

Francophone Immigrant Business Owners in Minority Communities: Challenges and Incentives

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Acronyms

FMC	Francophone Minority Communities
CDEM	Economic Development Council for Manitoba Bilingual Municipalities
OLMC	Official Language Minority Community
IRCC	Immigration, Refugees and Citizenship Canada
RDÉE	Réseau de développement économique et d'employabilité
SÉO	Société Économique de l'Ontario

Abstract

This study, initiated by Immigration, Refugees and Citizenship Canada (IRCC), aims to document the experiences of French-speaking immigrants who live in Francophone minority communities and who are business owners. To this end, we conducted 38 interviews and surveys with French-speaking immigrant business owners, as well as a dozen interviews with community stakeholders. The interviewees all share a deep desire for freedom and autonomy, which motivated them to start their own businesses. The three main challenges faced by these individuals relate to networking, funding, and support. These challenges seem to be greater for women, who are more isolated. While belonging to the Francophone community is generally a source of pride, it can also be a source of frustration, due to the scarcity of resources in French or the fact that they are difficult to access. Furthermore, considering that the women interviewed are more often found in gendered businesses and that people born in Africa more often seek to showcase their community of origin in their business ventures, the particular needs of these groups do not always seem to be recognized among existing resources. In the conclusion, we offer various recommendations, including a partnership with Innovation, Science and Economic Development Canada, as well as with Women and Gender Equality Canada to ensure the success of immigrant entrepreneurship in Francophone minority communities. We also make recommendations that are specifically directed at the IRCC. In general, we suggest that a more effective contribution to the vitality of Francophone minority communities on the part of these departments requires direct support for immigrant entrepreneurship.

Summary

Presentation of the study

As recorded by the Business Development Bank of Canada (2019), Canada has been one of the fastest growing entrepreneurial countries in recent years. This intensification of entrepreneurial activity is thought to have been particularly due to an increased presence of newcomers and women among business owners. However, the data on entrepreneurship in Francophone minority communities remains very limited, since most businesses whose owners are immigrants have not been directly studied before. We contend that, to understand the vitality of Francophone minority communities, it is important to focus simultaneously on the dynamics of entrepreneurship and those of immigration.

The objective of this study is to document the experiences of French-speaking immigrant entrepreneurs living outside Quebec. We wanted to better understand the challenges encountered in starting a business, but also in the expansion and sustainability phases. We focused on the trajectories of immigrant women as well as on those of visible minorities, in order to identify the barriers encountered by these populations when they start a business or are self-employed.

Methods

This study mainly uses qualitative methods, with an exploratory and ethnographic aim. Thus, we conducted 38 interviews and surveys with owners of immigrant and Francophone minority businesses. A dozen interviews with community stakeholders and service providers helped us gain a better understanding of resources available to immigrants, and of specifics of their trajectories. Based on opportunities and participants' availability, we also carried out ethnographic field observations during events organized for our target population and during visits to work sites and offices of selected participants' companies. For data collection and analytical purposes, preferred geographic areas have been outlined: the regions of Winnipeg, Manitoba, as well as Ottawa and Toronto, Ontario.

Interview Analysis

Motivations and skills. The interviewees all share a deep desire for freedom and autonomy, which motivated them to start their own businesses. On one hand, some testimonies point to a motivational logic of attraction (“pull”), when “going into business” means doing what participants are truly passionate about – achieving financial independence and being freed from the constraints of schedules and restrictive management styles. On the other hand, some testimonies refer to a motivational logic of constraint (“push”) when participants highlight oppressive labour market experiences or environments where they cannot fully mobilize their personal and professional skills.

Respondents also considered that certain skills are essential for entrepreneurial success in Canada, such as organizational skills, patience and determination, as well as management knowledge and human resources. The deployment of these skills can lead to additional challenges for newcomers who sometimes notice significant discrepancies between the ways of proceeding – managing, connecting, serving a client, etc. – in their country of origin and in Canada. Furthermore, while limited skills in French do not hinder the start-up of a business, all of the

participants consider that, in order to really develop and expand their business, it is important to be bilingual (English/French) and specifically to acquire a level of business English.

Obstacles. Three main challenges were identified by all immigrants interviewed, at various stages of their entrepreneurial journey: 1) networking, 2) financing and 3) support. These challenges are significantly increased in the case of women entrepreneurs who demonstrate both isolation linked to their other responsibilities at home, as well as difficulty in obtaining financing without having a male partner when they were meeting with banks. Respondents shared their interest in practices adopted by English-speaking incubators and accelerators, noting that it would be important to integrate them further into programs supporting entrepreneurship in French. They noted, for example, the use of tools to develop a business plan more effectively and with less apprehension, as well as additional support provided by mentors and coaches.

Owning a business in a Francophone minority community. Belonging to a Francophone community appears to be important to a majority of respondents. This community offers various opportunities to work in French. It is also very often a place of belonging and the first source of networking, beyond personal networks. More generally, many seek to promote their pride in being a Francophone, for example by offering their services in French or by hiring other Francophones. There is also much solidarity between French-speaking entrepreneurs who share practices with each other, in particular during events organized for them.

As for the services and resources offered in French to entrepreneurs, while many can be found in Toronto, they have been limited in Ottawa and in Winnipeg. As a result, specific measures to support immigrant entrepreneurship in French vary greatly and are insufficient, particularly in Winnipeg.

Gender and visible minorities' characteristics. Women's entrepreneurship has been highlighted in federal and provincial policies for the past few years, leading some interviewees to speak of specific opportunities related to these resources, but also to the positive value associated with their role as entrepreneurs. At the same time, the promotion of relationships of solidarity between women often appeared at the heart of the entrepreneurial activity. Businesses of the women interviewed, however, remain fairly gendered, being focused on services, care or event planning. As for participants from Africa, their interest in promoting African culture, for example through an ethnic boutique or through close ties to their country of origin, was rooted in their business project. Networking opportunities available to entrepreneurs in the Francophonie often proved to be more intimidating places for visible minorities and for women, who shared that they attended them less.

Conclusion and recommendations

The contribution of French-speaking immigrant entrepreneurs goes far beyond the question of the economic vitality of Francophone minority communities. Francophone immigrant businesses have the potential to develop a sense of belonging and commitment to Francophone minority communities. They also have the potential to encourage more inclusive atmospheres within Francophone minority communities' institutions and activities. In addition, successes in entrepreneurship can be based on a wide variety of criteria – ranging from economic performance, to innovation, to the influence of a locality, etc. – offering multiple opportunities to arouse pride and community solidarity. Finally, it should be noted that businesses whose owners are immigrants give rise to various forms of Francophile and French-speaking community dynamics and traditions through the jobs created, the services offered, new meeting places, manufactured objects, etc.

The following recommendations were made to IRCC, since this research was commissioned by that department. That said, we recognize the importance of the work done in co-operation with IRCC by Innovation, Science and Economic Development Canada and Women and Gender Equality Canada, to contribute more effectively to the vitality of Francophone minority communities through support for immigrant entrepreneurship.

1. We recommend setting up a pan-Canadian incubator and accelerator for French-speaking businesses outside Quebec, with other regional incubators. Immigrants and women would have more tailored support to meet their needs as entrepreneurs and space would be reserved for them to participate in decision-making and organizational bodies. In addition, places would be created for both groups in decision-making and organisational bodies.
2. We recommend supporting exploratory projects for French-speaking immigrants who wish to start or accelerate the development of their business in order to develop their technical and entrepreneurial skills. Exploratory projects would be supported by frameworks making it possible to ensure the most promising ways of serving these clientele.
3. We recommend securing a portion of the investments in the pilot program for newcomers from visible minorities launched by IRCC for French-speaking immigrants living outside Quebec.
4. We recommend offering small funds for start-ups or for hiring employees; this type of financing has proved to be useful to start or level up the foundations of immigrant businesses. The granting of such funds would benefit from being tied to resources allowing the development of financial literacy specific to Canada.

1. Introduction

Canada is one of the most entrepreneurial countries in the world. Moreover, the Business Development Bank of Canada (2019) notes that entrepreneurial activity has been on the rise in recent years. It is thought that this intensification in entrepreneurial activity is particularly due to an increased presence of newcomers, women, youth and baby boomers among the country's business owners. However, only 28% of entrepreneurs were women in 2018, although there were four times as many women who owned a business then as opposed to 40 years ago. The proportion of business owners among newcomers is higher (25%) than among their Canadian counterparts (22%). We also know that the proportion of individuals who were self-employed for want of job opportunities in the labour market has been higher among immigrants (Hou and Wang, 2011).

The data on entrepreneurship in Francophone minority communities (FMCs) remains very limited, since most businesses owned by immigrants have not been directly studied before. However, promoting immigrant entrepreneurship through public policy could be an important strategy for developing these communities economically, socially and culturally. In this report, we suggest that, to understand the vitality of FMCs, it is important to focus simultaneously on the dynamics of entrepreneurship and those of immigration.

This study looked specifically at these dynamics, with the objective of documenting the experiences of Francophone immigrants living outside Quebec who were business owners. We especially wanted to better understand the challenges these individuals faced during the start-up of their businesses, as well as during the expansion and sustainability phases. We focused on the trajectories of immigrant women and of visible minorities, to better understand the barriers encountered by these people when they start a business.

In this report, we first put the literature reviewed in context. We then present quantitative data on immigration to FMCs and on women and immigrant business owners, collected from recent literature or analyzed from the 2016 Census. The core of the analyses in this report is the 38 surveys and interviews conducted with Francophone immigrant business owners and the dozen interviews conducted with stakeholders working with this group. The ethnographic observations drawn from this study form the basis of our choice of perspectives. Ottawa, Toronto and Winnipeg were selected as regions from which to gather qualitative data to provide a comparison of immigrant entrepreneurship in FMCs.

2. Background

Our literature review focused on Canada and included local case studies that are mostly from outside Quebec (Ontario, Alberta and the Atlantic provinces). The review covered a period from 1992 to 2018, with particular attention to the last fifteen years, during which growing interest in immigrant entrepreneurship and immigration in FMCs has been noted.

Our brief literature review revealed that there are no works on all the characteristics of the study population, namely, immigrant and Francophone minority business owners. There is no work that specifically looks at the intersection of variables related to sex, language, immigration, visible minority status and entrepreneurship in FMCs. We therefore chose to base our review on three main themes underlying the realities of the Francophone immigrant entrepreneurs we met, with particular emphasis on the challenges women face: 1) What motivates immigrants to start a business? 2) female entrepreneurship; 3) immigration in Francophone communities outside Quebec.

2.1 What motivates immigrants to start a business?

The push and pull factor model. The most recent academic studies and reports dealing with immigrant entrepreneurship predominately use a push-pull model to analyze why new arrivals go into business. These studies build on the work of Chrysostome (2010) and Chrysostome and Arcand (2009), who identify two types of immigrant entrepreneurs: “opportunity” (pull) entrepreneurs and “necessity” (push) entrepreneurs.

The “opportunity” entrepreneurs are described by these authors as having the desire to start a business from the time they begin planning to immigrate and having the skills and financial wherewithal necessary to do so. This type of entrepreneur feels the “pull” of opportunity because entrepreneurship is seen as attractive (independence, flexible hours). “Necessity” entrepreneurs decide to go into business because they need money or because there are barriers to their practising their original occupation. This type of entrepreneur is “pushed” or forced to become an entrepreneur by outside factors (unfavourable employment market, discriminatory hiring, etc.).

What motivates women to go into business for themselves. The first studies on female entrepreneurship fall into two streams. They aim to understand the motivations of women themselves or to compare them to their male counterparts (Carrier et al., 2006). The main reasons why women go into business were identified as the need for independence and the search for self-fulfillment. In gender-based studies, the research tends to find little difference between the reasons of male or female entrepreneurs. Hughes (2006), for her part, looked at the motivations and success of Canadian women entrepreneurs and drew on studies that identify three types of motivation: classic, work-family and forced. According to Hughes, “classic” women entrepreneurs have higher human capital, higher income and operate in more traditional businesses that are not, however, home-based. Work-family entrepreneurs work fewer hours, have lower incomes, are in home-based businesses and work alone. Lastly, “forced” women entrepreneurs are more recent entrants to entrepreneurship and work alone in unincorporated businesses. Their income levels parallel those of “work-family” entrepreneurs; however, “forced” entrepreneurs’ work hours closely resemble those of “classic” entrepreneurs.

2.2 Female entrepreneurship: facing sexism and racism

Experiences of discrimination. The most recent statistics (Statistics Canada, 2016 Census) indicate that approximately 16% of small and medium enterprises are predominantly female-owned. But what about immigrant women? Few, if any, studies give any insight into these women and the challenges they face in the entrepreneurial space. Chiang et al. (2013) report that existing entrepreneurship discourses on female entrepreneurship are largely dominated by an androcentric white middle-class approach, giving little space to the discussions on racism and sexism experienced by visible minority women entrepreneurs. Chiang et al. (2013) also note that these women use four main strategies to respond to racism and sexism in business:

- They create a comfortable niche (often based on an ethnic customer base, surrounding themselves mostly with co-ethnic associates and other women).
- They play the “mainstream” card (by camouflaging their business as non-ethnic, changing their name to a more western (English) one, and hiring white employees).
- Some avoid confrontation and are ready to swallow the pain and let the abuse and discrimination they have suffered continue.
- Others choose instead to resist and take back control, running the risk of losing their business.

Financial insecurity among immigrant women. A study by the Canadian Women’s Foundation (2013) reveals that over 1.22 million Canadian women live in poverty with their children, and many are victims of domestic violence. Immigrant women would be in an even more vulnerable situation due to language barriers and economic dependence on their partner. More recently, two reports prepared for Oasis Centre des femmes shed light on the more specific challenges faced by Francophone immigrant women in Ontario, in particular with respect to their independence and financial security. Both the *Étude des besoins* (2015-2017) and the project report on the economic development challenges faced by immigrant women (2012) highlight the following sticking points:

- Difficulty in accessing sources of financing to start a business
- The cost of daycare, which is still a major barrier to making economic headway and getting a business off the ground
- The importance of financial support (to meet financial literacy needs) and technical and personalized support (to meet the need to learn business management and marketing skills).

2.3 Growing interest in immigration to FMCs

Because it appears to be central to the vitality of FMCs, immigration is receiving increasing attention in scientific and government work on these communities (CIC, 2006; PRA, 2004). More recent literature also reminds us that in focusing on immigration, we cannot gloss over the fact that there is a demographic deficit of immigrants in FMCs (OCOL and OFLSC, 2014; OFLSC, 2018). Apart from this demographic deficit, however, for the last dozen years, Francophone immigration networks have been helping to coordinate the work of key players in the reception and integration of those immigrants.

Community and government planning for the inclusion of immigrants in language minority communities is rather unique in public policy, community governance and the socio-economic inclusion of immigrants. This has given rise to various socio-political studies, in particular on the social and community integration of immigrants (Veronis and Huot, 2018 and 2017; Fourot, 2014; Belkhodja, Traisnel and Wade, 2012; Esses et al., 2010) and on community governance and policies related thereto (Fourot, 2016; Sall, 2019; Socius, 2018).

The issue of economic inclusion of immigrants is also addressed in the literature, but as more of a secondary consideration. It does take note of the double (language and race) or triple (language, race and gender) marginalization experienced not only by Francophone immigrants of African origin in the labour market but also within FMCs (Mianda, 2019; Knight, 2015; Mugwaneza, 2011; Madibbo, 2008). The literature lists various issues, starting with the difficulty in having degrees/diplomas and skills acquired outside Canada recognized, the language barrier created by poor proficiency in English, different accents (in French and English), the lack of experience in the Canadian labour market, weak social networks and gender- and race-based discrimination in the hiring process or during employment. In addition, many experienced professional disqualification.

According to a study of employers in Francophone networks on the recruitment and integration of newcomers (Réseau de développement économique et d'employabilité du Canada (RDÉE, 2015)), employers consider language and cultural code problems to be the most significant barriers to hiring immigrants. Overall, these employers perceive immigrants positively and consider that immigrants are integrating more and more, although most of them do not plan to hire people with this profile.

3. Methods and analyses

This study is based on mixed methods combining quantitative and qualitative dimensions. On the one hand, we have analyzed data from the censuses to better describe the immigrant study population. The main data analyzed come from the 2016 Census and clearly identify the Francophone immigrant population. An individual is identified as a Francophone on the basis of the “first official language spoken” variable.¹ In addition, we conducted semi-structured interviews with employed Francophone immigrants living in selected FMCs who were entrepreneurs or self-employed. Stakeholder interviews, ethnographic observations and a literature review complemented the collection of qualitative data.

3.1 The regions studied

For data collection and analysis purposes, certain geographic areas were preferred: the regions of Winnipeg and Manitoba, as well as Ottawa and Toronto, Ontario. The provinces of Ontario and Manitoba were selected because they have similar immigration profiles, starting with the fact that the FMCs in these two provinces, as for the great majority of FMCs, receive most of their immigrants from Africa, whereas immigrants to Canada as a whole come mainly from Asia. The three cities selected also have characteristics that allow various settings to be compared. It should be noted, for example, that the Francophone population of Winnipeg and Ottawa is denser than Toronto’s and that these three cities are different sizes. Section 4.3 presents several socio-demographic characteristics of these three regions, which differ in terms of population density and size: Francophone, immigrant and total population.

In Winnipeg, the St. Boniface ward, with a significant Francophone population, is distinct from the rest of the city, which is very Anglophone. The Ottawa region is uniquely situated geographically, with high levels of Francophone immigration, particularly from neighbouring Quebec. Ottawa stands out for having specifically created “Invest Ottawa,” an entrepreneurship division and incubator of ideas, which provides special start-up support. Lastly, it was impossible not to select Toronto, as it is Canada’s most multi-ethnic municipality and a major entrepreneurship pool.

Considering that we wanted to retrace the trajectories of Francophone entrepreneurs as well as the support offered to them, and particularly to women, it seemed important to us to choose municipalities in which a minimum of services were offered. In each of the selected regions, community organizations maintain close ties with French-speaking immigrants, Francophone women and Francophone business women. Those organizations, and the Francophone immigration networks that support them, were also our contact points for identifying individuals to interview when recruiting participants.

¹ In the census data, a Francophone corresponds to all persons with only French as their first official language spoken and half of persons with at least French as their first official language spoken. The method used by Statistics Canada to derive the first official language spoken variable takes into account, first, the knowledge of official languages; second, mother tongue; and third, the home language.

3.2 Interviews and observations

Entrepreneurs and self-employed immigrants. The approach used in interviewing immigrants was that of a retrospective survey: respondents were asked to talk about past events that were pertinent to their professional and migratory trajectory. This approach led to in-depth interviews lasting 60 to 90 minutes. In the course of such lengthy interviews, respondents had time to subjectively reconstruct the events and the obstacles they had encountered. Where relevant, the interviews concluded with a more wide-ranging discussion, during which the respondent was encouraged to think about possible improvements to the social and economic net, keeping in mind the issues at stake. The questionnaire in Appendix A was used as a resource, with the understanding that the respondent's own narrative and thoughts were the focus. The objective was to look into the way events had been experienced, identities presented, roles assigned, conflicts initiated and resolved, proposals structured and so on (Gaudet and Robert, 2018). The questions guided the interviewers in formulating follow-up questions to help the respondent work out the kinks in their narrative.

Stakeholders. Interviews with stakeholders were based on the themes of the interview guide, although the questions were largely tailored to the respondent's individual situation. The goal was to gain a clear understanding of the organizational environment, favoured practices and the experiences of immigrants and to generate ideas on how best to guide immigrant entrepreneurs and self-employed immigrant workers towards success.

Ethnographic observations. Based on the opportunities that arose, we participated in various activities organized for our target population, including the following: the ENTREPR'imm reception organized by the Réseau de développement économique et d'employabilité du Canada (RDÉE) (November 6, 2019), the first meeting of a potential entrepreneur by the staff of the Economic Development Council for Manitoba Bilingual Municipalities, and the New Entrepreneurs of Ottawa Networking (NEON) entrepreneur fair, organized by Invest Ottawa and the Ottawa Public Library (April 2019). Where relevant, we also made observations at the workplaces of the entrepreneurs and self-employed workers we interviewed. The notes taken during these observations include cultural, spatiotemporal, social and organizational aspects. To protect participants' privacy, we have not presented any anecdotes from those observations in our report. However, we did use those observations when analyzing the interviews.

3.3 Descriptive and analytical categories

The question of professional integration is approached here as a series of "trials" in the pragmatic sociology meaning of the word, i.e. collisions between people and things. Moreover, such a trial is revelatory: it serves to show the status of the [translation] "forces at work, to ascertain 'forms'—meaning what beings and things are capable of, their qualities, their characteristics." And while a trial is always an individual experience, it is also a historical challenge, socially produced, given that its description provides information on modes of institutionalization and cultural environments (Pezé, 2015, 4-6).

Professional integration also means activating standards whereby the plurality of values is recognized, while maintaining concern for the viability of the business and the integration of entrepreneurs within a local Francophone entrepreneurial community. We wanted to highlight the things that influence respect for cultural differences, the interdependence of professional relationships and inclusion through the lens of the respondents' perceptions. To that end, we used interviews and observations to gather information on a wide variety of considerations such as

situations, traditions, values, organizational methods, regulatory frameworks and structures. Although the analytical scope of the observations ruled out any attempt at completeness, it did serve to better discern the various dynamics at play when attempting to enter the workforce as an entrepreneur or self-employed worker.

We recognize that several markers significantly influence the trajectory of the individuals studied; these markers are in particular sex, membership in a visible minority, ethnic origin, professional background, etc. Consequently, from an analytical point of view, we have adopted an intersectional approach in that we have sought to highlight the various forms of discrimination experienced by the respondents, particularly with regard to their experiences as an immigrant, Francophone, female and member of a visible minority. To do so, we used the Gender-Based Analysis Plus (GBA+) Framework, the Government of Canada's preferred way to better understand gender, race and language issues when newcomers enter the Canadian labour market. We thus consider that the trajectories of the participants in this study are connected to their respective intersecting identities and create their own specific challenges: "We all have multiple characteristics in addition to gender...such as race, ethnicity, religion, age, and mental or physical disability."²

3.4 Limitations of the study

There are limits to this study, starting with the limited number of interviews (38), given the diversity of social and community contexts, the demographic profiles of the populations concerned and the types of businesses studied. With this diversity as a stepping stone, it was nonetheless possible to analyze similarities in trajectories and obstacles, as well as contrasting perspectives: the literature review allowed us to place our observations within a broader dialogue.

² For more information on this approach, see [Gender-based Analysis Plus \(GBA+\)](#)

4. The study populations in numbers

There have been a number of recent studies to help us better understand the entrepreneurial profiles of immigrants to Canada. However, since there has been little consideration for the language variable, those studies do not allow us to fully grasp, statistically speaking, the characteristics of Francophone entrepreneurship in minority communities. We can, however, formulate some hypotheses regarding the Francophone immigrant population on the basis of census data.

4.1 Characteristics of immigrant entrepreneurship

Immigrant entrepreneurs as job creators (Picot and Rollin, 2019). Between 2011 and 2014, businesses owned by immigrants were more likely to achieve high growth and have a higher net job creation than those owned by Canadian-born individuals. However, most, if not all, of this gap was due to differences in the characteristics of firms. Notably, immigrant-owned firms were younger, and newer firms have higher job creation rates.

The financing of immigrant-owned firms (Leung, Ostrovsky and Picot, 2018). Between 2011 and 2014, overall, entrepreneurs relied mostly on personal financing to start their business. Immigrants stand out, however, since they are less likely to apply for financing than Canadian-born entrepreneurs. Similarly, when they did seek financing, immigrants were less likely to turn to formal financial institutions. However, when immigrants applied for financing, their applications were generally fully approved as often as applications made by Canadian-born entrepreneurs.

The exit and survival patterns of immigrant entrepreneurs (Ostrovsky and Picot, 2018). A review of privately incorporated companies that commenced operations between 2003 and 2009 shows that on average, 80% of immigrant entrepreneurs were still owners of their firm two years after they became owners, and slightly more than half (57%) were still owners after seven years. The businesses owned by Canadian-born entrepreneurs evolved in a similar fashion over the same period. The study, however, shows that the source region of the immigrants had a large impact on the exit rates and survival of their business; this held true for both recent and longer-established immigrants. A year after becoming business owners, immigrants from Africa, Latin America and the Middle East had higher probabilities of exit than recent immigrants from Southeast Asia, Europe, India and English-speaking countries (the United States, the United Kingdom, Ireland, Australia, New Zealand and South Africa). The longest periods of ownership were found among immigrants who were aged 30 and 49 when the period of ownership began. Immigrant owners of privately incorporated companies in the health care sector had long periods of ownership and low exit rates compared with those of other sectors.

While education does not appear to play an important role in ownership survival among relatively recent immigrants, there is a strong positive correlation between educational attainment and the probability of survival among more established immigrants. Similarly, we know that a larger proportion of immigrants who are university educated were privately incorporated company owners compared to their less-educated counterparts (Green et al., 2016).

4.2 Female entrepreneurship

Women-owned enterprises (Grekou, Li and Liu, 2018). For the period of 2005 to 2013, there were 275,300 female-owned businesses, accounting for only 18% of businesses in Canada. Associated employment was 828,700 employees, accounting for 15% of total employment. That being said, the growth rate of female-owned businesses was higher than that of male-owned businesses. In addition, the number of female-owned businesses increased faster across Canada. These were more prevalent in service industries, while male owned businesses were more prevalent in goods producing industries. This report did not consider immigrant status in its analysis.

4.3 Francophone immigrant population

Scope of immigration. The data presented below provides a comparative context for the demographic profiles of the three cities selected for this study. In the labour force, the weight of immigration is much higher in Toronto (53.3%) compared with the Canadian average (25.0%). In contrast, Ottawa (25.8%) and Winnipeg (26.2%) are close to this average. While generally more women immigrate to Canada (52.6%), women make up an even greater proportion of Toronto's immigrant labour force (53.2%) and Toronto's Francophone immigrant labour force (54.1%).

The density of the Francophone population is much higher in Ottawa (17.7%) compared to Winnipeg (3.6%) or Toronto (1.7%). That being said, in both Ottawa and Winnipeg, the weight of Francophone immigration (12.0% and 1.9% respectively) is much lower than that of the Francophone population (17.7% and 3.6% respectively). In contrast, in Toronto, the gap between the weight of Francophone immigration (1.6%) and that of the Francophone population (1.7%) is smaller. Those data are reminiscent of the historical outflow of FMCs. Given that the demographic growth of the Canadian labour force relies heavily on immigration and that this trend is expected to gather strength in the coming years, if Francophone immigration continues to be modest in the coming years, we can anticipate an accelerated decrease in the Francophone population (Conference Board, 2019; OFLSC, 2018).

Table 1: Census metropolitan area

Labour force	Ottawa	Toronto	Winnipeg
Total population	807,620	4,879,095	629,375
Immigrant population	208,695	2,601,310	164,975
Francophone population	144,525	81,515	23,845
Francophone immigrant population	24,005	38,675	3,010
Immigrant population as a proportion of total population	25.8%	53.3%	26.2%
Francophone population as a proportion of total population	17.9%	1.7%	3.8%
Francophone immigrant population as a proportion of the immigrant population	11.5%	1.5%	1.8%

Statistics Canada, 2016 Census

Origin of immigrants. For all FMCs, and for the three regions studied, the immigrant population is more African, while immigration to Canada as a whole is mainly Asian. Winnipeg has the highest proportion of Francophones born in Africa (60.9%), while this population is slightly less concentrated in Ottawa (40.6%) and Toronto. Note that African-born immigrants have the lowest employment rates and the highest unemployment rates of any immigrant group, especially among those who settled in Canada five years ago or less. In addition, as we pointed out earlier, African-born entrepreneurs have a higher likelihood of exiting a business.

For each city studied, the three main countries of origin of the immigrant labour force are:

- Ottawa: Haiti, Democratic Republic of the Congo, Lebanon
- Toronto: France, Mauritius, Democratic Republic of the Congo
- Winnipeg: Democratic Republic of the Congo, France, Morocco.

Education of immigrants. As pointed out, having a university degree has an impact on the likelihood of having a business for all immigrants and the likelihood of survival of a business for longer-term immigrants. The data in Table 2 show that the immigrant population is likelier to have a university degree than the non-immigrant population. In Toronto and Winnipeg, moreover, there are more Francophone immigrants with a university degree than non-Francophone immigrants. The situation in Ottawa differs for two reasons: overall, the population of Ottawa is more educated than that of Winnipeg and Toronto, but there are more non-Francophone immigrants (62.6%) than Francophone immigrants with a university degree (48.7%).

Table 2: Census metropolitan area

Labour force		Ottawa	Toronto	Winnipeg
African-born immigrant labour force*	Francophone	40.6%	39.0%	60.9%
	Non-francophone	12.9%	5.4%	7.6%
Labour force with a university certificate, diploma or degree (bachelor's degree or higher)	Francophone immigrant	48.7%	56.5%	45.6%
	Non-Francophone immigrant	62.6%	41.1%	38.4%
	Total non-immigrant	38.3%	37.2%	26.3%
Recent immigrant population (2006 to 2016)	Francophone	32.1%	35.1%	53.1%
	Non-Francophone	22.9%	24.6%	49.5%

*Population aged 15 years and over who worked since 2015 in private households
Statistics Canada, 2016 Census

Recent immigration (2006-2016). Immigration to FMCs is more recent than to Canada as a whole. Possibly the federal government's interest in the language of immigrants is gradually starting to pay off, despite the fact that we are still far from meeting the targets of the Action Plan for Official Languages 2018-2023. In the cities studied, recent Francophone immigrant populations of Ottawa (32.1%), Toronto (35.1%) and Winnipeg (53.1%) are about 10% higher than recent non-Francophone immigrant populations.

5. Characteristics of the immigrants interviewed

5.1 Demographic profile of the participants

We surveyed³ a total of 38 Francophone immigrant business owners living in Ottawa (8), Toronto (16),⁴ London (1)⁵ and Winnipeg (13). These individuals have the following demographic characteristics:

- Most participants were female (25 people identified themselves as female and 13 people as male).
- Most individuals (24) identified themselves as being a member of a visible minority.
- Most individuals reported having at least French as a native language (29). Other native languages given include the following languages: Arabic or Moroccan (4), Kirundi (2), Malagasy (2), Peul (1), Mina (1), Latvian (1). The most spoken official language remains French (74%), while 26% of people reported being equally at ease in French as in English.
- Most participants (20) were in the 40-64 age bracket, of whom 13 were 40-49; 12 participants were in the 30-39 age bracket and 6 were aged 18-29.
- Half of the participants in the study arrived in Canada less than 5 years ago (53%), while those making up the other half arrived 6-10 years ago (29%); 11-15 years ago (10%); or more than 15 years ago (8%). The participants' date of arrival in Canada ranges from six months ago (since 2019) to twenty years ago (since 1999).
- The countries of origin represented are quite diverse, although of the 38 participants, 20 were born in Africa. This spread between the African and European continents as a source of Francophone immigrants is in line with the detailed statistics in Table 4 in Appendix C (according to data from the 2016 Census). Most participants interviewed (12) came from France, followed by Côte d'Ivoire (4) and the Democratic Republic of the Congo (4). One to two individuals each came from the following countries: Switzerland, Belgium, Luxembourg, Latvia, Algeria, Morocco, Tunisia, Madagascar, Burundi, Benin, Togo, Guinea and Mali.
- Most of the participants reported that they currently had permanent resident status (53%), followed by those who were Canadian citizens (37%).

³ This survey was administered online by means of a secure hyperlink, and only the co-investigators of this study were able to access this data. The link to the survey had been sent to all participants prior to their interview. We used the survey to collect more quantitative data on the sociodemographic profile of the participants and their entrepreneurial characteristics. The questions asked in the survey are in Appendix B.

⁴ Note that one of the participants—a man from Toronto—could not continue participating in the study and so was not interviewed. Only data from the survey he completed online are included here.

⁵ The person in London was originally interviewed as a stakeholder. However, we felt it was relevant to also collect information on the person's entrepreneurial experience, especially since there was a connection between the person's insights and those of the participants in the three main regions studied.

5.2 Entrepreneurial characteristics

The respondents had the following entrepreneurial characteristics:

- Most participants stated they had a sole proprietorship or were the sole owner of a business (32). There are also three partnerships and one cooperative.⁶ Through the interviews, we understood that two reasons led the participants to choose sole proprietorship: 1) it requires less administrative paperwork and is easier to start; 2) many businesses are still in the start-up phase or do not yet have the revenue necessary to create a corporation and further develop the business.
- Most participants consider that their business is in its “operational phase” (21) and has customers, followed by those who consider that their company is still in the “start-up phase” (15). Only two people reported that their business is in a “viable or established phase.” In addition, 14 individuals reported hiring employees, who numbered from 1 to 11.
- Cross-referencing the data from the date of arrival in Canada with the number of years in business shows that the most recently arrived participants start their business quickly. Among the participants, 14 people have owned a business for one year or less and have been in Canada on average for 3.3 years. Our survey also found that participants who arrived less recently started their business after acquiring a degree of experience in the Canadian labour market. Eleven individuals have owned a business for two to three years, although they have been in Canada on average for 11.7 years. Data from the literature review show that recent immigrants who have been in Canada for less than 10 years had significantly shorter periods of ownership than the Canadian-born or longer-term immigrants (Ostrovsky and Picot, 2018). While this study, which is not longitudinal, does not allow us to evaluate the survival rates of businesses, it is nevertheless interesting to note that the 7 respondents who have owned a business for the longest (6 years or longer) have been in Canada on average for 7.9 years.
- More than half the participants (58) reported that their business was their main source of income.^{7,8} Among those whose business is the main source of income, 69% of women (9) and 58% of visible minorities (7) had an income under \$30,000 in 2018. In our sample, women’s incomes were generally lower than men’s incomes. In addition, the interviews show that single mothers have a more precarious financial situation and no financial support from a partner, an aspect that cannot be accounted for by reported income alone. However, there is no significant difference between the incomes of members of visible minorities and those who are not. That said, the interviews reveal that people not identified as visible minorities are better off, as they are more likely to have other capital, such as a partner’s income, family wealth or the sale of a first business. It also emerges from the interviews that racial discrimination causes additional financial barriers when it comes to looking for housing for example.
- Furthermore, the respondents’ income level is not directly related to their educational level.⁹ In fact, of the 16 participants holding a master’s degree, 8 had income under \$14,999. Most respondents had studied at university (31).

⁶ One person did not answer the question about the status of their business.

⁷ Table 5 in Appendix D gives a breakdown of the incomes of all individuals as well as by gender or membership of a visible minority.

⁸ Three people did not report their income.

⁹ Table 6 in Appendix D gives a breakdown of answers to this survey question.

- Of note, 40% of participants felt that their professional situation in Canada was worse than that of other Canadians with similar experiences and salary, followed by 37% who felt it was [translation] “about the same”.¹⁰ A few individuals (2) consider their situation to be [translation] “better.”
- Lastly, 78% of participants felt that they had received training useful to their work, which reflects the participants’ emphasis during the interviews on the importance of taking training, especially in Canada, to prepare them for going into business for themselves.

¹⁰ Table 7 in Appendix D gives a breakdown of answers to this survey question.

6. Discussion of survey results by theme

6.1 Motivations, skills and challenges of Francophone immigrant entrepreneurs outside Quebec

Pushed or pulled into starting a business

The interviewees in the three urban centres—Ottawa, Toronto and Winnipeg—all share a deep desire for freedom and independence, which motivated them to start their own businesses. Two trends, however, emerge from more general literature on immigrant entrepreneurship (Chrysostome, 2010; Chrysostome and Arcand, 2009): 1) “pull”) or 2) “push”, namely, motivation related to coercion and sometimes negative, even discriminatory, experiences in the Canadian workplace.

The testimonies of being pulled towards entrepreneurship most often refer to the perception that starting a business actually means doing what we are passionate about, not being bound by schedules and being one’s own boss. The possibility of being completely independent, especially financially, takes on special importance for female interviewees living in more vulnerable situations, meaning those who arrived with refugee status or those who have undergone domestic violence. For these women, entrepreneurship seems to be the key to an independence that does not always seem attainable by other means.

A number of participants reported that they wanted to start a business before coming to Canada. Some, mainly from African countries, had even had firsthand experiences with entrepreneurship in their families, having observed their parents’ small business model and lent a hand when necessary. While none of the participants interviewed arrived in Canada on a business visa, some explained that their desire to start a business was at the very core of their immigration plans. Those individuals therefore perceive entrepreneurship in Canada as an opportunity to achieve a goal that is more difficult to achieve in their country of origin due to red tape or barriers to women going into business. A plan to start a business may also be rooted in a desire to give back to one’s community or country of origin, especially among participants from Africa.

[Translation]¹¹

Female: “Being an entrepreneur means ... doing what you want to do. That is to say, you find your niche. ... It’s something you own, something you do and that you choose to do. ... I want to live comfortably and you need money in order to live your best life.

“It means creating something by yourself that is dear to your heart, something you do on your own.”

“It means to be the master of one’s own career destiny and being able to take a certain risk as opposed to being an employee and waiting for your paycheque at the end of the month.”

“It means doing something in tune with my beliefs and my vision of where the world should be headed.”

¹¹ Henceforth, where relevant to understanding the meaning of the comment or to highlight different contexts, we will give the respondent’s sex and/or region. We opted not to use this for every quote, as it could compromise respondents’ confidentiality in certain cases

Female: “As an immigrant woman, first of all I wanted to prove to myself that I can do it, I can live my dream here, I can make my dream come true. So it was truly the desire to make it that motivated me.”

“It’s freedom in a way. Doing something I like. Yeah, being independent, even if I know that financially speaking there will be some difficult moments.”

“Being my own boss, setting my own hours, working for myself.”

Female: “Doing it here as opposed to in France is so much simpler in terms of bureaucracy, taxes, everything. It’s really much, much simpler. It’s the opportunity to be ... it’s the Canadian dream! You hear about the American dream, but for me, being an entrepreneur is actually the Canadian dream.”

The corresponding push narratives are often the result of a difficult work situation. Participants did not necessarily have a hard time finding their first job when they first arrived in Canada, but many experienced “push” conditions, often related to the managerial style of their supervisors or the fact that promotion was out of reach. This employment, such as in call centre jobs in Toronto and Ottawa or factory jobs in Winnipeg, is seen as a necessary route to acquire [translation] “Canadian experience,” considered essential by all participants to their successful integration. However, those first jobs rarely allowed the respondents to use their personal skills, professional expertise and diplomas/degrees. Interviewees complained that they worked in low-paying, low-stimulating jobs, were restricted to “bilingual” or “Francophone” positions (especially in Ontario), or could not further their career due to their status as permanent residents as opposed to Canadian citizens.

A number of participants also reported workplace harassment in Ottawa and Toronto. The corporate world in which many women in Toronto made their career before working for themselves is also described as an environment leaving little room for independence. These women also describe the incompatibility between their work environment and being a mother (lack of flexible working hours to pick up children from school, various pressures from employers, business trips incompatible with family life). Even though these events and environments are not always identified as their reason for going into business for themselves, the fact remains that gendered relationships at work play a role in motivating women to go into business for themselves.

[Translation]

Female: “I work in a company that is very toxic, I work in finance and I’m fed up with the managerial style here. My work simply does not reflect my values. I have no opportunity for advancement; I’m not motivated. ... Last year, I filed a complaint of harassment and sexual harassment by one of my higher-ups.”

Female: “I started my career in the luxury goods industry; it was a dream for me. I came to work in a French firm, with my make-up and hair all just so. And in reality, it’s really tough, because luxury goods companies tend to pay women poorly; they are selling women a dream. I was working a lot, I was exhausted, I think it affected my family life. ... Throughout my corporate career, when your child is sick, you have a sinking feeling, you have to dash off to pick up your child from school.”

Female: “When I first came here, I discovered that my English wasn’t as good as I thought. ... Plus I had just had a baby; the stress of it all and the hormones, that really.... I lost it, actually. Yeah, you really lose your ability to think in the first few years of

motherhood! I actually broke down and cried the first time I made changes to a spreadsheet! I had completely forgotten how to manage a list! Yeah, I found that quite tough.”

Toronto: “Francophones in my company are also discriminated against because of the language they speak. At any rate, most of them remain in bilingual positions, and the problem is that after you reach a certain level, you simply don’t rise any higher. Francophones stagnate in Francophone positions.”

Skills required for success

The motivations for starting a business that participants shared with us also reveal a number of skills required to succeed as an entrepreneur or self-employed worker. These skills can be divided into two categories: 1) generic skills for entrepreneurs, which, however, require immigrant entrepreneurs to pick up cultural competencies; 2) proficiency in English, a skill that is necessary, if not essential, to the visibility of Francophone immigrant entrepreneurs in minority communities.

Entrepreneurial skills and the acquisition of cultural competencies

The more generic skills needed by entrepreneurs call to respondents’ minds qualities such as organizational skills, patience and determination, as well as management and human resources knowledge. However, it is important to note that those qualities can represent an additional challenge for immigrant entrepreneurs, who note that things are done differently in Canada than in their country of origin. Participants who were able to compare their experiences here to those in other countries emphasized the need to pick up cultural competencies. Participants from France, used to a more direct style of communication, reported in particular encountering difficulty when communicating with and receiving feedback from customers. Those participants from France were also those who expressed the need to keep a more open mind with respect to the cultural diversity of customers and employees. Participants from African countries noted that they have a different relationship to time, punctuality, organization (Canada is highly organized), and eye contact with customers. The issue of eye contact, raised by two participants (a male from the Democratic Republic of the Congo and a woman from Burundi, both living in Ottawa), highlights one important dimension of the image projected by an entrepreneur: the image of a self-assured professional who has confidence in themselves and in their project, as well as the establishment of a more personal bond with the other person, fostering better networking.

[Translation]

“You need to be organized, patient, and very flexible; you need to have a flair for meeting a need and understanding the market.”

“You learn something every day, whether it be in human resources, management or what have you. So you’re going to need some professional development to pick up some skills.

“You need courage, energy, an open mind, bilingualism, and time. You need patience, to make an effort to communicate, because you don’t just communicate with words.”

“Accepting that people are different and having an appreciation for people having different views, different cultures, different ways of living. I think that’s the hardest thing when you get here.”

“If someone wants to make a remark, they sandwich it between two compliments. So you have to make an adjustment because if you just criticize outright, they say you are too direct. So there is room for improvement there.”

“I have now learned to look people in the eye when talking to them. That’s something. And I’ve learned a lot of things, like customer service, not to talk with my arms crossed and my hands in my pockets, not to clasp my hands, lots of things.

“I didn’t use to look people in the eye. I came to Canada and that’s how I was. Everybody, lots of immigrants have gone through that. So you need a class, an integration class so to speak.”

“Canadians hate conflict compared to the French, who don’t avoid it. ... We get here, we want to get to it, we put a lot of energy into it, but in fact we have to take it down a notch, it’s not always easy because we can have doors closed if we don’t act a certain way.”

“Everything’s organized, there is a schedule, oh my God ... while for us, we have a more flexible view of time. Everything comes down to organization. Even your mind, even that has to be organized! ... I had to try so hard. You can’t be even two minutes late.”

A number of participants noted that organizations, especially in Ottawa, have played a central role in helping them adjust to local culture and teaching them the cultural competencies they needed as an immigrant entrepreneur to succeed in business. Respondents thought the training offered to newcomers by the Economic and Social Council of Ottawa Carleton and the Vanier Community Service Centre of Ottawa, as well as thematic workshops offered by the [Société Économique de l’Ontario](#) (SÉO) in Toronto were particularly useful, even more so as this training focused on verbal and non-verbal communication in the labour market and entrepreneurship.

Digital literacy: for mobile immigrant entrepreneurship

In the interviews, the issue of using social media to grow one’s business and reach a bilingual customer base from various communities often came up. The participants’ narratives highlighted two types of attitudes to social media: 1) the need for a presence on these platforms, selecting the ones best suited to the needs of the business; 2) the difficulty of sorting through the different options and mastering digital literacy.

To begin with, the most frequently-used social media platforms (LinkedIn, WhatsApp, Facebook and Instagram) allow entrepreneurs to reach a local customer base, based on a network of existing customers (by linguistic or ethnocultural affinity), to promote their products or services. Second, participants again stress the importance of proficiency in English, which is needed in order to reach both the local, mostly Anglophone clientele, and an international customer base. One participant cites the use of WhatsApp in particular to communicate directly and instantaneously with her community of members from the same country of origin, to get opinions about her products or to sell them through a “classified ad.” For some people who are able to export their products and services, this “ethnic” network based on ties forged prior to settlement in Canada is the first one used.

However, some respondents, women especially, stated they were apprehensive of social media, which they felt to be intimidating or were reluctant to use, even though they also felt those tools were essential to expanding their business.

While none of the participants stated that they had received training on the use of social media specifically, it seems that this training would have helped them to both broaden their network and gain confidence in developing their digital literacy. It should be noted that it is mainly private entities (business incubators and accelerators, professional coaches and mentors) who currently offer this type of service.

Language skills: towards a bilingual entrepreneur model

All the participants felt that to succeed as an entrepreneur in Ottawa, Toronto or Winnipeg, one needs to be bilingual. Not speaking English in a context where French is in the minority, or even very much so, is perceived by the respondents to be an obstacle in an environment where, in order to flourish and to expand one's business, bilingualism is a definite plus. The experience that the respondents shared with us shows that using French exclusively is a viable option only in the start-up phase of a business, when the entrepreneur relies on their language community to network and advertise their services. For most of the entrepreneurs, however, English is critical to ensuring the viability of the business and their ability to generate income, enabling them expand their customer base and live decently. A number of participants also expressed a desire to have a good handle on business English, because they felt that their level of English was too rudimentary to discuss more specialized matters in their field and build strong business relationships. None of the entrepreneurship training offered by community organizations had this kind of language component. What is more, respondents felt it would be either too expensive or conflicting with their schedule to take this type of training in university or a private school.

Some participants also brought up the issue of accents, which can prevent immigrant entrepreneurs from getting contracts. The issue of accents is even more important for participants from African countries, since even in French it can be a ground for discrimination, since immigrants of African origin speak a French unlike European French, which is more prized, or North American French, which is more local. As Madibbo (2008) notes in his study on young Black Francophone immigrants (mainly from Haiti and Africa) in Ontario, newcomers encounter racialization of language and stigmatization of their accent, considered "foreign" and "inferior" within Francophone institutions and Ontario society in general. Furthermore, only people from Africa expressed a desire to work on their elocution, not only in English but also in French as well.

[Translation]

Toronto: "Regardless of how long you live in a city like Toronto, you're sure to always hesitate a little or face that language barrier. ... If you want to excel, you really have to know both languages."

Toronto: "This is not Quebec City, there are things you need to do in English, you need to read documents in English, and so I think you have to be able to understand them. Even if we give that to an accountant or someone else who does work for our business, we are also supposed to know what is going on in our business, so it's important that we can read and understand it ourselves."

Ottawa: "You have to be bilingual. ... Otherwise you're stuck. There's no way in. English is the language of Ottawa; even if they say it's a bilingual city, that's not true. That's not true at all."

“I find that it’s always better if you are bilingual. That’s the big problem. And sometimes I don’t necessarily want to go to happy hours or meetings because I know there’s a little barrier and I might not feel at ease, despite being someone who’s not necessarily ashamed to talk....”

“You can’t launch a start-up without speaking English. ... The Francophone market is behind the times in all aspects of start-ups and it is not the market with the deepest pockets.”

“I can’t settle for just Francophone because otherwise I’ll never be able to grow.”

“I don’t have a good accent. Sometimes when I speak in the recordings, I have the impression that I’m not really at ease. I’m afraid that it will make me difficult to understand.”

“We don’t do it on purpose, but there’s something tribal about it that makes us sound different. So it’s something that inevitably closes doors. In both languages. I’ve heard people who might otherwise have hired me say that my accent is a problem.”

To overcome the accent and English proficiency barrier, a number of participants in Toronto and Ottawa reported taking part in events hosted by local chapters of [Toastmasters](#), an international not-for-profit association. Toastmaster membership gives access to programs aimed at developing public speaking skills in French, English or both languages, depending on the city where the chapters are located. As with the issue of eye contact, so central to how an entrepreneur and their customers and partners communicate, some people pointed out that good, confident elocution is essential when pitching a business plan or selling an innovative project when looking for investors or partners.

Three important challenges of the entrepreneurial journey

All immigrants interviewed identified three important challenges experienced at various stages of their entrepreneurial journey: 1) networking, 2) financing and 3) support. These challenges are significantly bigger for some women entrepreneurs, who experience both isolation stemming from their other responsibilities in their household, as well as difficulty in obtaining financing, which they attribute chiefly to not having a male partner in their dealings with banks.

Networking

Building a network upon arriving in Canada appears to be one of the main challenges for the immigrant entrepreneurs interviewed. Business networking necessarily involves specific ethnocultural communities, the Francophone community, women’s groups and organizations, or the professional setting (especially for individuals working in an artistic setting). As mentioned earlier, while promoting a service or product on social media does expand the virtual network of influence, when it comes to establishing contacts in person, things can be more complex. In addition, most women who accompanied their partners when emigrating stated that in their first years here they needed to focus not on their business but on getting their family settled and integrated in Canada. Breaking out of isolation and meeting other people who faced the same challenges in their own path to entrepreneurship then became essential to helping those women achieve their potential. Learning cultural competencies is also seen as being very useful for building relationships, knowing how to “approach” others and understanding local codes.

[Translation]

Female: “I don’t know anyone; I have to break the ice. That’s the hardest part. When I first arrived, there were a lot of things keeping me home—my son who was too young for school, my family, thankless housework—so yeah, that’s mostly it. I’m still learning how to approach people.”

“It’s making yourself known, it’s networking, it’s finding people, it’s having a chance to show what you’re capable of.”

“Once you’re in the country, knowing who to go to for what, there’s so much to do for your business and especially when you’re setting up shop in Canada.”

Female: “In Africa, I find it’s easier, it’s more accessible, because I was born and raised there, so I know quite a few people.”

“As much as I have no problems meeting a lot of new people and so on, taking the bull by the horns and going to events just for that purpose is something I think is very North American; we don’t do a lot of that in France.”

Funding

Most of the participants in the study did not benefit from any seed capital to start or expand their business. However, it is also important to note that few participants applied for funding (for loans or grants). The literature review turned up a similar result: immigrant entrepreneurs seek financing less often than do Canadian entrepreneurs (Leung, Ostrovsky and Picot, 2018). An American study also suggests that it is more problematic for immigrants to seek funding because they distrust large financial institutions, do not know how they work, and fear that their representatives will be prejudiced against them (Moon et al., 2014). A study conducted in Australia also suggests that a lack of proficiency in the official language of the majority is an impediment (Le, 2000). The interviews reveal that there are four main factors explaining why entrepreneurs do not seek financing:

- Participants believe that they have no chance of getting financing.
- They report that the process is intimidating.
- They are not aware of financing options or do not know which one is best suited to their needs. They sometimes feel lost or confused by the volumes of information on many sites and do not know where to start.
- They are concerned about their credit rating and feel they need to develop financial literacy skills to improve their income and their relationship with banks in Canada.

Some participants in Toronto stated that they had used the services of a consultant (A.S. Business Center) to find out what financing was available and how to go about applying for it. Other organizations were mentioned, such as the Cooperation Council of Ontario (CCO), but the support they offer often comes at a high price that participants cannot afford.

The application process and eligibility requirements for loans offered by community organizations appear to be less intimidating. However, the loans offered appear to be few and very far between. Specifically, participants in Winnipeg were frustrated that the Economic Development Council for Manitoba Bilingual Municipalities (CDEM) offered financing, but they were not eligible. Respondents in Ottawa reported being interested in applying for a loan from the Ottawa Community Loan Fund ([OCLF](#)), which provides entrepreneurship training in both

official languages along with its financing. It also has financial literacy resources on their website. These tools provide extremely valuable support to Francophone immigrant entrepreneurs. However, the organizations providing financial support to businesses are for the most part Anglophone, and a number of respondents felt uneasy about using their services.

It is also important to note that some women entrepreneurs told us about their negative, even discriminatory, experiences dealing with bank staff when trying to get a loan. In particular, they were faulted for not having the support of a male business partner or spouse who could invest in the business. The issue of their status or visa not always allowing them to benefit from a loan in some banks was also raised. This is why the seed capital offered by organizations to Francophone immigrant women is so valuable. A few participants in Toronto pointed out that they had received small interest-free loans from [Passerelle-I.D.É.](#) or the Tremplin program of the [Oasis Centre des femmes](#).

Generally speaking, although various initiatives exist in the cities studied to support entrepreneurship financially, some individuals, especially women, but also men of African origin, were reluctant to use them, given that they were not especially targeted for immigrants.

[Translation]

“Because I’m here on a visa, I don’t have access to credit. Some scholarships are limited to people who have either permanent residence or refugee status.”

“I would say the financial aspect is the biggest challenge. Financial instability.”

“The kind of support we would like to have is financing to be able to get the equipment we need. Since equipment, kitchen equipment, is expensive....”

“We always need more help, simpler grant applications. Frankly, grant applications can sometimes be quite convoluted.

“Loans are scary. I’m petrified of them. They put me under a lot of pressure. I know that they help you do the best you can do, but I’ve always used my own money.”

Winnipeg: “We were told about CDEM, they told us that they had a fund that could help us ... but when we checked it out, there was nothing. It was all talk.”

Toronto: “For the moment, I can manage with what I have. I got a small interest-free loan of \$1,000 from Oasis. It doesn’t seem like much but you can buy some equipment with it. I can do stuff with it. So I take it one step at a time and try to be careful of my spending.”

“We need more visibility and marketing opportunities, just like English-speaking businesses have. It’s the same old story. There is support when you start up, but not for marketing.”

“I didn’t get a loan. You know, when you are a woman, no one has faith in you.”

“When I opened a bank account, when starting the business, someone asked me: ‘So, your husband is bankrolling you?’ Well no, my husband is not bankrolling me! ... Or they will say ‘When can your husband make a deposit?’ What does my husband have to do with anything? Maybe I got my work permit through my husband, but where my business is concerned he is out of the picture!”

Support

The third challenge for all respondents, regardless of the stage their business is at, is the issue of support. All participants, men and women alike, told us of their need to be supported or mentored, to build their confidence, to know what to prioritize, to find resources and to avoid the pitfalls they would encounter if they had to make choices themselves. Writing a good business plan, for example, is a must when putting together a business project, but the task can be a formidable one. A typical business plan can sometimes be a long and complex document requiring sound writing and management skills. However, there are other, more efficient, ways to start a business. The Oasis Centre des femmes (Toronto) has a Tremplin program based on a simpler, more concise visual model, the Business Model Canvas,¹² widely used by Anglophone business incubators. Some respondents felt this program was a best practice.

Akin to the need for support is the need for networking. Our review of support systems as well as the interviews, showed us that “good” support is based not only on the entrepreneurial experience of the people providing training, but also on entrepreneurs’ access to a set of contacts enabling them to connect with professionals and expand their influence network. Respondents do not feel that entrepreneurship training fixated on theoretical knowledge is the most useful. For example, entrepreneurs appeared to be happy with the CDEM’s business start-up course because it was in person and over the course of three days. Entrepreneurs thought it essential for the staff of organizations supporting immigrant entrepreneurs to be better trained so they could more effectively communicate tailored professional content to that clientele. Following the comments made by a number of participants and stakeholders, it seems it would also be beneficial for entrepreneurs to have access to the expertise of working professionals, in the form of a network of mentors in their field, especially in the outskirts of the study cities, where resources are scarce.

Lastly, a number of participants in Toronto—women for the most part—pointed out that the mentoring and support services offered by Anglophone business incubators (to which they turned for lack of Francophone incubators) had made all the difference in helping them get ahead. One example is the Parkdale Centre for Innovation. Since our survey, the Cooperation Council of Ontario and SÉO have joined forces to work on a bilingual Francophone business incubator and accelerator in Toronto. The idea is to replicate many of the recipes for success of other professional programs currently available only to Anglophone entrepreneurs and start-ups.

[Translation]

Toronto female: “As an entrepreneur, you are pretty much on your own; I benefit from seeing other people going through the same steps, asking themselves questions, letting me know how I’m doing and making progress at the same time as me. Also, it’s nice because I can go see my coach.”

Toronto female: “What I mean by support in my case is someone who can work with me, who will say “Ok, you have to do that, but this is your strategy....” I didn’t even have a business plan! I started with exactly zero experience of any sort. ... And also to guide me in my leadership, organization and the business as such. And to be a better delegator so that my business can function when I’m not around. So, I would say that was what I’ve been missing all along.”

¹² The Business Model Canvas is a lean management tool created by Alexander Osterwalder (2010). This model has a table with nine business plan blocks: key partners, key activities, key resources, value propositions, customer relationships, customer segments, distribution channels, cost structure and revenue streams.

Female: “I’d like to have a mentor. That’s something I think I need. People who can occasionally show me the way and tell me: ‘Listen, I’ve done that myself; don’t do it because you’d just be wasting your time.’ That’s what’s hard to find and what I’d like to have.”

Female: “I would say having a personal coach is important and interesting.”

Toronto/Female: “That’s when I understood the Anglophone approach of mentorship, the alumni associations and networks, which I understood the better because I saw it from the outside. It has an incredible multiplier effect. What a springboard!”

Ottawa female: “I would like to have a system, one that can remind me about things, because I don’t think of them because of other obstacles. But I do want that, it’s something I care about. But I don’t know where to start. I would like to have an environment that could help me: ‘Hey, this might be an opportunity for you, in line with what you want to do and what is being offered.’”

6.2 Entrepreneurship in FMCs

French-language resources to help entrepreneurs get started

Entrepreneurship training

All of the participants in this study felt that training on going into business was essential, whether it be specific training on entrepreneurship or obtaining a diploma from a Canadian educational institution in their intended field. In addition, being able to take those kinds of courses in French seems essential for a number of the respondents, who stated they do not feel comfortable enough to take courses in English.

In the case of diplomas and certificates, the desire to acquire practical or theoretical skills harkens back to the difficulty of having diplomas and work experience acquired outside Canada recognized. Furthermore, given that French is the preferred language of many of the respondents (the spoken and written language in which they feel at ease), they suggest that it is desirable, even necessary, that the training they take be conducted in French. On this point, Francophone colleges seem to be the most advantageous option for the respondents, particularly since they offer shorter training sessions. The main educational institutions named by the respondents were the Collège La Cité, Collège Boréal, and the Université de Saint Boniface, which offers college-level courses. Participants did sometimes choose to take college courses to improve their English or gain business administration knowledge.

Furthermore, the survey results show that on average, the respondents were very highly educated. For example, 16 respondents had a master’s degree and one had a PhD. A number of participants had completed graduate studies in French at a university in Quebec or their province of residence. However, they felt that training at post-secondary institutions was less practical and more theoretical. Participants also cited the high cost of post-secondary education, which not all newcomers can afford.

For these reasons, participants praised the short business training sessions offered free of charge in French by community organizations. In fact, almost all participants expressed their wish to take specific entrepreneurial training in French. However, stakeholders interviewed stated that courses in French are not always available, particularly outside major centres. The training courses that were particularly useful for participants were available in the major urban centres.

In Toronto, respondents reported a very high level of satisfaction with two organizations in particular: [Oasis Centre des femmes](#), which, with its Tremplin program, produces an annual cohort of Francophone entrepreneurs; and the SÉO, which provides workshops focusing specifically on employability and business. Both organizations also focus on personalized support and networking, which are key to entrepreneur success. SÉO offers a ten-module online entrepreneurship training course that can be accessed by anyone regardless of where they are.

In Winnipeg, almost all participants took the three-day training course offered by the [Economic Development Council for Manitoba Bilingual Municipalities](#) (CDEM), which they found very useful in getting their business off the ground. This course includes components on starting a business, drawing up a business plan, financial literacy, etc. Worthy of note is the workshop occasionally offered by the CDEM on taxes, one aspect found troubling by some Toronto-area participants, who expressed their need for more support regarding this aspect of their business. That being said, these workshops are not offered frequently and really only deal with the preliminary stages of starting up a business. More specialized workshops are offered in French and English by the [World Trade Centre Winnipeg](#). Only a few respondents had attended these workshops; the ones in English seemed more in line with what they needed.

In Ottawa, the French entrepreneurship course most often mentioned and best liked by the participants was the one offered by the [Ottawa Community Loan Fund](#) (OCLF). Quite a few participants felt that this course had equipped them to get their business off the ground. The organization also offers a course on financial literacy and loans of up to \$15,000 to start a business. The [Economic and Social Council of Ottawa-Carleton](#) launched an entrepreneurship pilot program that produced only one cohort of Francophone immigrant entrepreneurs, in 2018; the program had to be discontinued for lack of funding. Incidentally, none of the participants mentioned having taken part in this program. There is little in the way of specific entrepreneurship training for Francophone newcomers in Ottawa. Other workshops, offered free of charge, could also be of interest to immigrant entrepreneurs in Ottawa, even though the participants did not mention them:

- [World Skills Employment Centre](#) workshops (information and workshops about the Entrepreneurship Program are mainly offered in English).
- Free workshops offered by the [Invest Ottawa](#) business incubator cover several entrepreneurship-related topics, such as marketing, finance and social media (more are offered in English than in French).
- For newcomers aged 13 to 29 who want to start a business, the [Rideau-Rockcliffe Community Resource Centre](#) has started offering the GeneratioNeXt incubator for young employees/businesspeople to support them throughout the different phases of starting a business (this program is offered in English and French).
- The [Ottawa Public Library](#) offers many free workshops in French and English to help attendees develop their writing and job search skills and undertake specific business start-up activities.

[translation]

“You need training on entrepreneurship practices here in Canada. They don’t do things the same way in France, let alone Africa. Things are different.”

“To succeed, I think that I might need training, to better understand entrepreneurship in Canada and also to learn new ways of doing things, which could perhaps help me get ahead.”

Winnipeg: “I went to the CDEM. They have a three-day program that I did with them. To find out more about how things work—businesses in Canada—taxes and all that. That was productive. There were lots of tips that I find useful.”

Ottawa: “The Vanier centre. They offer lots of training. And when you are a newcomer, they really help you. And they are congenial as well.”

Toronto: “I looked to Oasis, there is a Tremplin association, I spoke French and I was also happy to speak my native language.”

Toronto: “Tremplin helped me do a lot of things. They were there, they provided training on how to make a plan, etc. ... We did three-hour sessions over four or five Saturday mornings, training on financing. There was a module on market research, one on marketing, one on preliminary research, where to look for and find partners.... There were really all the different steps of the plan.”

The limitations of training offered in French

In addition to the limitations related to the accessibility of French-language entrepreneurship training, participants indicated three other professional challenges.

The lack of more specialized training in French in their field. Most of the time, budding entrepreneurs take entrepreneurship training or professional and technical certifications in their field in English, because equivalent training in French is not available outside Quebec. These observations concur with those made by Madibbo (2008), who also notes that in Ontario, the insufficiency of resources available in French forces Francophone immigrants to use services in English to look for work or get an education. Another challenge faced by participants wishing to specialize in their field: Francophone learning models—when available, they are not always adapted to the individual situations of Francophones outside Quebec. Lastly, most of the existing training courses in entrepreneurship are limited to starting a business, but do not necessarily include support during the other phases of the entrepreneurial project nor a large variety of topics to advance the skills of entrepreneurs (social media marketing, hiring and managing employees, etc.).

The cost of training. The training offered in colleges and universities does upgrade participants’ Canadian experience, whether as a response to the problem of the non-recognition of qualifications obtained outside Canada or to improve their business management skills. However, the issue of access to this more prestigious and specialized education remains unresolved, in particular due to women’s financial insecurity. Some participants reported that they would consider obtaining another university degree to further their career if they could afford to. They stated that they could then use their access to prestigious alumni associations to expand their reach and increase their customer base.

Services on offer difficult to find and navigate. A challenge frequently mentioned by respondents was how difficult it was to sort through the options offered and access the right resources. In Toronto in particular, respondents considered that it was easy to get lost in the services offered in French and that it would be helpful for the information to be gathered in one place. Elsewhere, the more frequent complaint is that services in French are not very visible. Some participants recommended a central resource that would catalogue all entrepreneurship-related services offered in French outside Quebec, but also opportunities for collaboration between organizations by line of work and by community. Another suggestion was to promote better coordination between existing centres and networks to facilitate exchanges on best practices and to coordinate events and training in French.

[translation]

“No one accepts diplomas from outside Canada. Or they determine their equivalency, and that costs money. ... You have to pay for that, but since I have other obligations to meet first, that will have to wait.”

Toronto: “If I could afford to, I would like to do an executive MBA. I’m interested in one at McGill. I won’t go back to school full-time. That’s not what I want. But I would like to do short MBA-type programs. It would be a nice extra for the CV, for the network, to say an ‘alumnus of.’”

Toronto: “Come on! You have to understand that we need training. Hey, Status of Women Minister, we need some funding, at least for women who are starting out. Training and partnering with a university, it can be Ryerson, it can be the University of Toronto, to provide training for free, that you don’t have to pay for. Personally, when I got started I wanted to go to university, but look, building a business takes time. At what point can you say I’m going back to school, pay for it and build your business and progress? There is no simple answer.”

Toronto: “There are a lot of things for Francophones here that are based on how things are in Quebec, or even Montréal, and that are not really suitable for outside Quebec.”

“We need an organization that can focus on entrepreneurship opportunities, a database we have access to. ... What training do we need to achieve that level of entrepreneurship? We don’t have any of that. You have to guide people, you know? You have to guide; you have to help the Francophone community.”

“You have to make sure that communications are good, that there are best practices, transferable tools, to strengthen all that.”

Operating a business in FMCs

Community solidarity and the importance of volunteering

The participants’ relationship with the French language reflects not only a strong attachment to maintaining French as the language used in everyday life and at home, but also across a wide spectrum of practices. While French is the main native language for more than 71% of the respondents, it sometimes coexists with other native languages spoken in countries that were once French or Belgian colonies. A number of participants also had personal histories leading them to travel a great deal outside their country and learn languages other than French and English (Portuguese and Japanese, for example). These experiences have helped build their mobility capital and linguistic resilience while nurturing a deep social and cultural attachment to French.

While a number of them have chosen to settle outside Quebec with the clear motivation to improve their English (and sometimes even to break free from a Francophone enclave), in the end the participants are connected to a multitude of Francophone communities who are their first line of support when settling in Canada (housing, education, the first job search). The respondents in all three cities are acutely aware of the community support they receive, whether from Francophone organizations and associations they look to locally, from their networks of friends and acquaintances from their country of origin, from professional colleagues, or from women's groups. In Toronto, for example, participants spend time within numerous francophone circles where they find solidarity, resources and strategies to start their business. This Francophone community solidarity is also reflected in social media, with participants belonging to Francophone groups that are particularly active in the Toronto region.¹³ In Ottawa, one particularly active group of Black women entrepreneurs, most of whom are immigrants, is the [Regroupement Affaires Femmes](#) (RAF), which helps Francophone communities forge ties with one another.

Driven by a desire to give back to their networks or to those who helped them when they arrived, many participants explained that they were involved in a number of more community-oriented initiatives (such as cooperatives) or that they did volunteer work. Moreover, even when their entrepreneurship project is not “social” in the true sense of the word, it is not uncommon to hear participants say that they want to offer free training in French to their future employees or to help develop local communities, here in Canada and in their country of origin. On the issue of volunteering, the Oasis research project also notes that [translation] “the women who participated in this study found that volunteering was an excellent way to raise their profile in the community and rub shoulders with potential employers” (2012, p. 47).

[translation]

Toronto: “The Francophone community gave me somewhere to start, and the community here is small after all, with only 1 or 2 degrees of separation between everyone, and so it's pretty easy to meet people.”

Toronto: “I started with my community of French speakers, creating a network in that community, participating in Francophone boards of directors such as the Fondation franco-ontarienne, CHOQ FM. ... I know I'll benefit from being on a board of directors, both in terms of personal development and professional visibility. That is really going to be a big help.”

Female: “Where I went to mass, I got to know women who helped me a lot to integrate. ... They helped me a lot and the volunteer work they were doing really appealed to me. And I did volunteer work myself.”

“Throughout my entire studies, I've done volunteer work for the international sector and educational pursuits.”

Ottawa: “Before, I volunteered at Hôpital Montfort, I did data entry in the system for a year. I did that to have Canadian experience.”

¹³ Another example is the Facebook group—Les entrepreneurs de choc à Toronto—mentioned several times by respondents in Toronto as a big help to them in expanding their network, finding partners and hiring professionals who speak French to help them grow their business.

Immigrant entrepreneurship: important to the economic and social vitality of FMCs

As we pointed out earlier, a number of participants prefer to settle in a predominantly Anglophone province to have access to a larger market, even though they wish to remain connected to their Francophone linguistic and cultural identity. For FMCs, immigrant entrepreneurship also represents an opportunity to revitalize the Francophone community economically and socially. Fourot indicates that [translation] “[s]pecific plans to attract and retain Francophone immigrants were implemented during the 2000s, such that today a larger portion of the Francophone population that settled outside Quebec are immigrants, creating new plurilingual and multicultural Francophone spaces” (2016, p. 25). The statistical portrait of the origin of French-speaking immigrants in Ontario and Manitoba is varied. However, in both cases, it shows a significant presence of visible minorities from Africa, particularly in Manitoba, where African-born Francophone immigrants make up about 57% of the Francophone immigrant population. More than half of the individuals in this study (25 out of 38) state that they are a member of a visible minority, and nine of them are from a country in sub-Saharan Africa: Democratic Republic of the Congo, Burundi, Ivory Coast, Guinea, Togo, Benin. These individuals are also the ones who face the most challenges in terms of having their diplomas earned outside Canada recognized, perceived discrimination and financial security. Also, since these people do not usually speak English when they arrive in Canada, learning English is harder for them. This language dynamic, combined with cultural gaps and the discrimination they face, also seems to make it more complicated to learn the cultural competencies specific to Canada’s labour market.

Some respondents starting a business, regardless of their origin or sex, feel let down or even shocked by the bilingualism of FMCs. These new entrepreneurs believed that for the most part they could count on the support of the Francophone community and that they would communicate with their customers and partners mostly in French. The Oasis study project report points out a similar challenge for the group of Francophone immigrant women it studied: [translation] “the lack of information and the false promises in the immigrant selection process gave these women an unexpected picture of Canada” (2012, p. 44). In fact, the people who are the most confident in the start-up phase of their business seem to be the ones who come to Canada already equipped. In Ontario, for example, such individuals had already attended workshops and online presentations offered by the SÉO. In Manitoba, they had often had the chance to take part in an exploratory visit offered in French by the CDEM to people interested in immigrating to Manitoba. This preliminary training helped better prepare newcomers for their entrepreneurial project, equipping them with both cultural competencies and technical skills to fully understand the socio-cultural environment of the FMCs where they would be working. It is important to note that, in our sample, the people who benefited the most from these resources were from France and had had the chance to take part in events organized by Destination Canada. Permanent residents or refugees from Africa had obtained much less information on entrepreneurship prior to their departure from their country of origin. The recent launch (fall 2019) of [RDÉE](#) Canada’s online platform will perhaps be a way to further support Francophone immigrant entrepreneurs before they arrive in Canada. This visually appealing platform provides a variety of documentation, presents the typical stages of a new entrepreneurial project and offers tools and documents to help entrepreneurs develop it. This platform seems to be able to fill in the gaps identified by the participants, who complained of not being well informed, before they set foot on Canadian soil, of the opportunities and the linguistic, technical and economic limitations. This could be the right initiative, provided that this information is more widely disseminated when services are offered to the Francophones outside France living far from major urban centres.

Our interviews and observations are also a reminder that Canada's Francophone business networks would benefit from being more inclusive of and visible to the immigrant population. For example, the [Club canadien de Toronto](#) as well as the [Association des femmes d'affaires francophones](#) (AFAF) are inclusive and visible, but these organizations can only be found in Greater Toronto. Similarly, although the [Chambre de commerce francophone de Saint-Boniface](#) (Winnipeg) does a great deal to help the region's Francophone businesspeople network, few immigrant entrepreneurs are members. The respondents also pointed out in their comments the usefulness of creating directories of Francophone businesses, improving the existing directories or ensuring their visibility, depending on the region in question. This was one of the comments expressed in a number of narratives by participants from Toronto in particular, given that the French speakers are more geographically dispersed in that city. On that score, the contained and Francophone St. Boniface ward has many advantages for Francophone entrepreneurs. If there were a [translation] "directory of Francophone entrepreneurs" and an organization, inclusive of immigrants and women, that helped entrepreneurs to network, it would help newcomers forge stronger ties with Francophone business owners in their region while facilitating mentoring and partnerships. The need for such an organization seems even greater in Toronto. The goal would be to disseminate a directory of this kind to the Francophone customer base, which could encourage investment, consumption of products and use of services offered in French. A publication of this kind would contribute to the vitalization of communities and promotion of immigration to FMCs. Similar innovative practices have been implemented in other provinces to encourage immigrant entrepreneurship and could be adapted to FMCs. Inspiration may be drawn from the development of the [ISANS Business Marketplace for Immigrant Owned Businesses](#) app offered by the Immigrant Services Association of Nova Scotia to list and promote newcomer businesses. In the Ottawa area, the [Multicultural Entrepreneurs Action Network](#) (RAEM), a not-for-profit organization, works with both municipalities to organize the annual Foire interculturelle des entrepreneurs de Gatineau-Ottawa and showcase the region's Francophone immigrant entrepreneurship.

Finally, a number of participants report that their employees tend to be Francophone, despite their desire to promote their services in English and reach a bilingual customer base. This is often out of the business owner's desire to speak their native language—or preferred official language—with their closest staff members. Some even add that they have the same cultural references as their staff, so both parties can better understand what is expected. This type of hiring can be considered another form of investment in the Francophonie. Indeed, many small business owners reported that they needed financial support for hiring, but only a few participants in Toronto received loans for that purpose, which did however give their business a boost.

[translation]

"We do tend to stick to our own community. So the two people working with me doing the installations are French."

"There are publicly accessible databases in many countries ... for this kind of mutual support. But they don't have those kinds of databases here. But when you're just getting started in business, it is primary and it helps enormously."

6.3 How immigrant entrepreneurship differs according to sex and membership in a visible minority

Female entrepreneurship: between opportunity and following a model

For many participants, being an entrepreneur means the opportunity to pursue their dreams without being dependent on a hierarchy where someone else decides how much they should make or how far they can go in their career. For women who were unable to start a business in their country of origin, Canada's entrepreneurship-friendly environment represents a real opportunity to flourish professionally once they arrive here. This enthusiasm for entrepreneurship is in line with the recent commitments to female entrepreneurship made recently by the Government of Canada. For example, the participants' narratives postdated the creation of the [Women Entrepreneurship Fund](#) (Innovation, Science and Economic Development Canada), announced in the 2018 federal budget, under which 300 applications were approved. At the provincial level, participants also had access to financing programs aimed at increasing the economic prosperity of women entrepreneurs, offered by the [PARO Centre for Women's Enterprise](#) (Northern Ontario), the [Women's Enterprise Centre](#) (Manitoba) and the [Business Development Bank of Canada](#) (BDC). Municipalities like Ottawa are also putting an emphasis on entrepreneurship and in particular immigrant entrepreneurship through a more local initiative, the [Invest Ottawa](#) incubator/accelerator and the Ottawa Immigrant Entrepreneur Awards (since 2011). While there is more and more support available for women wanting to be self-employed, the respondents are clear-eyed about the challenges they face. Their positive outlook on female entrepreneurship is constantly tested by the difficulties in obtaining loans and juggling multiple responsibilities, such as holding down a paid job or looking after children at home.

Succeeding as a Francophone immigrant woman also means being a pioneer, leading the way, in order to set an example and be a beacon of hope for the next generation. These narratives are an invitation to consider the importance of promoting and raising the profile of those models within the existing entrepreneurship support structures. Some participants in Toronto raised the issue of the representation of visible minorities in business incubators or at professional network events; the latter do not always identify with the dominant entrepreneurship models offered (the white male English-speaking model for one). Respondents also emphasize the importance of having their own experiences reflected in the life paths of the individuals put forward as models. It is more than interesting to note that some women entrepreneurs who participated in this study were also survivors of violence (domestic violence or war). Knowing that other women entrepreneurs have experienced personal trauma and jumped through the same hoops to start their business remains a great source of inspiration for the participants. A number of them mentioned how much attending events organized by the [Club canadien de Toronto](#), especially those hosted by a female immigrant speaker, inspired and motivated them. The Prix Relève TO (which since 2019 has been expanded to Ontario as a whole under the name [Prix Relève ON](#)) awards were also seen as a fantastic opportunity to network and showcase the stories of Francophone entrepreneurs, especially immigrant ones. There appears to be little space for female and immigrant entrepreneurship in Winnipeg, with women from Africa feeling particularly isolated in those networks.

[translation]

Toronto: "But hey, if we look on the bright side, there are plenty of useful structures here, banks that help women, there are networks of women entrepreneurs, so I would say that being a woman entrepreneur in Toronto means having a network that is not too shabby, generally speaking."

“My vision is for me, an immigrant and single mother, to be able to inspire as many people as I can; there are many people who think that we will never make it, but I want to make them understand that we can do it.”

“I felt intimidated because every time I went, I only saw white people, and more men, so to be honest, I felt intimidated. I thought to myself, I’ll never succeed, build up a network and all that, so yeah, I quit going to those events.”

Winnipeg: “There were networking events, but I was the only black woman there. I wondered, where are the others? Are there no black entrepreneurs? I was a bit embarrassed. I felt a little out of place.”

Toronto: “Relève TO is a great example of something that works, bringing together different industries and showcasing professionals. ... It gave me some credibility, a proof of sorts that my work is for real.”

Toronto: “The Oasis approach is a feminist one. So, they don’t tell a woman: ‘Your plan will work or will not work’; it’s up to her to come to that realization by herself, because anyway, throughout the process, she will gain confidence, she will acquire skills, either to use in her business or in her job, or in something else. And that’s what I really liked about it.”

The gendered or ethnicized nature of the businesses studied

Women’s studies have devoted much attention to the genderization of certain professional categories in order to understand the concentration of women in jobs related to caring for others (in the fields of social services, health care or education). For example, an Industry Canada report states that there is a concentration of women-owned firms in service industries, [translation] “a sector characterized by comparatively smaller firms and moderate growth.” (2005, p. 8). Among the 23 respondents in this study, it is clear that there is a preponderance of businesses in more gendered lines of work, in particular cooking, cleaning, beauty and fashion, interior decorating and childcare. There were also consultants and coaches whose work mostly involves supporting other women in their business project. The women also tended to opt for small businesses in which they can work at home, like making pastries or take-out meals, to keep down business start-up and childcare costs. Working from home is a challenge, however, since the women do not always have the required space and peace and quiet. Having a space where women can work or test their products, which provides opportunities to network with other women entrepreneurs, remains the most worthwhile option. It mainly exists only in private Anglophone structures such as shared workspaces in major urban centres, such as the [Make Lemonade](#) (Toronto) and Gem Space (Ottawa) spaces for self-employed women workers. Although these spaces do not offer daycare services, something that respondents stated would be a plus, there would be some merit in developing them in Francophone communities and offering them outside major urban centres.

Another characteristic of the businesses represented in this study is that a number of them promote products from the country or culture of origin. A number of entrepreneurs interviewed are thus deploying their know-how and lifestyles for the good of their host community. These can include the use of African textiles styled so as to better fit the needs of Canadians and the climate in which they live, beauty products with sometimes exotic ingredients, gourmet specialties reminiscent of faraway cuisines or high quality handicrafts backed by an excellent international reputation. These businesses make extensive use of collaboration with partners residing abroad,

often in the owner's country of origin. Encouraging this type of initiative can help strengthen international trade relationships and contribute to the economic development of Francophone communities, both locally and internationally.

[translation]

"I work a lot with a particular Malian fabric because I am from Mali. I create designs that you can't really find here, and then I try to adapt them. For example, I will make sweaters for the Canadian winter."

"I use shea butter from the Ivory Coast. These are natural products where I come from. But when I got here, I kept using shea butter because I couldn't find anything else I liked. Now, it's all the rage. It's caught on."

The migratory context: different paths according to gender and immigration status

While not all immigrant women entrepreneurs came to Canada with a partner or in the family class, it is important to note that these women sometimes chose to immigrate to Canada because their partner was intent on doing so or wanted to seize a career opportunity here. Thus, a number of women, often pregnant or with dependent children, reported relinquishing their careers to follow their husbands. Once they arrived in Canada, the women respondents in Toronto who had held an important position in their country of origin stated that they struggled to find jobs at the same level upon arriving in Canada and that they experienced downward career mobility. The male respondents in Toronto and Ottawa, who immigrated with a partner and who initiated their immigration for work reasons, were also sometimes concerned about the difficulties that their partners were experiencing in their work environment. They reported, for example, that their partners do not necessarily like their jobs or find them fulfilling. The youngest female entrepreneurs interviewed in Ottawa furthermore reported having immigrated to Canada along with their parents or joining them here, meaning that the impetus for immigration came from the family, not the individual.

[translation]

Female: "I didn't really choose to come; it was my husband who got a fantastic job opportunity."

Female: "I came to join them, the only way was to come as a student, and then they wanted me to study here."

Female: "It was really hard to find a job. ... They told me outright that they were put off by my profile. So I went into business really quickly. Four months later, I had already started a new company."

The work of women going into business for themselves is sometimes trivialized. Many women in Toronto feel they do not receive enough support from their partners, because their work is sometimes seen more as [translation] "a hobby" than an actual gainful occupation. Consequently, they feel that their professional status is undervalued in the labour market, not seen as legitimate. These women then find support in their community, in particular from other women entrepreneurs. Descriptors such as [translation] "solidarity" and "mutual support" are often used to describe the environment created by women's centres, such as Oasis (Toronto), which is opening spaces for peer support and career assistance.

Lastly, women coming to Canada without a partner and deciding to settle here (with or without children) mainly fall into two immigration categories: temporary workers on working-holiday permits (who are younger, educated and childless, and from European countries) or refugees (who are older, and from sub-Saharan African countries). Among the 38 people surveyed, it should also be noted that five individuals, all members of visible minorities, came here as refugees (three women and two men). Their path to entrepreneurship is especially rocky. Indeed, the businesses of four of them are still in the start-up phase and these individuals, concerned with regularizing their papers and lacking adequate funding, are having a hard time getting their project off the ground.

The main challenges of entrepreneurial mothers

Being a woman entrepreneur exacerbates the main problems identified earlier, which are related to a lack of support: first, financial support, and second, support for childcare so that the women can work. The average income reported by survey participants, regardless of their educational attainment, is consequently paltry (see Appendix D), which shows that women entrepreneurs are in a more vulnerable situation. Single mothers raising their children on their own have no financial support from a spouse and are in even more precarious situations economically. The [Canadian Women's Foundation](#) reports that 21% of single mothers, many of them members of visible minorities, are raising their children in poverty in Canada. Participants receiving financial support (to pay rent, daycare, etc.) from their partner are aware of their privileged situation, but lament the fact that they have no access to seed capital other than their husband's money or their own savings. Financial independence therefore remains a crucial issue, regardless of the family situation of women entrepreneurs.

The lack of both emotional and logistical support is particularly hard to bear and can quickly demoralize entrepreneurial mothers. It has a direct impact on business start-up activities, for example when participants are unable to attend professional events. Evening and weekend work schedules incompatible with family life, and the lack of childcare services, at home or at professional events, hinder networking and the growth of self-employed workers' businesses. Participants living in the Greater Toronto Area especially are hit by exorbitant childcare costs, and they rarely have access to subsidized spaces. Those who were able to take advantage of the childcare services provided by Oasis Centre des femmes or an Anglophone business incubator in Toronto stated it made all the difference in their road to entrepreneurship. A similar finding was made in a 2012 study project report prepared for Oasis entitled *Les défis du développement économique des femmes immigrantes francophones professionnelles sur le marché de l'emploi canadien* [Economic development challenges for professional Francophone women in the Canadian labour market]. Its recommendations state: [translation] "It is vitally important that women going into business for themselves have access to affordable childcare, to lighten the load of balancing family responsibilities with the demands of growing a business" (2012, p. 39). Extending childcare and support services to entrepreneurial mothers living outside Toronto and within various organizations offering services to entrepreneurs would be in keeping with a more inclusive approach.

[translation]

Female: “You need to be helped, especially when you are a woman. For example, I’m not with my husband, I’m with my two boys. But that whole side of things [entrepreneurship] is something that I have put on the back burner to do something that is more feasible for me. And then, later on, in the future, go back to it, to try to find opportunities in that area.”

Female: “I’m not in debt today and I’m lucky, and this is the bright spot in my life as an entrepreneur: I’m lucky that the father of my son, so my husband, puts a roof over our heads so I don’t need to have to make enough money today to pay the mortgage. And because of high housing costs, I couldn’t be an entrepreneur today if I had to manage the rent. I’m not there yet, far from it.”

Female: “Bad experiences, I would say, it’s really the people around me, lots of people tried to discourage me, telling me not to go into business for myself, that I was never going to make it, that I belong to a visible minority, that I’m a single mother, that I’m an immigrant woman.”

“When my son is home, I can’t make a phone call. I can never be sure that he is not going start hollering “Mom!” and that’s not professional. For some courses, there was a babysitting service, and that made all the difference.”

“My biggest challenge right now is working full time, managing my personal life and having to free up time for my business. My son is 6 years old and he needs me. ... Daycare is very expensive. It’s until 6 p.m., and obviously, that makes for a really long day for the kids. And then if you have to pay a babysitter after that to go back out and do stuff again, that’s an occasional thing. ... I’m held back from going to events because of that.”

7. Conclusion

This research, involving around fifty immigrant entrepreneurs and stakeholders working with them, provides new data on the specifics of the paths to entrepreneurship of Francophone immigrants living in minority communities, with special attention on women and members of visible minorities.

Community leaders and government organizations assisting these immigrants have long been concerned about the vitality of FMCs and the economic integration of immigrants. Their commitment led to the development of a number of employment services in French, the ones for immigrants being much more recent and less comprehensive. Likewise, a number of initiatives in French aimed at developing entrepreneurship are gradually becoming more sophisticated, but the interviews revealed significant gaps in this support, which becomes almost non-existent in terms of immigrant and female entrepreneurship. Although the communities of Ottawa and Toronto are implementing a few initiatives specifically aimed at those clientele, those initiatives are insufficient or almost non-existent in other FMCs, Winnipeg in particular.

The contribution of Francophone immigrant entrepreneurship and women entrepreneurship in particular goes far beyond giving an economic boost to FMCs. Francophone immigrant business models have the potential to develop a sense of belonging and commitment to Francophone minority communities. They also have the potential to create more inclusive atmospheres within FMCs' institutions and activities. In addition, successes in entrepreneurship can be based on a wide variety of criteria—economic performance, innovation, the influence of a locality, etc.—offering multiple opportunities to arouse community pride and solidarity. Lastly, we note that businesses whose owners are immigrants give rise to various forms of Francophile and French-speaking community dynamics and traditions through the jobs created, the services offered, new meeting places, manufactured objects, etc.

In short, as the narratives analyzed in this report show, there are many reasons and opportunities to support Francophone immigrant entrepreneurship. There is little in the way of support offered by Immigration, Refugees and Citizenship Canada (IRCC) to Francophone immigrant entrepreneurship, and any support is often indirect, through settlement services for example. Innovation, Science and Economic Development Canada is the federal department with the direct mandate of developing entrepreneurship, but we have yet to see from them a real strategy targeting Francophone immigrant entrepreneurship. Likewise, Women and Gender Equality Canada has implemented some initiatives to support female entrepreneurship, but has no real strategy specifically focused on the entrepreneurship of immigrant women in FMCs.

The following recommendations were made to IRCC because this research was commissioned by that department. That said, we recognize that it is important for Innovation, Science and Economic Development Canada and Women and Gender Equality Canada to work together with IRCC to contribute more effectively to the vitality of FMCs through support for immigrant entrepreneurship. Broadly speaking, we recommend that IRCC increase its collaboration efforts with the aforementioned departments and work more closely with them to elicit a commitment to Francophone immigrant entrepreneurship from FMCs and Anglophone and Francophone organizations and business communities.

8. Recommendations

Begin a dialogue to support the development of incubators and accelerators of Francophone businesses, in which women and members of visible minorities are actively involved, at the regional level and Canada-wide.

Background. Incubators assist businesses in the early start-up phases, while accelerators support fledgling companies. While they are based on different models, the support offered in both cases includes mentoring, help with logistics and access to investors. Accelerators can provide shared office spaces as well. While in major cities with Francophone minority communities, there are some resources in French to support entrepreneurship, but these remain insufficient and do not always have a structured support approach. Considering how remote and sparsely populated certain Francophone communities are, it would be appropriate to ensure that business incubators and accelerators reach out to individuals located far from major urban centres. Overall, the expertise of these incubators and accelerators is thought to be more extensive and diversified than current expertise, while at the same time being more concerted.

Furthermore, the current systems and business groups supporting Francophone businesses continue to be staffed mostly by men who are not members of visible minorities. In this regard, positive measures should be taken to ensure the presence of women, immigrants and members of visible minorities within the organizations supporting entrepreneurship in French. Incubators and accelerators could take other measures to make their resources and activities more accessible to women, immigrants and members of visible minorities and help build this clientele's sense of competence and confidence.

It is recommended that a dialogue be initiated with the Department of Innovation, Science and Economic Development Canada and their agencies in order to ascertain whether a Francophone business incubator and accelerator would be useful and if so, how to set one up at the regional level and Canada-wide. Immigrants and women would have more tailored support to meet their needs, and space would be reserved for them to participate in decision-making and organizational bodies.

The aim of such a pan-Canadian business incubator and accelerator could be to stimulate innovation, develop entrepreneurial skills and expand the scope of entrepreneurship inside FMCs. This incubator and accelerator could be the place where resource models and promising practices are developed and made available to the regions. Regional Francophone business incubators and accelerators could be closely linked to the pan-Canadian body so as to maximize the sharing of resources and practice models. Setting up those organizations would also be an opportunity to reassess how entrepreneurship resources in French outside Quebec can be better consolidated, made visible, promoted and clearly presented.

Collaboration. At the community level, RDÉE Canada and its member organizations are essential partners. Canada's Francophone postsecondary institutions could also be deployed to ensure a network of expertise within FMCs.

Look at the possibility of backing exploratory projects aimed at supporting Francophone immigrant entrepreneurship.

Background. Each new stage in the life of a business has its own unique tasks. This is why the support to be put in place and the resources to be shared should be personalized and should adopt comprehensive approaches where each person receives support not just on the administrative level but also on the strategic, psychological, linguistic, financial and relationship levels. Multiple skills must be developed throughout: mastering sales pitches and business English, use of social

media, acquisition of cultural competencies, etc. Furthermore, initiatives aimed at immigrants are mostly geared towards the start-up phase. Other stages or components should be supported, for example when taking over a business, developing a solidarity economy or marketing. In any case, little is known about the effectiveness of programs intended for persons in minority language communities. Overall, the particular needs of immigrant entrepreneurship in Francophone communities would benefit from being supported in such a way that innovative approaches may be explored and their impact measured.

We recommend looking at the possibility of supporting the implementation of exploratory projects for Francophone immigrants who wish to start a business or accelerate its development in order to develop their technical and entrepreneurial skills while receiving an assistance package. The exploratory projects would be supported by mechanisms for identifying their impact and the most promising ways of supporting these clientele.

Provide entrepreneurship support for Francophone immigrant women who are members of visible minorities.

Background. Women continue to face additional obstacles when transitioning to the Canadian workplace, in particular due to their marginalization on the basis of gender, their family situation, the precariousness of their socio-professional situation and their immigration story. More recognition should be given to the intersectionality of the discrimination experienced by immigrant women belonging to visible minorities, particularly Francophone women with refugee status through programs adapted to their needs. Accordingly, there is merit in more broadly applying the GBA+ framework's intersectional approach. In addition, there would be advantages to programs aimed directly at women, since they could include measures adapted to this clientele, for example, where networking, subsidized childcare or microcredit is concerned.

We recommend securing a portion of the investments in the pilot program for newcomers from visible minorities launched by IRCC for Francophone immigrants living outside Quebec.

IRCC could also initiate a dialogue with Women and Gender Equality Canada as well as Innovation, Science and Economic Development Canada in order to ascertain the value of supporting the entrepreneurship of Francophone women who are members of visible minorities and how to do so. The goal would be to ensure that the specific needs of women are accommodated and to work out the details of a program specifically intended for immigrant women in FMCs living outside Toronto.

Evaluate opportunities for collaboration and the best ways of providing financial support to Francophone immigrant entrepreneurship.

Background. Our interviews are a reminder that limited access to financing and limited knowledge of existing financing opportunities are detrimental to the viability of immigrant-owned businesses. The literature shows that immigrants lacking English proficiency are discriminated against by traditional institutions and lack confidence, both factors decreasing their chances of obtaining financing. The impact and success of various initiatives—microfinance at Oasis, Ottawa Community Loan Fund—deserve to be better known. Our data suggest that in all cases, combining financing opportunities with efforts to build financial literacy would be beneficial.

We recommend evaluating the partnerships to be created and the most promising ways to provide small funds for start-ups or for hiring employees in FMCs. The granting of such funds would benefit from being tied to resources allowing the development of financial literacy specific to Canada.

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Appendix A: Interview Guide

Integration and current entrepreneurial situation

Objectives: To understand the context of the entrepreneur or self-employed worker at the time of the interview. To understand how the Francophone—and, as the case may be, visible minority and female—immigrant experience affects their current entrepreneurial situation.

1. Since when have you been self-employed (or when did you go into business)?
 - What stage would you say your business is at? (Start-up phase, operational phase, established business phase)
2. Do you have other jobs in addition to your business? If yes, what are they?
3. What does being an “entrepreneur” mean to you?
 - Do you feel you fit that description? Why?
 - Does that term speak to you personally? Do you use another that you feel is a better fit? If so, which? Why?
 - And what does it mean to be an entrepreneur or self-employed in your locality? (City, province, language community)
 - What do you think are the essential qualities an entrepreneur must possess in your current context? Why?

Path to entrepreneurship and qualifications

Objectives: To understand what motivated the entrepreneur or self-employed worker to make that career choice. To understand the challenges of this path for immigrant entrepreneurs who are Francophone, visible minorities and female, particularly with respect to the entrepreneurial culture of the host country.

4. What led you to go into business?
 - What are the reasons or motivations that led you to start your own business?
 - Please specify whether your career plans have changed due to the requirements of the Canadian labour market.
5. What would you say was the hardest thing about starting your own business or becoming self-employed?
 - Can you tell us about the financing conditions that enabled you to start your own business? Did you obtain loans in Canada?
 - Did you have access to childcare services for your children (if applicable)?
6. What skills did you need to acquire to start your own business or work for yourself?
 - What qualities or skills currently useful to your business would you say you had before immigrating to Canada?
 - What skills did you need to acquire once you decided upon this business project?
 - What qualifications, training or diplomas were necessary to do your work?
7. What training have you taken for your business project or to improve your skills in Canada?
 - Have you taken language training (EN/FR)? Entrepreneurship training workshops offered by local organizations? Group or individual support sessions?
 - Do you also attend professional association events? Talks or networking exercises?

8. Was the training you took offered in French? Why did you choose that particular training?
 - Where was the training offered?
 - Was it accessible? Useful?
 - How do you think it could be improved?
9. What diplomas do you have?
 - What post-secondary diplomas have you earned (in chronological order)?
 - For each diploma or title obtained, please specify the educational field and level, the location, the year, the language of instruction.
 - Have you attended a post-secondary institution in Canada?
10. How did these diplomas and training help you when starting your own business in Canada?

Self-employment/entrepreneurship, work relationships and language of work

Objectives: To understand the place of the French language in the daily lives of Francophone immigrant entrepreneurs. To understand the nature of the relationships and challenges faced by Francophone immigrants as they adapt to the entrepreneurial world in Canada, including from the point of view of visible minorities and women.

11. What is the language that you use most often at work?
 - What is the language that you use most with your customers?
 - And with your employees?
12. In general, how do you relate to French?
 - If you are not a native speaker, where and when did you learn French?
13. What language skills do you think an entrepreneur needs to have to succeed here?
 - Do you feel that your English language skills are (or have been) an asset or a liability in starting your own business? Explain.
14. What stumbling blocks have you encountered since you started working for yourself?
 - Do you feel that these stumbling blocks were caused by a lack of cultural sensitivity?
 - Or by discrimination (racism, sexism, francophobia, etc.) because you are Francophone? A member of a visible minority? A woman?
15. How would you characterize the atmosphere or work environment with respect to Francophone immigrants and/or women and/or visible minorities?
 - How would you describe your relationship with your employees (if applicable)?
 - How would you describe your relationship with your business partners (if applicable)?
 - How would you describe your relationship with your customers?
16. What did you have to do to adapt to your work environment?
 - For example: business jargon, communicating emotions, communicating with employees, partners or customers, etc. Explain.
 - What initiatives of community organizations and networks, professional associations, etc., helped you adapt while you were getting started?
 - Can you think of other resources that could have been useful to help you with your project or to give your business another boost?

Migratory Objective

Objectives: To understand the migrant process before and after arrival in Canada. To understand the issues and enabling factors intrinsic to that process and how it fits with the business project. To understand the relationship between immigration categories and the career path of Francophone immigrant self-employed workers.

17. Under what circumstances did you start the process to settle in Canada?
 - What motivated you to come to Canada?
 - How did you hear about Canada's immigration policies?
18. Did you come to Canada as a permanent or a temporary resident?
 - If permanent, was it in the economic or family class or as a refugee?
 - If temporary, as a worker, a student, or a visitor?
19. What did you do immediately following your arrival in Canada that was most useful for entering the labour market?
 - What else could you have done after you arrived in Canada that might have been useful to you?
20. If you have lived in a province/territory other than the one where you are currently, what prompted you to move to a different province/territory?

Appendix B: Socio-demographic information questionnaire

Objective: This questionnaire to collect socio-demographic information will be emailed to the interviewee prior to the meeting. It complements the more in-depth questions that will be asked in person during the semi-structured interview.

1. What is your main job at the moment?
Specify your title or status:
2. What is the name of your business?
3. Do you employ others?
 - a) Yes
 - b) No
4. If so, how many employees do you have?
5. Do you have any partners in your business?
 - a) Yes
 - b) No
6. Where do you work? (home, office, shared office, co-working space, etc.)
7. Please indicate your gender:
 - a) Female
 - b) Male
 - c) Would rather not say
8. What is your age bracket?
 - a) 18–29
 - b) 30–39
 - c) 40–49
 - d) 50–64
 - e) 65 or older
9. What is your mother tongue?
 - a) French
 - b) English
 - c) Other:
10. In which official language are you the most at ease?
 - a) French
 - b) English
 - c) Both
11. In what country were you born?
12. In what country or countries have you lived?
13. How many years have you lived in Canada?
14. What is your current status?

15. Canadian citizen
 - a) Permanent resident
 - b) Temporary resident (student)
 - c) Temporary resident (for work)
16. Have you always lived in the same province?
 - a) Yes
 - b) No
17. If the answer is no, in what other province(s) have you lived?
18. Are you a member of a visible minority?
 - a) Yes
 - b) No
19. Do you consider that your financial situation prior to your arrival in Canada was
 - a) Very good
 - b) Good
 - c) Fair
 - d) Poor
20. Do you consider that your personal financial situation prior to your arrival in Canada is
 - a) Very good
 - b) Good
 - c) Fair
 - d) Poor

Appendix C: Data on immigration to Canada

Table 3: Immigrants in the total labour force

A	B	C	D	E	F	G	H	I
	Francophone population	Total population	Francophone immigrant population	Immigrant population	Francophone population as a proportion of the total population	Francophone immigrant population as a proportion of the immigrant population	Immigrant population as a proportion of total population	Francophone immigrant population as a proportion of the Francophone population
Canada less QC	885,195	22,008,735	119,295	6,147,490	4.0%	1.9%	27.9%	13.5%
N.L.	2,060	437,935	295	10,890	0.5%	2.7%	2.5%	14.3%
P.E.I.	4,155	117,050	190	7,930	3.5%	2.4%	6.8%	4.6%
N.S.	26,285	774,745	1,420	51,895	3.4%	2.7%	6.7%	5.4%
N.B.	202,375	620,395	4,100	30,475	32.6%	13.5%	4.9%	2.0%
Ont.	471,415	11,038,440	76,940	3,704,825	4.3%	2.1%	33.6%	16.3%
Man.	35,240	1,001,310	3,540	205,175	3.5%	1.7%	20.5%	10.0%
Sask.	12,710	857,300	1,565	97,580	1.5%	1.6%	11.4%	12.3%
Alta.	69,770	3,206,045	15,880	783,445	2.2%	2.0%	24.4%	22.8%
B.C.	58,270	3,870,380	15,060	1,246,820	1.5%	1.2%	32.2%	25.8%
Territories	2,940	85,140	290	8,465	3.5%	3.4%	9.9%	9.9%
Ottawa – Ont. part	144,525	807,620	24,005	208,695	17.9%	11.5%	25.8%	16.6%
Toronto	81,515	4,879,095	38,675	2,601,310	1.7%	1.5%	53.3%	47.4%
Winnipeg	23,845	629,375	3,010	164,975	3.8%	1.8%	26.2%	12.6%

Note: If the proportion of immigrants in the Francophone population were comparable to the proportion of immigrants in the total population, the percentages in columns F and G would be similar, as would the percentages in columns H and I. Lower percentages in columns G (compared to F) and I (compared to H) indicate a deficit of immigrants in the Francophone population compared to the proportion of immigrants in the total population of the province, territory or region.

Statistics Canada (2019). Data table, 2016 Census. Product: 1b_j4069646

Table 4: Top birthplaces of the immigrant labour force

	Americas		Europe		Africa		Asia	
	Total	Francophones	Total	Francophones	Total	Francophones	Total	Francophones
Canada less QC	14.6%	16.9%	23.8%	29.0%	6.6%	38.3%	54.0%	15.6%
N.L.	19.3%	9.5%	32.3%	48.4%	11.0%	35.8%	36.8%	2.1%
P.E.I.	19.8%	22.2%	33.9%	46.7%	4.2%	18.5%	41.8%	17.0%
N.S.	20.1%	18.2%	36.8%	40.7%	7.4%	23.8%	34.6%	16.3%
N.B.	30.9%	42.6%	31.2%	23.4%	8.4%	26.8%	28.6%	6.9%
Ont.	16.9%	17.6%	25.5%	26.6%	6.3%	38.8%	51.0%	16.9%
Man.	14.7%	7.5%	21.6%	29.5%	7.7%	56.9%	55.7%	6.3%
Sask.	9.9%	7.3%	19.4%	21.7%	8.8%	55.9%	61.2%	15.4%
Alta.	12.5%	15.8%	20.5%	21.7%	11.0%	50.8%	54.7%	11.5%
B.C.	9.3%	10.7%	21.3%	50.8%	3.7%	19.4%	63.1%	18.5%
Territories	13.7%	8.0%	28.8%	39.0%	10.5%	32.0%	45.5%	25.0%
Ottawa – Ont. part	16.4%	27.7%	23.9%	16.4%	14.2%	40.6%	45.0%	15.2%
Toronto	16.1%	12.1%	20.2%	29.3%	5.9%	39.0%	57.5%	19.5%
Winnipeg	10.2%	7.2%	18.4%	25.8%	8.5%	60.9%	62.6%	6.2%

Statistics Canada. (2017). Data table, 2016 Census. Product: 98-400-X2016086

Appendix D: Socio-demographic information on the immigrant business owners interviewed

Table 5: Income characteristics of persons whose business is their main source of income

Income	Total population		Female		Visible minority	
0 – \$14,999	7	35%	5	38%	4	33%
\$15,000 – \$29,999	6	30%	4	31%	3	25%
\$30,000 – \$49,999	5	25%	3	23%	4	33%
\$50,000 – \$74,999	1	5%	0	0%	0	0%
More than \$100,000	1	5%	1	8%	1	8%
Not applicable	3	—	—	—	—	—

Table 6: Income and education characteristics

Income	College diploma or less		Bachelor's or undergraduate studies		Master's	
\$14,999 and under	5	63%	6	55%	8	50%
\$15,000 – \$29,999	0	0%	3	27%	4	25%
\$30,000 and over	3	38%	2	18%	4	25%

Table 7: Characteristics of immigrants' professional situation compared to other Canadians with similar education and work experience

Professional situation	Total population		Women		Visible minorities	
Worse	15	39%	10	40%	11	46%
About the same	14	37%	8	32%	7	29%
Better	2	5%	2	8%	1	4%
Do not know	7	18%	5	20%	5	21%

Figure 1: Country of birth

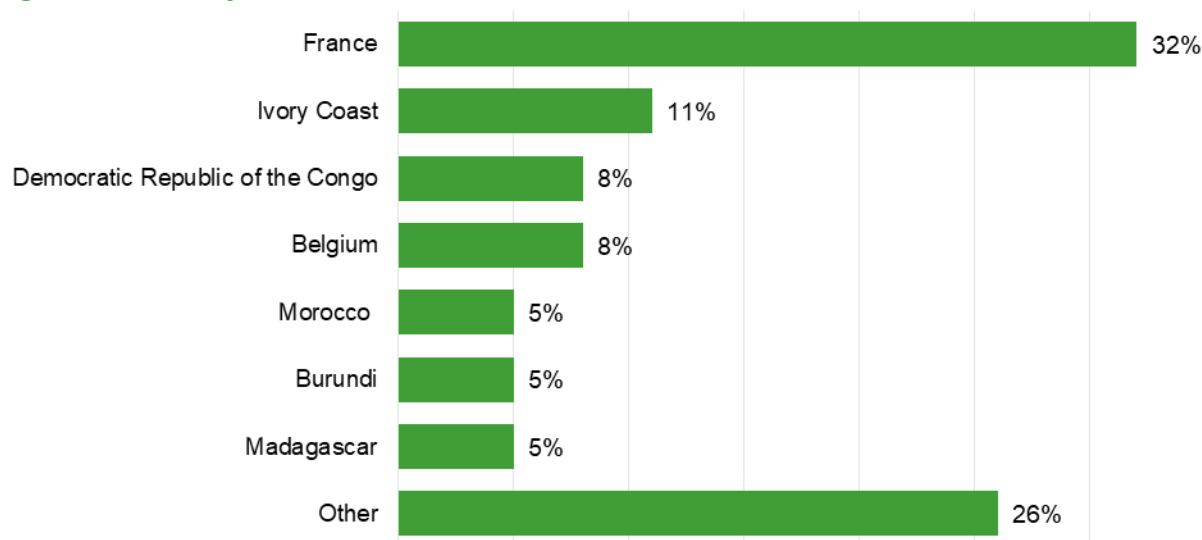


Figure 2: Gender

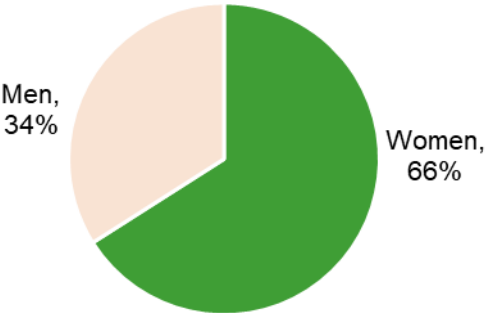


Figure 3: Number of years in Canada

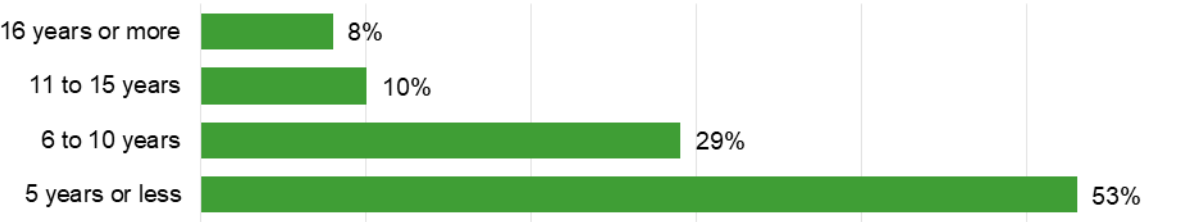


Figure 4: Stage of the business



Figure 5: Mother tongue

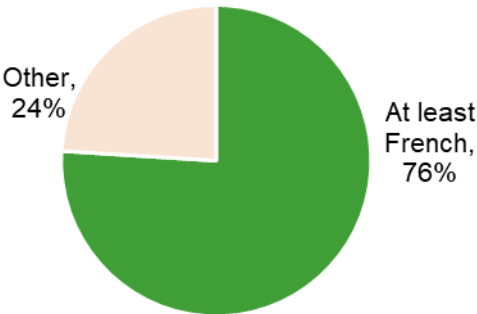


Figure 6: Preferred official language

