming here.*

Despite having twelve years of work experience in Dhaka as an engineer, Sufiya's husband was turned down repeatedly for positions in his profession because he lacked Canadian work experience.

Similarly, Nupur, who runs a restaurant on Danforth Avenue, describes how it was unimaginable that her husband would not get a job in Toronto since his educational qualifications and employment experience were the driving forces for their migration. Despite having a master's degree in economics from a European university, her husband could not secure a job as an economist. In response, he opened a store to lend and sell videos of Bengali and Indian movies.

> *Nupur: When we came my husband was not getting a job related to his education and work experience. He got a master's degree in Norway. Still he was not getting a good position. My relative here told us the situation; no one gets a good job in the beginning. So, he started applying for low position jobs. He got a few job offers, not good ones, like a junior management position in a super store but why would he do those jobs? He came to work as an economist. We were running out of money and we could not sleep at night; we used to think what will we do and how will we take care of the sons? … The idea of having a store for videos came to my husband's mind. He thought how it would be if we start a business.*

Bangladeshi women also encountered labour market challenges firsthand when they looked for paid employment. Though the women came to Canada as spouses of economic class migrants, some possess university degrees, and a few had work experience prior to moving to Canada. The women's university degrees offered few advantages when they looked for jobs. Despite having a master's degree in computer science from a European country, Farah, did not even get a job interview in Toronto. "*I applied for 10 to15 jobs but no luck yet! They did not even call me for interviews*", said Farah who teaches computer programming from her home.

Like their husbands, Bangladeshi women who had worked in Bangladesh failed to secure a job. Some women could obtain precarious and poorly paid jobs but job insecurity and the inadequate incomes from part-time work encouraged them to start a business. Mariyam who has a clothing business highlights how unstable work schedule and

uncertainty of income as a supply ESL instructor influenced her to look for an alternative income source through entrepreneurship.

> *Mariyam: The job was temporary and there was no fixed work schedule and fixed salary. I used to receive calls from the ESL center if any regular teacher was absent. I used to wake up at 6 am and I had to go for work at 7 am without any prior notice and often there was so dark outside, and I had to drive while snowing. I was tired of it … So, starting a business was my dream.*

Some women had to start a business while continuing their poorly paid jobs to ensure adequate family income. Bangladeshi women's lack of success in the job market is typical for racialized immigrant women (Man 2004; Vosko 2003). Due to financial difficulties, Bangladeshi women pursued alternative economic and livelihood strategies to overcome their families' financial setbacks.

5. Finding a Way Out: Family Strategies and Women's Pathways to Entrepreneurship

Facing employment barriers and financial difficulties, Bangladeshi women engaged in diverse entrepreneurial activities. One group of women started home-based businesses and the other group started businesses outside the home. The two types of businesses are distinct in many respects, especially in terms of their types, main activities, and capital investments. The home-based businesses include catering, beautification, childcare, sewing, home decoration, and teaching music and computer programs. Six of the fifteen women had multiple home-based businesses. The home-based businesses are 'informal' in character, functioning outside government regulatory frameworks and thus, they are missing from any official records about entrepreneurship. Among home-based workers, six women have additional employment outside the home and six operate multiple home-based businesses.

Bangladeshi women operate different types of businesses at premises outside their homes. Often located on the main thoroughfare, Danforth Avenue, the women engage in formal retail and service businesses including restaurants, clothing stores and beauty salons. Unlike the home-based businesses that are operated independently by their female proprietors, many of the non-home-based businesses are operated jointly with the women's husbands. None of the women who operates a non-home-based business has any additional employment.

Despite having the same ethnic background and experiencing similar employment barriers, the two groups of women adopted different pathways to entrepreneurship. The interviews reveal that the different paths of Bangladeshi women operating home-based and non-home-based businesses are shaped by their family circumstances, social class, and families' strategies related to gender roles to combat employment barriers in Toronto, indicating the importance of intersectionality for understanding multiple factors that shape immigrant entrepreneurship.

5.1. Women's Entry into Home-based Businesses

Their husbands' employment decisions influenced Bangladeshi women's pathways to entrepreneurship. Some women were supporting their families while their husbands retrained and others were earning supplementary income because their husbands were

stuck in poorly paid and insecure jobs. In both instances, the women's decisions to operate home-based businesses were shaped by the family's financial needs and the desire to redress the husband's and family's loss of social status. The professional status of the husband ensures the family's financial wellbeing - and is often viewed as a collective attribute of the Bangladeshi family that signifies its success (Blau et al. 2003; Mahalingam and Leu 2005).

Many of the women sought to facilitate their husbands' retraining by looking for paid work, often for the first time. Najneen describes a typical job search in which she stresses the importance of the economic and social advancement of her husband.

> *Najneen: I decided to work because it is not possible to survive here on one income. My husband is not working now. He started working in Walmart; he didn't get a good job here. He tried a lot but nothing happened. He needs to get a degree from here … he was a banker; he was a senior manager in Sonali Bank. Here he applied for banking job but he could not get one. His job is the main concern now. He will do a diploma in finance or accounting. He needs a good job otherwise he will feel frustrated.*

Najneen is typical of the Bangladeshi women who started home-based businesses when they had no other means of financing their husbands' educations. The Bangladeshi immigrant women's entry into paid work to finance their husbands' skills development has been documented for other immigrant groups. Duleep and Sanders (1993) and Blau et al. (2003) found that immigrant wives took up paid work to support their husband's human capital development. Wives' decisions to work in low-paid positions and to start businesses to finance investments in their husbands' human capital is a common practice. As the head of the family, men are often the family's priority for obtaining the educational qualifications and skills that will ensure the family's financial future.

To earn sufficient income while their husbands re-trained, several Bangladeshi women started multiple home-based businesses. Sumaiya teaches children on weekends when they are not at school and provides childcare on weekdays. Because her husband is unemployed, her home-based work is the only source of income for the family in Toronto. Operating multiple businesses increases the family income.

> *Sumaiya: I teach music only 2 days a week, Saturdays and Sundays. There are 2 batches of students on Sunday and 1 batch on Saturday. Not many students yet! Only 9 students. I take 30 dollars a month from those who learn in batches. I teach 1 student alone, she did not want to join with others. So I take 50 dollars a month from her… I look after 5 kids, 2 Indian kids, they stay from morning 8 am to evening 5 pm, only on weekdays when their parents are at work … From these two sources I make like 800/1000 dollars. Somehow I am managing here.*

Other Bangladeshi women described an alternative family strategy for combating their famililes' financial struggles in Toronto; they and their husbands took whatever jobs and income opportunities came along. Excluded from the primary labour market, their husbands were hired for poorly paid, survival jobs that do not require Canadian experience (Creese and Wiebe 2012; Mojab 1999). Some men took jobs in fast food restaurants, supermarkets, security companies and factories which are often temporary and poorly paid. Women explained that as parents, they and their husbands were inspired to sacrifice their own career goals and work hard for their children's futures by doing any type of job.

Sufiya whose husband works in a low-paid job explains the family's employment strategy. Like her husband, Sufiya obtained temporary and part-time work at McDonalds.

However, due to the precarious nature of the job, she started a home-based business to provide additional income and to ensure her family's financial security.

> *Sufiya: After coming here no one cares what degrees you had in the past or what profession you had. So, you have to start doing whatever you get. My husband is a security guard here… I work at McDonalds. The income is not enough so I started the catering business from home. I work at McDonald from 8 am to 1 pm and then, I prepare food to cater from 2 pm to 7 pm. That's on weekdays and on weekends say I work [for catering] in the morning from 10 am to 12:30 and then in the evening I work [at McDonald] from 3 pm to 8 pm. It is hard but that's how we make money. We have to think about the future of our children.*

Immigrant parents' willingness to sacrifice to provide educational opportunities for their children (Nee and Sanders 2001) often encourages them to accept poorly paid and dangerous survival jobs. And in this respect, many Bangladeshi men and some Bangladeshi women are typical immigrants who will do almost any job to secure their children's futures in Toronto. The insecurity associated with survival jobs encourages some women to become entrepreneurs.

The women's pathways to home-based businesses underscore their determination to survive financially and restore their families' social status, either by facilitating their husbands' retraining or by contributing significantly to the stability of the family income. The Bangladeshi women's experiences are unlike those of Iranian women in Los Angeles, the wives of rich men, who operate home-based businesses as a hobby or for complementary income (Dallafer 1994). For Bangladeshi women operating home-based businesses in Toronto is not a hobby or a source of 'pin money' (Wokowitz and Phizacklea 1995: 28). Rather it is a means - often the only means - to overcome the labour market barriers confronting them and their spouses, to generate an adequate income for the family, and, in some cases, to restore their middle-class status.

5.2. Women's Entry into Non-home-based Businesses

A second group of Bangladeshi women took a different route to becoming entrepreneurs. Access to financial resources and a middle-class status in Toronto allowed them to invest in businesses that require significant amounts of capital. Due to their husbands' failure to obtain well-paid and secure jobs (Zhou 2004; Ram and Jones 1998; Portes and Bach 1985; Clark and Drinkwater 2002), many husbands became self-employed entrepreneurs. Some men who had been employed in low-wage and temporary jobs became entrepreneurs to earn stable and higher incomes from their businesses. Husband's involvement in businesses influenced most women's pathways to entrepreneurship. The intersectionality of class and family strategies distinguishes this group of women from those who operate home-based businesses.

Aware of the devaluation of their husbands' foreign credentials and work experience in Toronto, several Bangladeshi immigrant women identified entrepreneurship as a route to financial security and restored social status (Light 1984; Portes and Zhou 1996). They supported their husbands' entrepreneurial efforts as a means of avoiding jobs that were poorly paid and low status. Laili, who has been living in Toronto for twelve years, describes how her husband worked in low-paid jobs for five years before deciding to start a business to improve his income and enhance his opportunities for social mobility.

> *Laili: After coming here in Montreal my husband worked and we had to save money for the business. Then we started the business. He started business cause one has to invest 5 to 10 years to study and get Canadian degree to become qualified for a good job. So that's why we preferred business line ... We didn't know that an engineer will have to work in a grocery store! or as a waiter in a hotel! Clean dishes in the kitchen! So why should not he try to do something by himself rather than working in low-paid jobs?*

Two specific factors allowed these men to become entrepreneurs. Their early arrival during the 1980s and early 1990s worked in their husbands' favor. During this period, there were few Bangladeshi businesses in the Bangladeshi concentration in Toronto, so there was little competition. Nupur, who came to Toronto in 1985, provides a glimpse of the Bangladeshi concentration in the late 1980s when a few businesses served the needs of the growing Bangladeshi immigrant population. As more Bangladeshis settled near the intersection of Danforth and Victoria Park Avenues, demand for Bangladeshi food, groceries, money transaction facilities, and social and cultural services grew. The increasing need for entertainment among Bangladeshis allowed Nupur's husband to start a video cassette rental store.

> *Nupur: When I came to Canada just think, 26 years ago! We came in 1985. There was no restaurant for authentic Bangladeshi food. There were some they used to serve Indian food like Biryani. There was a Pakistani video store at this place … There was no source for entertainment here; there was no facility to watch Bangla drama serials and movies. Then he contacted [Bangladeshi] people in New York. There were many Bangladeshi video stores there [in New York]. My husband asked them if they he could buy Bangla videos from them. They said it is possible for them to send video cassettes of Bangla drama serials and movies to Toronto … Then we bought the video store from that Pakistani guy. My husband start bringing those videos and he also bought Indian movie cassettes from Indian stores and made a huge collection of those videos.*

Access to financial resources also enabled some Bangladeshi men to start businesses in Toronto. Some women sold family properties in Bangladesh and invested their own savings in their husbands' businesses. Rupali's story is typical.

> *Rupali: We did not take any loan. We invested our own money. We sold all of our property. That's ok because we will not go back so keeping those properties was not profitable. We would sell those anyway. Then my husband started a clothing business. Not this store, another store on Gerrard Street. Then he sold that business and started this one here.*

Their husbands' experiences as entrepreneurs in Toronto influenced Bangladeshi women's entry into non-home-based family businesses. In some cases, women helped establish their husbands' businesses. Driven by their shared interest in improving the family's financial situation and securing a middle-class lifestyle, many couples share business tasks. Nishat highlights how she and her husband decided to divide the daily work of running the business so that they can avoid paying for an employee and ensure the business is profitable:

> *Nishat: He stays in the evening hours but I have to decide the price of these dresses. He does not have much idea of price range. Often he calls me to know the price if*

customers request him to reduce the price, he calls me and then I tell him how much it is, then he sells the dress … More people come in the evening so I often stay in the store till evening and he stays at home. We do it because he cannot be here all the time, he needs to do other things, and someone needs to be at home. Or we have to get an employee to be here and pay him. So, I think it is better if we can manage, why paying someone else if we both work together and can manage the business? Then we can spend for our son's education. After all, it is our business.

Immigrant men sometimes exploit women's unpaid labour to run a family business (Anthias and Mehta 2003). Nishat, however, identifies herself as equal contributor of the business and views her unpaid labour as her support to achieving the well-being and financial security of the family.

Some of the women started a business to expand or complement the businesses operated by their husbands and other male family members. A husband and wife may operate separate businesses to ensure the family has a stable income. If the income from one business declines, the family can rely on income from the other business. Dipika has a clothing and ornament store and her husband sells electronic goods. The dual-business strategy provides a sense of security for her as she knows that the family has more than one source of income. She describes how important it is to have a back-up plan for generating income, since many businesses in the Bangladeshi neighbourhood operate at a loss.

Dipika: Economy is not good so here it is necessary that both husband and wife work and there is no guarantee in business here. If you have a job then different you will have a fixed income but business is uncertain. Now we are secure … If he is not doing well I can take care of the family.

Establishing businesses in the same or related sectors is one strategy to expand and stabilize the women's and their husbands' businesses and enables family collaboration. Women whose businesses are similar or related to the businesses owned by their husbands and other family members can obtain help and support from family members. Laili started a clothing business because her husband and brothers have clothing businesses in Toronto and in the United States.

Laili: My husband has wholesale of clothing and we have a warehouse in Spadina. Because he has a wholesale store, we thought to have a retail store here. I run this business and my husband works in Tycos, they have everything from all big brands and people like me buy clothing from them. My brothers have businesses in Toronto and in the US … We will never close clothing business cause it like a family business now.

Laili considers her clothing business to be an extension of the family business. Since her husband has a wholesale clothing store, she thought it would be beneficial to establish a retail clothing store. She buys clothing from her husband's wholesale business to sell at her store. The connections between the two businesses bring mutual benefits for their wholesale and retail clothing businesses. For these non-home-based business operators, the women's economic contributions are crucial to each family's success.

The testimonials of non-home-based businesses operators as well as those who operate home-based businesses demonstrate a very collaborative relationship with the husband. There seems to be equality and companionship – in the decision to help the husband get their qualifications recognized and find a better job while they provide for the

family or in partnering with the husband to established businesses to face the economic difficulties in the new country and achieve economic security.

6. Conclusions

The study sheds light on the value of a family perspective for examining how racialized immigrant women in Toronto deal with systemic labour market barriers and engage in entrepreneurship. The Bangladeshi women's experiences confirm that family strategies are key to entrepreneurship. Most Bangladeshi women in this study encountered labour market barriers at two levels; their husbands, who migrated to Toronto as skilled immigrants, had difficulty securing permanent and well-paid employment and the women themselves had little success securing full-time and stable jobs. The discouraging employment experiences of their husbands and the families' deteriorating financial situation as well as their own failed job searches lead the Bangladeshi women to entrepreneurship.

The employment barriers that women and their husbands faced in Toronto led to diverse strategies regarding entrepreneurship depending on each family's financial resources and re-negotiated gender roles. For the home-based business operators, their husbands' entry into low-paid jobs or their enrollment in educational programs compelled the women to take full or partial responsibility for the family's financial survival. Lacking financial resources, some women started home-based informal businesses that require little investment. In contrast, husbands who had started businesses often involved their spouses, encouraging them to operate joint businesses or independent businesses. Sharing business tasks and establishing similar and related businesses, these Bangladeshi couples ensured a stable income for the family.

The study illustrates the value of a family lens for an intersectional analysis of immigrant entrepreneurship that help understand the different entrepreneurial experiences of immigrant women. With its welcome recognition of women's active roles in family strategies to deal with employment challenges, the findings challenge discourses that portray immigrant women as silent and unpaid labour for family businesses. They also illustrate how multiple dimensions of social identity influence entrepreneurship. Even among a group of immigrant women from one country of origin, social class affected the type and location of their entrepreneurial activities. Immigrant men who settled earlier had established successful businesses, often with financial and labour contributions from their wives and these businesses enabled women to set up their own enterprises at premises outside the home. In families where husbands were still struggling with poorly paid and temporary jobs, women dealt with their limited financial resources and social connections by starting home-based businesses. Despite the similarities in women's motivations, both groups prioritize their husband's career success, their entrepreneurial strategies differ because of social class differences. Although eentrepreneurial activities are different, they emerge as collaborative activities to a large extent through which women actively participate in decision making and work in partnership with their husbands for the betterment of the family.

The study focuses only on nuclear immigrant families who came to Canada under the economic class stream. Studying other types of immigrant families, such as extended families and lone parent families is crucial to gain further insight into how family strategies influence economic integration in Canada and a full appreciation of the economic contributions of immigrant women. A full understanding of immigrant women's entrepreneurship also requires comparative intersectional analysis of immigrants from other countries of origin that takes account of the social diversity within ethnic groups and between them.

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Working Paper

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Employment Services Responses to Labour Market Challenges for South Asian Women: An ACCES Employment Study

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Abstract

This paper explores the employment barriers that South Asian newcomer women often face as they strive for economic integration and settlement in Canada. Several themes and findings have consistently emerged, in various research reports and through ACCES's experience as an employment services provider. For example, the role of South Asian women as primary 'caregivers' in their home life, creates challenges for them in entering the labour market and with continued career progression. The data reveals a definite 'wage gap' for this racialized group of women, despite their higher education and experience levels. This correlates with how South Asian women, like many other minority groups, have a different social and cultural experience in the workplace. This paper will also highlight program interventions undertaken by ACCES to reduce the impact of these barriers and increase employment success for South Asian newcomer women. The final section of the paper examines the 'lived experience' of South Asian women with reference to a specific ACCES jobseeker and statistics from our programs and services.

Keywords: Employment, Barriers, Women, settlement in Canada, Labour market studies

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Table of Contents

1. Introduction: ACCES Employment

> Visible minority newcomer women face more challenges than any other group to enter the workforce. This isn't just about getting women jobs; it's also about providing a sense of dignity and belonging. Canada's gender equality is for all women, not just for some.
>
> —The Honourable Ahmed Hussen, Minister of Families, Children and Social Development; Former Minister of Immigration, Refugees and Citizenship

Ayesha is a newcomer woman who has experienced economic exclusion first-hand. She came to Canada ten years ago with her husband and their 6-month-old child. In India, she had obtained a Master of Arts degree and she worked as a teacher. Upon arriving in Canada, she wasn't able to find work immediately in her field, so she took on part-time roles at Tim Horton's and KFC. Although she had teaching skills and experience, she took these roles out of necessity. Her situation corroborates a recent study by NG and Gagnon (2020) who examine the "double penalty of racialized women." With the term "double penalty" they refer, as do we, to the confluence of economic exclusion and the gendered and racialized wage gap facing visible minority women. Their data shows that "one part of this penalty can be seen in the fact that racialized women are over-represented in several sectors of the economy… many of these sectors tend to be relatively poorly compensated and include accommodation and food services, health care and social services, administrative and support, and waste management and remediation services" (p.8). This precise challenge is what Ayesha faces while working in the fast-food industry. Ayesha's experience demonstrates the struggle many South Asian women face when having to be the caregiver in their family, delaying or setting aside professional aspirations to remain flexible to care for children. Ayesha continued to work in underemployed roles as she had additional children and could not afford the high daycare costs in Ontario. Ayesha spoke about her lack of knowledge about working in Canada and some of her confusion around the way her managers communicated with her. Despite her strong English levels, it seemed to be a different style of communication and she didn't always feel like she fit in.

As an employment services provider committed to assisting diverse jobseekers to integrate into the Canadian job market, ACCES has seen first-hand the challenges that exist for newcomers to Canada. Further, ACCES has developed several specialized programs to address the particular barriers facing newcomer women as they navigate a new country, society, culture and, ultimately, employment. In this paper, ACCES will use data and insight from current employment services programs, as well as a review of Canadian immigration and labour market data, to explore aspects of the economic integration and settlement of South Asian women in Canada. Research indicates that the major factors impacting the social and economic integration of skilled newcomers include a lack of information and guidance; a lack of recognition of foreign credentials; a lack of recognition of international work experience, employers request for Canadian experience (despite existing legislation in the Ontario Human Rights Code specifying that employers are not allowed to ask candidates about Canadian experience unless they can demonstrate that it is required for the role), a lack of language skills; difficulties in obtaining references; prejudices, stereotypes, and discrimination; challenges with cultural integration; lack of access to social and emotional support; and struggles with health and wellbeing (Kaushik and Drolet 2018). This research is consistent with challenges we see newcomer jobseekers face when seeking employment in Canada. Currently, newcomer women from South Asian countries (India,

Bangladesh, Pakistan, and Sri Lanka) represent over 40% of the women that use services at ACCES. In addition to the challenges facing newcomers overall, some of the specific barriers faced by this group include economic exclusion and a racialized 'wage gap', the real and perceived role of women as the primary caregiver of children and the household within their domestic unit, and they also face a different social and cultural experience in the workplace. After considering these challenges, the paper will look closely at several ACCES programs for women and the specific components of employment support provided to newcomer women.

2. Canada as a Nation of Immigrants and Current Policy Direction

Canada has often been referred to as a "nation of immigrants," and it is true that "immigration has long been seen as a natural part of the growth of the country" (Statistics Canada 2011). Canadian immigration policies continue to position newcomers as important contributors to Canadian society, both culturally and economically. In particular, skilled and educated newcomers, from the perspective of policy and entrance requirements, are viewed as assets to our country's social and economic vibrancy. In his most recent mandate letter to the Honourable Marco Mendicino, the Minister of Immigration, Refugees and Citizenship Canada, Prime Minister Justin Trudeau outlined expectations for the Immigration portfolio to "attract more than a million new permanent residents" within the space of 2 years (2020-2022), which will "grow our economy and the richness of Canada's population" (Trudeau 2019). Embedded within this general immigration policy are more specific measures designed to attract newcomers who are skilled, educated, and deemed to have expertise in areas where there are, or will be, labour shortages. Between 2002 and 2014, Canada took in 983, 887 skilled immigrants, of which 408, 895 were principal applicants under the Federal Skilled Worker Program (Citizenship and Immigration Canada CIC 2015). In 2016, 59,999 skilled workers were accepted under this program, out of which 46.8% were principal applicants and 53.2% were spouses or dependents (Government of Canada 2017a).

The policy directives and incentives for attracting skilled newcomers, and the general immigration numbers that support these measures, encourage a prevailing perception that skilled immigrants are required for the future social and economic success of the country. When examining the barriers that exist for visible minorities and other marginalized groups to finding meaningful employment and achieving full economic integration, it is clear that there is a need to fully bridge the gap between skilled immigrants, employment and economic success in Canada. This is particularly true with regard to the settlement and integration of South Asian women into the Canadian economy and workplace, as they now make up the largest group of visible minority females in Canada (Hudon 2016).

3. The Wage Gap for Women and Visible Minorities in the Canadian Labour Market

In order to explore economic exclusion and the wage gap as it exists for South Asian Women in Canada, it is necessary to briefly consider female labour in general. Female labour in Canada moved forward significantly in 1951 with the first round of legislation that sought to eliminate discrimination by implementing fines and creating a complaints system. Provincially, the *Fair Employment Practices Act* and the *Female Employees Fair Remuneration Act* in Ontario was designed to provide women with equal pay for equal work. Federal law followed thereafter when Canada passed the *Female Employees Equal Pay Act* of 1956, which made wage discrimination based on sex against the law (Government of

Canada 2017). In practical terms, however, the wage gap, although it has been narrowing since this legislation, still exists today. In 2018, female employees aged 25 to 54 earned $4.13 (or 13.3%) less per hour, on average, than their male counterparts. In other words, these women earned $0.87 for every dollar earned by men. Statistics Canada explains that the gap can partially be accounted for by the uneven distribution of men and women across industries, as well as women's overrepresentation in part-time work. Beyond that, though, the same study by Statistics Canada concluded that "similar to other studies, nearly two-thirds of the gap in 2018 was unexplained. Possible explanations for this portion include gender differences in characteristics that were beyond the scope of this study, such as work experience, as well as unobservable factors, such as any gender-related biases" (Statistics Canada 2019).

The compensation gap that exists between men and women, is even wider for South Asian women. Visible minority newcomer women have the lowest median annual income of all newcomer groups at $26,624, compared to non-visible minority newcomer women ($30,074), visible minority newcomer men ($35,574), and non-visible minority newcomer men ($42,591) (Government of Canada 2018). In addition, visible minority newcomer women are more likely to be unemployed. The unemployment rate of visible minority newcomer women (9.7%) is higher than that of visible minority (8.5%) and non-visible minority (6.4%) newcomer men, based on the 2016 Census (ibid). And, when taking immigration status into account, 22% of visible minority immigrant women were in low-income situations, compared with 19% of Canadian-born visible minority women.

South Asian women experience economic exclusion and are often in the lower income ranges in this country even though many of them arrive in Canada with acquired skills and education. Immigrant women, in fact, are more likely to have completed a university education than their Canadian-born counterparts. In the core working-age group, aged 25-54, one-third (33%) of immigrant women had a university degree, compared with less than one-quarter (23%) of those women born in Canada. This data is consistent with data collected at ACCES. Over 50% of South Asian women who have utilized ACCES services have a Bachelor or post-secondary degree from outside of Canada.

Despite high levels of education from their home country, South Asian women do not always achieve full economic integration into Canadian society. What might be termed a 'racialized wage gap' is a manifestation of economic exclusion, or a lack of economic and workplace integration for this group. Economic exclusion for South Asian women also manifests in labour market segregation, unequal access to employment, employment discrimination, disproportionate vulnerability to unemployment or underemployment, income inequality and precarious employment (Galabuzi 2005).

4. Responsibility for Family and Work

In Canada, newcomer women most commonly arrive as the spouse of an economic or non-economic newcomer. There are three main classes under which people are admitted as Permanent Residents. Two of these classes are non-economic: Family Class and Refugee; and the third is the Economic Class. Almost 3 in 10 (29%) immigrant women who were admitted as permanent residents in 2009 were in the Family Class category. Women were more likely to be admitted under the Family Class category and made up 59% of all immigrants admitted from it. Another 39% of women who came that year were admitted as spouses or dependants in the Economic Class and they accounted for 56% of immigrants in that category. Statistically, South Asian women newcomers, more than any other group, are overwhelmingly likely to live with family when coming to Canada; in 2006, the rate was 95%. As such, South Asian women almost always have to balance their family life with their

efforts in finding meaningful work. In an article entitled "Immigrant Families and the Processes of Acculturation," Hynie points to cross-cultural research which identifies the tension and difficult acculturation process one experiences in moving from a "collectivist" culture (South Asia) to an "Individualistic" culture (Canada, U.S., Australia). Hynie concludes that immigration, combined with women's employment outside the home, may result in *some* changes in patterns of decision making and some more sharing of domestic labour, however it does not often challenge traditional gender roles. Moreover, the literature in this area points out that newcomer women, who are wives, continue to endorse a gendered division of labour (Hynie 1996). This is to say that South Asian women are often required to focus on the needs of their husbands and children while trying to advance their own personal and professional goals. Newcomer women may select roles with greater flexibility (shift work) or part-time options resulting in lower wages and less career mobility and growth in the long term. These types of roles tend to be more conducive to childcare needs (before and after school hours).

ACCES's experience in working with highly educated South Asian newcomer women through sector-specific bridging programs (targeted sectors include: finance, human resources, engineering, sales and marketing, supply chain, information technology and healthcare) has also indicated other challenges with balancing responsibilities at home. There are several patterns ACCES has noted while providing services to this highly educated, career oriented and experienced group. Upon their initial visit to ACCES employment services, a married couple will sometimes prioritize employment security for the husband (male) before the female, despite the equal or sometimes increased possibility that the female will find meaningful employment because of her experience, education and field of work. Second, the scheduling of full-time training for several weeks is sometimes a challenge for women as they are required to pick-up children after school or care for other family members in the home. With several programs that ACCES has for newcomer women, efforts are made to schedule training around these responsibilities and to reduce the number of evening or early morning networking opportunities. This can be a challenge as networking opportunities with working professionals provides significant value for jobseekers, however, they often take place during non-office hours. Newcomer women with families are often less able to attend freely without securing childcare options. All of these factors (while not exhaustive or consistent across all individuals) contribute to the challenge of balancing home life and childcare responsibilities with the prioritization of securing employment and advancing careers once in the workplace.

5. Social and Cultural Differences in Canada and the Workplace

Edith Samuel completed a study in 2009 that explored the *acculturative stress* that South Asian Women experience in Canada. Acculturative stress results as individuals "try to adapt to a new culture and incorporate unfamiliar cultural traits of the host society into their own. It also occurs when the process of finding a suitable job is prolonged and ongoing. The entire process is distressing and is particularly so on South Asian women who have migrated to Canada" (Samuel 2009). In her findings, after in-depth interviews with South Asian women who completed the move to Canada, Samuel identified 1) intergenerational conflict with their own children, 2) discrimination, 3) depression and, subsequently, 4) the use of a variety of coping strategies as common to the experience of acculturative stress for South Asian women in Canada. Acculturative stress contributes to the overall experience of adapting to Canadian culture, the migration process overall and the experience of home and societal life in a new country. Further, the experience of discrimination in a new country compounds the challenge both on a personal and professional level. This results in

increased stress and has a negative effect on the possibility of securing jobs and advancing careers.

There is also a need to recognize the impact of social and cultural knowledge including the ability to deploy practices essential to securing employment. Newcomers face challenges with learning a new language and culture alongside their immediate search for employment in a new country. Fifty-five percent of South Asian women arriving at ACCES for employment services have been in Canada for between three and six months. Within this relatively short period of time, newcomers need to familiarize themselves with the cultural and social practices of a new county, while also learning and implementing key job search strategies. The understanding of social and cultural norms and how they affect job search strategies is highly significant and forms a major part of the training and support provided by ACCES Employment. Knowledge about business communications, small talk, networking practices, familiarity with workplace culture, language and idioms are key to the success of jobseekers in both the job search, interview and workplace-success phases of employment. Even subtle behaviours and body language such as eye contact, handshakes and other non-verbal communication techniques can affect the success of newcomers. While this knowledge may be more common for individuals who grow-up in Canada, for newcomers, these factors present a challenge that affects their job search success in the short-term and continued career growth in long-term. Although this barrier exists for all newcomers, it manifests differently for women than for men. ACCES Employment's specialized services for newcomer women addresses these barriers.

6. Addressing the Unique Needs of Newcomer Women through Employment Services

As a service provider, ACCES prides itself on developing and delivering specialized services for racialized immigrant women to find meaningful employment. Services are personalized and customized to instill confidence and a sense of agency for each individual. As the Honourable Ahmed Hussen, former Minister of Immigration, Refugees and Citizenship has said, "This isn't just about getting women jobs; it's also about providing a sense of dignity and belonging."

ACCES, with the support of its government and corporate partners, has supported newcomer jobseekers for more than 34 years. Each year, about 80% of jobseekers served by the organization are new to Canada and arrive from all over the world. It should be noted for the context of this report that South Asian women with a wide range of academic, occupational and socioeconomic backgrounds participate in various programs at ACCES. Within the last 3 years (2017-2019), women from India, Sri Lanka, and Bangladesh make up over 40% of all female clients that ACCES has served. Of the total number of jobseekers served (women and men from all countries), 21% were South Asian women.

6.1. Job Search Skills and Connections to Employers that are Hiring

The most significant challenges facing newcomer women are hiring biases and discrimination by employers in Canada. As such, ACCES Employment's service approach is two-fold. One aspect of the model is to coach and support job seekers so they are well prepared for the Canadian labour market, ensuring they have the necessary strategy and tools (i.e., customized resumes, solid interview skills, knowledge and strategies for networking and effective communication skills) to successfully secure employment in their

targeted field. The second, equally important aspect of ACCES's service model, is to establish strong relationships with employers who are hiring across various sectors. ACCES helps employers realize the value of hiring newcomer talent and it provides direct connections to newcomer candidates. Employers gain access to a unique talent pool with an international perspective, diversity of language and experience. They are also provided with pre-screened and highly prepared candidates who will make an immediate contribution to their company upon hiring. Government hiring incentives are also available for employers to build a smoother transition for jobseekers with barriers to secure and retain employment. ACCES provides ongoing support to encourage job retention, development and coaching services to ensure success in the workplace.

ACCES has been able to not only identify the specific barriers to employment facing this high-need group, but also create programming to mitigate the detrimental effects these barriers have on their social and economic integration. ACCES currently delivers four customized programs for newcomer women including START- Customer Care, Empowering Women, Women in Technology and Career Pathways for Newcomer Women. Results from these programs and the success of recent cohorts prove their effectiveness.

In 2019-2020, ACCES programs and services achieved an 83% employed or in-training rate. For sector-specific programs, 86% of graduates find employment commensurate with their experience within one year of program completion. Upon program completion, participants have remarked on the encouragement, motivation and job search skills that were acquired through their programs. Agnes Kumar, a participant of ACCES's Leadership Connections program commented on the emotional aspect of job search in a country and the support received to succeed from the program an ACCES overall.

> I was very worried when joining the program that I would never find a job in Canada. The ACCES team greatly encouraged and motivated me to succeed. They helped me to build my confidence which definitely reflects in the way I perform in interviews. I was able to land two roles and I chose the role that will allow me to further develop my career. (Agnes Kumar, Leadership Connections Program Alum, ACCES)

Simlarly, Janhavi Harshe speaks to the preparation she received and the confidence she gained with learning about Canadian culture, the recruitment process and behavioral interviews, which can be challenging for newcomers that are unfamiliar with workplace communications in Canada:

> I realized that there is a big difference in the way candidates are considered in Canada when compared to my home country, India. The workshop helped me build confidence and faith in myself by being prepared for interviews and I learned how to answer difficult behavioral questions.

The following section considers particular components of these programs which provide needed support to newcomer women, including South Asian newcomer women. These program components serve to address specific barriers that newcomer women face, ensuring their preparedness for jobs and careers in Canada.

6.2. Identifying and Assessing Career Goals and Objectives

The assessment of career goals and objectives forms the foundation for customizing employment services and programs towards the specific needs of individuals. For programs supporting newcomer women, the initial one-to-one consultation helps to establish a trust

relationship, which is critical for identifying personal and career goals that newcomer women have. The trust relationship acts as a foundation for guidance throughout the job search process as it creates an environment through which newcomer women are able to self-reflect, share personal circumstances and be open about what they need in a new job and their career in Canada. The initial self-assessment is also an important step for establishing a longer-term perspective of newcomer women and the recognition of their own goals and career aspirations.

Two ACCES programs, the START Customer Care Program and the Career Pathways for Newcomer Women's Program, utilize the initial self-assessment to create a sense of self-awareness, confidence and recognition of particular skills, strengths and behaviours. The START Customer Care Program utilizes various self-assessment tools such as the STRONG Interest Inventory Assessment® (Strong 1927) and Personality Dimensions® (McKim 2015). The Strong Interest Inventory® assessment provides insight into a person's interests, to help them consider potential careers, their educational path, and the world of work. The assessment considers how these interests compare to the people successfully employed in a broad range of occupations and what motivates individuals in the workplace. Personality Dimensions® is used to understand strengths and behaviours of individuals, providing guidance for potential career areas.

Career Pathways for Newcomer Women is a program that utilizes an Essential Skills Assessment to identify and strengthen core skills that individuals already have, instead of looking at new skills that need to be developed (Government of Canada 2015). Understanding these skills will help to boost newcomer women's confidence in the job search process and promote a positive self-image, which is critical throughout the job search process. The program also includes a MyPlan Development Component where newcomer women explore their unique career pathways based on their skill sets. This equips them with resources to explore career options and to think creatively about their career.

6.3. Workplace Culture and Communication in Canadian Workplaces

Programs for newcomer women emphasize Canadian workplace culture and unique differences in communication style. ACCES's Empowering Women program provides training and coaching in two critical areas. First, negotiation skills are developed to help women become comfortable with actions such as negotiating competitive employment offers, salaries, promotions, and conditions for work-life balance. Training on negotiation skills creates an overall awareness of importance of independence and self-advocacy. The second area of focus for this program is communication skills. Participants receive training and coaching on how to present with confidence, equipping women with skills on how to communicate with self-confidence. These communication components are critical to enhancing the employment success of newcomer women, including South Asian newcomer women, who are unfamiliar with Canadian workplace culture and critical aspects of job search and career advancement.

Lacking knowledge of Canadian workplaces also presents a challenge for newcomer women. For example, they may be unfamiliar with common management frameworks such as matrix style management vs. hierarchal management. In addition, they may have a different understanding of the importance of communication between team members (i.e., asking questions when necessary) and the importance of engaging in small-talk and networking opportunities to build connections with colleagues. Coaching and learning in these areas provide newcomer women with additional knowledge for both the job search process and strategies for ensuring job security and retention once they are in the workplace. This learning is provided through a combination "theoretical learning," hands-on

practice and anecdotal lessons from employers and professionals who participate as guest speakers and mentors.

Below is a table outlining participants of ACCES Employment's sector-specific bridge training programs and self-reported knowledge of workplace communication skills in five learning areas. The table includes percentages before program participation, after program participation and the differential in number of individuals that increased knowledge for each learning component.

Workplace Communication Components (participant self-reported knowledge of)	**Before program participation**	**After program completion**	**Differential**
Knowledge of non-verbal communication	50%	99%	+49%
Communicating in the Canadian Workplace	22%	94%	+72%
Questions and Topics for Small Talk	26%	96%	+70%
Understanding what it means to "fit in" at work	31%	97%	+66%
Know what it means to work in team	61%	98%	+31%

Participants reported an increase in knowledge in all five workplace communication components. A range of between 94%-99% participants reported "good" or "excellent" knowledge in all areas upon completion of the program. This is compared to just 31%-61% reporting "good" or "excellent" knowledge in all areas before the start of the program. Of note here is the 61% of participants reporting knowledge of working in a team before the program starts. Anecdotally, participants have shared that there is a significant difference between working in a team in different cultural contexts and working in a team in the Canadian workplace. Newcomers have shared the differences to be a hierarchical structure vs. a matrix environment, the ability to question leadership or ask questions of your manager, the openness and ability to contribute new ideas, criticisms or raise problems and other cultural differences in communication style. The self-reported knowledge about teamwork is therefore enhanced with knowledge about teams in a "Canadian context."

This increased knowledge of workplace culture and communication is tied to both confidence and capability throughout the job search process and ultimately success of newcomers in the workplace. Employers who have hired newcomers from ACCES programs have noted the high level of soft-skills, communication skills and knowledge of workplace culture that increases the success of onboarding as well as retention. In a recent survey of ACCES's employer contacts, 85% of employer respondents noted soft skills, communication skills and emotional intelligence as one of the top three skills they were looking for in candidates and new hires. These were noted as skills that are essential to both gaining and retaining employment.

6.4. Networking and Mentoring Opportunities

One of the most significant barriers facing newcomer women is the lack of a professional network in Canada as well as the ability and opportunity to build these connections, which are critical for success in their career. Looking closely at ACCES sector-specific programming, 35% of newcomers reported a sufficient understanding of networking (good or excellent) before the program. Upon program completion, 99% of newcomers understood the importance of networking. Similarly, 16% of newcomers reported having effective networking skills (good or excellent) before the program. Upon program

completion, 85% of newcomers felt that they were effective networkers. ACCES programs both emphasize learning about the importance of networking and the techniques for connecting with employers and mentors alongside the provision of real opportunities to engage these skills in practice. Through networking and mentoring opportunities, newcomer women have the opportunity to learn from other professionals in their field, gain insight into Canadian workplace culture and communication, and gain access to the hidden job market for roles that are not always posted publicly.

A significant aspect of all ACCES programs is the integration of employer support and perspective through mentoring, networking, guest speaking and other volunteer activity. In the START Customer Care program for women, guest speakers are other women who have themselves struggled with similar barriers and challenges and have successfully navigated their initial job search challenges to secure employment. This first-hand experience provides a genuine view into the barriers, solutions and opportunities for success. The Empowering Women program includes significant volunteer and mentor support from women leaders at TD Bank. TD Bank employees participate in the program as mentors and volunteers to each cohort, supplementing the program with real-world professional experience. TD mentors are predominantly women who have achieved success and are looking to share their perspective with newcomer women who are starting out in Canada.

6.5. In-Demand Skills and Fields for the Future

ACCES programs prepare newcomer women for the "future of work," emphasizing the acquisition of new skills that will contribute to the success of their career in Canada. Career Pathways for Newcomer Women (alongside a number of ACCES Bridging programs) provide 21st Century Skills training including creative problem solving, workplace communications and acquiring a growth mindset. These skills provide the opportunity for newcomer women to be prepared for changes and growth throughout their career.

Similarly, the START Customer Care program provides training in customer service excellence, which can be adopted and implemented across various in-demand roles in Canada. These skills enhance existing skills sets and experience while improving job prospects in various fields. Computer training and specific technology skills are also taught as part of the curriculum. Further, the START Customer Care program provides wrap-around support in areas such as financial literacy, health & wellness and work-life balance. These elements also contribute to the future success of newcomer women who complete the program.

The Women in Technology program supports newcomer women with starting a career (or switch careers) in information technology by building essential technology skills. The program accepts newcomer women from a variety of backgrounds and equips them with programming and coding skills to help them secure entry-level roles in high-demand sectors. The program also offers a series of highly customized learning pathways, which utilize LinkedIn learning to enhance technical and soft skills, such as communication and leadership. This model allows higher-skilled participants to work on additional complementary skills sets. Beginner level coders with no information technology background are given additional training and support through additional e-learning. These learning pathways complement more intense and traditional technical training provided by Seneca College in programming and coding.

7. Conclusion: Building Success for South Asian Newcomer Women in Canada

Newcomer women face unique barriers to employment in Canada which can be addressed through various employment programs and service models. A gendered and racialized wage gap exists despite policy and political commitment to strengthening the position of women and their employment in Canada. Further, newcomer women, and women in general, continue to retain significant responsibilities for the family and home life despite significant advances in society to build greater equity between men and women in this regard. Finally, cultural and communication differences, still form a significant barrier as newcomers aim to secure employment and adjust to life in a new country. ACCES Employment provides critical training and guidance that helps newcomer women secure employment and achieve career success in Canada. ACCES delivers customized programs, strategies and tailored service components for newcomer women, including South Asian newcomer women, which address the major barriers facing this group. ACCES programs have proven to be effective in preparing participants for their job search and ensuring their ultimate success with employers. These approaches are used to serve newcomer jobseekers generally and are further customized to address the specific needs of newcomer women. Overall, ACCES programs prepare newcomer women to enter the Canadian labour market by providing them with practical knowledge and coaching in job search techniques and career progression.

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