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Exploring Microfinance For Social Capital Formation And The Empowerment Of South Asian Skilled Immigrant Women In Brantford, Ontario

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Exploring Microfinance for Social Capital Formation and the Empowerment of South Asian Skilled Immigrant Women in Brantford, Ontario

By

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Abstract

This study explores microfinance, an evidence based practice which is largely used in developing countries to empower the most marginalized (e.g., women and the poorest of the poor) by utilizing a variety of strategies. The positive effects of microfinance for empowerment, social capital, practical needs and strategic gender interests have been aligned with this study to identify the root cause(s) of vulnerability and address the problem of social and economic exclusion of skilled South Asian immigrant women in Brantford. By utilizing a theoretical approach that synthesizes intersectionality and the dissemination-of-innovations framework, this study identifies the root cause of barriers faced at individual level, as an underlying shared cultural assumption that women are responsible for domestic tasks and men are responsible for market tasks. By involving the participants as agents for change, this study identifies the practical needs and strategic gender interests of these women. The group indicates the material and non-material resources and the agency that they require to attain their perceived empowerment. Furthermore, this study identifies the strategic gender interests of these women, which they could not consciously name because of their internalization of the cultural values. The study’s findings could be instrumental for community organizations, which serve immigrants by strategically positioning community resources to meet the actual needs of the women, thereby supporting their self-empowerment process as individuals and as a group.
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Introduction

I was fortunate to be a member of the privileged group of my home country, Bangladesh. I was born into an educated and well-off family, raised in the capital city, and attended one of the best schools and universities in the region. I had the opportunity to work with the premier wholesale microfinance institution of the country, Palli Karma-Sahayak Foundation (PKSF), and because I engaged with vulnerable poor people, I thought I could understand and help them to overcome their barriers. After migrating to Canada, I myself became vulnerable and fell into the category of ‘visible minority.’ Only now, after experiencing it myself, do I realize what it really means to be vulnerable and marginalized. Like many of the microfinance borrowers I supported in Bangladesh, migration to a new environment resulted in a loss of social networks and financial supports, and required new technical skills to survive in a very different environment.

Through discussion with my newcomer friends in Brantford, Ontario, it appears that, among many other struggles, the most significant barriers hindering recent immigrants’ integration into the receiving community and the Canadian workforce are language, non-recognition of foreign credentials, not having social networks, and cultural differences (Banerjee, 2009; Raza, 2012; Wilson-Forsberg, 2014). These are enormous barriers for immigrants who have their degrees in general fields and were in professions that require professional licensing, such as physicians, engineers, and architects, among others. Years of experience are generally not recognized by the employers or the Canadian licensing and accreditation bodies (e.g., College of Physicians and Surgeons, Canadian Architectural Certification Board, etc.) (Teelucksingh & Galabuzi, 2005, p. 4). Furthermore, they may not succeed in jobs where clear and effective communication is
hindered by a foreign accent or where there is a strong need for understanding the local community and culture. Some have an entrepreneurial mentality and some sort of financial solvency, but due to lack of community knowledge, social networks and specific skills for running a business in a new and a different environment, they refrain from starting a business. As many of my newcomer friends do not get jobs that match their education and expertise, they end up doing odd jobs that do not provide any permanent source of income. Hence, they suffer an identity crisis. How could the same group of individuals who were highly productive in their own countries, esteemed within their communities, and selected by Canadian immigration as the “best and the brightest” (Omidvar & Richmond, 2003, p.13) become so vulnerable and unemployable after entering the country?

The majority of immigrants now come to Canada from Asia (The Grand Erie Training and Adjustment Board, 2008, p. 13), and most of them are highly educated, yet they face multifaceted barriers in finding desirable employment (Lochhead & Mackenzie, 2005, p. 104). Educated immigrant women are even more likely to face barriers due to the intersection of several factors including gender, race, and cultural determinants (Raza, 2012, p. 130). In order to provide the information, knowledge, and skills that these immigrants need to function self-sufficiently in their new home country, there are government (both federal and provincial) funded settlement services. These government funded programs are meant to fulfill the basic settlement needs of newcomers, such as providing information on existing services and knowledge of the community, creating community connections, finding housing and employment, and providing training in the English language (George & Chaze, 2009, p. 394). Many of these services are based on models that supported earlier generations of European immigrants, and may not prove
adequate to serve new generations of newcomer populations whose needs are as varied as their ethnic and individual backgrounds (Frideres, 2005, p. 59). Furthermore, the services are far too superficial to understand migration and settlement as a process, and are not sensitive enough to include distinct needs of women at the intersection of the several factors (Tastsoglou, Ray & Preston, 2005, p. 91) mentioned above.

There are structural and policy related factors that hinder addressing the immediate needs of newcomers, such as initial settlement issues (Cukier Jeffery, Yap, McDonald & Lejasisaks, 2010, p. 162); medium or long-term settlement issues of the newcomers are even more difficult to address (Omidvar & Richmond, 2003, p. 8). For instance, current funding models place emphasis on reducing unemployment irrespective of the suitability of the position (Cukier et al., 2010, p. 162). In fact, highly educated immigrants who have enjoyed greater social status in their home countries may not be willing to accept jobs that are associated with low social status (Bauder, 2003, p. 418).

Another challenge related to current policy is the lack of provision for childcare. This can mean a lack of access to child care in general, (A. Chaudhry, personal communication, June 9, 2014) that child care is only available after the child reaches a certain age, or limited access to child care (e.g., care that is available to permanent residents, refugees, and live-in caregivers, but not citizens) (M. Hughes, personal communication, August 27, 2014). Women from cultures that encourage and expect them to be the primary caregivers of their children and women with small children may not be able to access or benefit from these services. Other issues include the lack of culturally appropriate service provision and the stereotypical assumptions of the category “visible minority immigrant woman” (e.g., someone who cannot speak English properly or who does a certain type of
These perceptions certainly limit the opportunities of this group and the potential benefits which they could otherwise get from these services (Bauder, 2003, pp. 420-421; Cukier et al., 2010, p. 162).

In larger cities such as Toronto, Montreal and Vancouver, apart from government funded programs, there are hundreds of organizations and groups with multi-million dollar budgets that provide a wide range of services to immigrants. Some provide a variety of services, others provide special services targeted to minority ethnic communities (Lee, 1999, p. 97). Visible minority immigrants in the larger cities, therefore, have the option to use those culturally sensitive services to improve their skills, enhance their social networks, and increase their capabilities for employment opportunities. However, visible minority immigrants, especially women, living in smaller cities and towns, may not have options. They may need to depend solely on the government funded programs, which have rigid regulations, to increase their capabilities for functioning self-sufficiently in their new home country.

I argue that addressing the issue of social and economic integration of educated visible minority immigrant women living in smaller cities and towns is a social justice issue. I define social justice from the community psychologists’ standpoint. According to Prilleltensky & Nelson (1997), community psychologists focus their attention on individuals’ capabilities rather than deficiencies. They assert that unlike mainstream psychologists who seek solutions aimed at individuals, community psychologists seek to address social problems by directing their efforts at systems. While seeking solutions, community psychologists consider multi-level perspectives, give emphasis on social context and diversity, and target systematic sources of suffering to eliminate
disempowering social conditions without challenging the status quo’s underlying legitimacy (Prilleltensky & Nelson, 1997, p. 166).

My study aims to gain insights from microfinance programs for social capital formation and the empowerment of visible minority immigrant women. The research poses the broad question: Are the existing services for recent immigrants in Brantford helping South Asian women to develop their social capital and empowerment? If not, what insights can be taken from microfinance programs in this regard?

This broad question includes four sub-questions:

(1) What are the barriers at the individual and community levels that are preventing recent women immigrants from South Asia from having equal opportunities to engage with the community, join the workforce, and/or start up a business?

(2) How do these women define empowerment, and what skills and conditions do they require to be empowered?

(3) What is the experience of these women accessing existing services for immigrants?

(4) If the women were asked to design a program and a service delivery system for their social capital formation and empowerment, how would they design and develop the program?

Previous studies suggest that microfinance has the capacity to strengthen existing programs with new capital and new ideas for effective social and economic integration of vulnerable poor people, especially women (Hashemi, Schuler & Riley, 1996; Larance,
2001; El-Zoghbi, Mayada, Montesquiou, & Hashemi, 2009). Microfinance programs provide microloans along with a wide variety of financial services (e.g., savings, insurance) and non-financial services (e.g., technical assistance, financial literacy training, market linkage, and awareness building programs) to clients to increase their access to material resources (Mahmud, 2003, pp. 580, 586). Above all, microfinance connects resources within the organization and with the broader community to enhance clients’ awareness by providing access to non-material resources (e.g., non-kin networks, public services and markets) (El-Zoghbi et al., 2009, pp. 2-3). Depending on organizational mission and the economic, political and cultural contexts of client populations, microfinance could be used as a tool for empowerment and economic development. Where the organizational focus is on empowering clients, microfinance organizations should undertake a holistic approach to deliver all-inclusive services (both material and non-material) to address the unique needs of the clients. Rather than encouraging immediate economic success of the organizations, these microfinance organizations emphasize the long term social and economic benefits.

**Boundaries of the Study:**

This study is situated in the city of Brantford, a small city (population 93,000) (City of Brantford, 2010, p. 13) in the Grand Erie region of Southern Ontario. In recent years, the federal and provincial governments have undertaken policies to regionalize Canada’s immigration flows by sending more immigrants to smaller cities and towns (Krahn, Derwing, & Abu-Laban, 2005, p. 873). However, many smaller cities do not have the infrastructure to accommodate the influx of recent immigrants, especially those who are highly educated. For example, Brantford is historically a manufacturing city...
(City of Brantford, 2010, p. 119). In Grand Erie, the top two leading industry sectors other than manufacturing and construction are services and wholesale, and retail trade (The Grand Erie Training and Adjustment Board, 2008, p. 5). Most of the recent immigrants arriving in this community are from Asia and the majority of them have university degrees (Grand Erie Immigration Partnership, 2012, p. 11, 14). This results in a disconnect between the specific job skills of the immigrant labour pool and the needs of employers. Though immigrants are regarded as one of the most vulnerable populations of Brantford (Brantford Community Safety and Crime Prevention Task Force, 2011, p. 5), there are very limited programs and services available to them. For instance, professional networking, job shadowing, and internships, specifically designed for their effective labor market integration are not currently available (Grand Erie Immigration Partnership, personal communication, August 8, 2014).

My research focuses specifically on skilled recent immigrant women from South Asia (the participants declared their country of origin as India, Pakistan and Bangladesh). I define skilled visible minority immigrant women as those who have university degrees, who may or may not have professional work experience in their fields of study, and who have entered Canada as principal applicants, or dependents of their husbands under the Federal Skilled Worker category. There are two key reasons for framing the study on this group. First, the South Asian immigrant community is among the largest visible minority groups in Brantford (Grand Erie Immigration Partnership, 2012, p. 12). Second, South Asians in general share some socio-cultural values guided by traditional family value structure (Raza, 2012, p. 130). Focusing data collection on this particular group will address certain socio-cultural specific barriers (e.g., giving preference to husbands to be
the primary breadwinners, household decision making is guided through traditional family structure) (Raza, 2012, p. 131) along with the general obstacles of gender specific barriers (e.g., lack of child care) faced by immigrant women. Furthermore, systematic review of data from this group has the potential to help community organizations that assist immigrants to design more effective programs and services for this group.

**Review of Literature**

According to Wilson-Forsberg (2014), every year approximately 250,000 immigrants migrate to Canada; of those immigrants, about 60 percent are selected by the government under the Federal Skilled Worker program (“Literature Review,” para. 1). She goes on to note that increasingly, skilled workers are given preference by the Canadian immigration authority because of their high human capital (i.e., high levels of education and work experience and good linguistic proficiency in English or French). Recent skilled immigrants, the majority of whom are coming from South Asia, are considered partners in the economic prosperity of Canada. It is expected that over time these skilled immigrants will acquire the knowledge and skills to function independently in the Canadian labour market and improve their economic performance (Raza, 2012, pp. 4-5). However, evidence demonstrates a different scenario. Though the recent immigrants are highly educated, they face higher unemployment and underemployment than the Canadian born population (Li & Li, 2013, p. 90). Banerjee (2009) further reveals that European recent immigrants are able to accelerate their income early and catch-up to the native-born Canadians, but visible minority immigrants do not experience income parity (p. 486). Teeluksingh & Galabuzi (2005) confirm this assertion through their analysis of data from the census period during 1996 to 2001. Their study reveals a double
digit income gap between racialized groups and non-racialized groups in Canada that they identify as “racialized discrimination” (p. 1). Galabuzi (2001, p. 3) and Li & Li (2013, pp. 90-93) point out that though the racialized groups have comparable average educational attainment, and in many cases higher education, they experience a racially segmented labour market and are mostly employed in low end, low paying, casual and contract jobs, and remain at above average unemployment and underemployment levels.

Non-recognition of foreign credentials, lack of Canadian work experience (Suto, 2009, p. 419; Teeluksingh & Galabuzi, 2005, p. 4), and not having accents that are easily recognized and understood are increasingly viewed in the literature as the major barriers for visible minority immigrants entering into the Canadian workforce (Creese & Kambere 2003, p. 565). Studies suggest, these barriers are structurally imposed on visible minorities to sustain cultural and economic supremacy by the dominant class (Teeluksingh & Galabuzi, 2005, pp. 5-6; Galabuzi, 2001, pp. 13-14). Though structural barriers have a negative impact on earnings for both visible minority skilled immigrant men and women, these barriers are exacerbated for women who are already marginalized due to gender and cultural determinants. Gender role expectations for women, such as being the primary caregiver of children and caretaker of the home, have been identified by studies as causes of unemployment and underemployment of women (Iredale, 2004, p. 163; Suto, 2009, p. 418).

Other than gender role expectations and visible minority status, literature increasingly suggests that culture is also a significant determinant perpetuating the marginalization of visible minority skilled immigrant women (Beach & Worswick, 1993, pp. 42-43; Tastsoglou & Preston, 2005, p. 47; Raza, 2012, pp. 130-131). Culture is a very
abstract term, which makes it difficult to define adequately. Edward Tylor, in *Primitive Culture* (1870) defines culture as “that complex whole which includes knowledge, belief, art, morals, law, custom, and any other capabilities and habits acquired by man as a member of society” (Tylor, 1958, p. 1). Every member of a social group, therefore, possesses culture, and this explicitly or implicitly shapes his or her knowledge, habits and capabilities. According to Schein (1984), culture manifests itself at three different levels: (1) visible elements, such as how a social group dresses, and the manner in which they address each other; (2) adopted values that govern behaviour; and (3) basic underlying assumptions that determine how a social group perceives, feels, and thinks (p. 3). Schein (1984) argues that these underlying assumptions are not often a result of oppression, but as “certain motivational and cognitive processes are repeated and continue to work, they become unconscious” (p. 4). However, culture is learned and modified through one’s social environment. Therefore, the cognitive process of internalizing certain cultural values and the manifestation of that culture through behaviours and habits may differ among individuals from the same cultural representation depending on their unique life experiences and social environments (Avruch, 1998, pp. 17-20).

South Asians in general share certain socio-cultural commonalities typically influenced by traditional family value structure where men are the main salary earners. Many immigrant family decisions regarding whether to invest in wives’ education and skills development to enter the labour market are guided by traditional family values (Raza, 2012, p. 131). For example, the study of Beach and Worswick (1993, p. 42) identified that immigrant wives tend to follow a family investment strategy. After arrival, they take primary responsibility of the home, and work longer hours and more intensively
in whatever jobs come their way. The main reason behind such behaviour is to support their husbands to take language and other skills training courses to increase their employability skills, and to establish them as the primary salary earners of the family (p. 42). In this case, culture manifests itself through the adopted value that men should be the primary breadwinners. However, the underlying assumption about how things really are remains obscured by culture (Schein, 1984, p. 3). According to Schein (1984), to really comprehend the culture and to discover more completely the group’s values and behaviour, it is essential to probe into the underlying assumption (p. 3). These assumptions can be brought back to consciousness only through focused questions, where the insider (the participant) makes the unconscious assumptions and the outsider (the inquirer) facilitates discovery of the assumption by asking the appropriate kinds of questions (Schein, 1984, p. 4).

Whatever the underlying assumption for giving preference to their husbands to be the principal earners of the family, this approach more adversely affects women with higher education than those with less education (Li 2000, p. 292). In the Canadian labour market, time away or being employed in low end occupations and lack of investment in human capital for effective local market integration erode highly educated women’s earning potential (Beach & Worswick, 1993, p. 38). As Li (2000) points out, it is assumed in a perfect competitive market system that every individual (native Canadian, European and non-European immigrant) is rewarded equally on the basis of their employability skills (p. 294). Employability skills are certain desirable skills which are required to obtain and maintain a job (McQuaid & Lindsay, 2005, p. 200). These are: (1) discipline specific skills (e.g., skills related to performing work in certain occupations or
fields); (2) generic skills, which are transferable in different work situations (e.g., communication skills and working with technology); and, (3) career management skills (e.g., values, abilities, interests, and professional networking skills) (Bridgstock, 2009, p. 36).

Being out of the labour market, or not keeping up with their field, makes it particularly difficult for women to keep sustain their employability skills (Iredale, 2005, p. 163). Hence, highly educated immigrant women from traditional cultures become marginalized in the Canadian labour market as the structural barriers of non-recognition of foreign credentials intersect with their visible minority status, gender, and cultural values (Raza, 2012, pp. 84-87). Vulnerability increases for skilled visible minority immigrant women living in smaller cities because of the additional challenges of lack of adequate infrastructure, limited labor markets, and generically designed policies and programs that do not address their unique situation.

**Government Funded Programs for Immigrants’ Settlement and Integration in Brantford:**

In Brantford, there are primarily two organizations serving immigrants: YMCA Immigrant Settlement Services and Grand Erie Learning Alternatives (GELA) (I. Sousa-Batista, personal communication, June 12, 2014). YMCA Immigrant Settlement Services primarily assists immigrants by providing information and referrals for their initial phase of Settlement. It previously had funds to provide employment training programs, such as job search and resume writing, but that funding has ceased along with their funding for providing child care services (A. Chaudhry, personal communication, June 9, 2014). Grand Erie Learning Alternatives provides language training to adult immigrants. The
services offered at both agencies are primarily based on a service model where the focus is on serving individuals who have accessed the program. The generic nature of these services may restrict access by many women because they do not account for the types of barriers these women face. For example, women with small children may not be able to access services like language training until their children reach a certain age.

Different community organizations are open for all community members. For example, YMCA Immigrant Settlement Services in partnership with the Brantford Public Library provide the Conversation Café program for improving conversational English skills. Other organizations, such as Enterprise Brant, provide business consulting and training to start businesses, and Employment Ontario provides job related training and information.¹ These services are designed to be broadly accessible but because many educated immigrant women from traditional societies do not have extensive exposure to the public domain, proactively finding resources around the community may not be an easy task.

Why a Needs Based Approach is Required for South Asian Skilled Immigrant Women:

The service models in use in Brantford are not gender sensitive, and they do not take into account cultural differences, various needs, or the social context of immigrant women. The previous study of Sethi (2009) in Grand Erie also reveals almost a 100% accord, both by newcomers (n=212), and service providers (n=237) for “specialized

¹ For further information about these organizations see Newcomers Connections Brantford Brant website (http://www.newcomerconnections.ca/En/Living/SupportServices/YMCA-ISS/Pages/default.aspx), Grand Erie Learning Alternatives website (http://schoolsites.granderie.ca/gela/), Enterprise Brant website (http://enterprise brant.com/), and Ontario Ministry of Training, Colleges and Universities website (http://www.tcu.gov.on.ca/eng/employmentontario/eoes.html).
programs in this community to assist immigrant women” (p. 137). This also confirms that the existing programs and services are not effective for addressing the wide range of challenges (i.e., individual barriers, policy related barriers, and community wide barriers) that recent immigrant women face in Brantford.

Attaining satisfactory employment is directly linked with increased professional identity, feelings of self-worth and self-esteem. It elevates social status and the willingness to participate in civil society (Wilson-Forsberg, 2014, “literature Review,” para. 3). The inability to meet professional goals limits the life chances and capacity to participate in civic and political life and creates a context of social exclusion (Glabuzi, 2001, p. 11) that can result in psychological distress, frustration, and anxiety (Wilson-Forsberg, 2014, “Literature Review,” para. 3). Therefore, resisting the deskilling process of these immigrant women is both an economic and a social justice issue.

In Canada, 84% of all recent immigrant women are from non-European countries, and overall South Asians are the largest visible minority group (Chui & Maheux, 2011, pp. 6-7). Brantford reflects an equal balance of male and female immigrants, the majority of whom are from Asia and the Pacific (Grand Erie Immigration Partnership, 2012, p. 11). The integration of visible minority skilled immigrant women is crucial for efficient utilization of scarce human resources at the regional and national levels. The need to diversify its economy and reskill its citizens is a recognized concern for Brantford (City of Brantford, 2010, p. 11). Skilled visible minority immigrant women must help to inform the strategic delivery of services, identify best practices, and effectively overcome the structural barriers that impede access and integration.
Exploring Microfinance for Effective Socio-Economic Integration of South Asian Skilled Immigrant Women in Brantford:

Microcredit is an innovative program that has opened doors to help the poor and marginalized access credit. In other words, microcredit is for those communities who have been traditionally denied credit. The unique features of microcredit are that it provides collateral free loans, it is illiterate friendly, and it is highly accessible (i.e., the micro-lenders go to the door of the clients) (Daley-Harris, 2004, p. 5). Microfinance is another term used to refer to a range of financial and non-financial services including credit, savings facilities, training, networking, peer support (Drolet, 2005, p. 11), and so on.

Bangladesh ranks first globally in microfinance diffusion (Islam, 2012, p. 2). According to the Microcredit Regulatory Authority (n.d.), in Bangladesh the total number of clients of microfinance is 33 million. The grass-roots microfinance organizations in Bangladesh use a variety of strategies to empower the vulnerable poor. There are distinctive programs for the poor and vulnerable depending on their unique circumstances and needs, who are classified under four broad categories: rural poor, urban poor, vulnerable non-poor (disaster stricken people), and hard core poor (people living in extreme poverty) (Palli Karma-Sahayak Foundation, 2011, pp. 29, 31, 33, 45). Women are the most vulnerable due to cultural aspects of rural Bangladesh society that situate women in subordination to men (Mahmud, 2003, p. 585). As in other South Asian rural communities, social and economic exclusion of women arises from the fact that men and women play different roles in households and societies. Men are breadwinners and ultimate decision makers of the family and women are responsible for reproductive and
domestic works. This gendered division of labour has become very much naturalized through ideological, religious, economic, and cultural determinants and reinforced through institutions (e.g., legal and educational system, media, and various planning programs) without recognizing the fact that this gendered division of labour is systematically putting women in a subordinate position (Moser, 1989, p. 1800). For example, in rural Bangladesh, cultural and religious practices govern male and female interaction. The public domain such as access to market, information, services and employment opportunities is considerably male dominated (Mahmud, 2003, p.589). Women are not allowed to travel independently outside the village, and thus rarely have the opportunity to create economic and social networks outside their neighbourhoods (Larance, 2001, p. 8). Restrictions on women’s movement outside their home and neighbourhoods considerably limits women’s access to material resources (i.e., education and employment), and non-material resources (i.e., non-kin networks, public domain and access to market) (Mahmud, 2003, p. 589).

The theoretical underpinning of designing microfinance programs for the most vulnerable women comes from three distinct paradigms: the financial self-sustainability paradigm, the poverty alleviation paradigm, and the feminist empowerment paradigm. All the paradigms agree that women’s individual financial empowerment leads to greater social, political and legal empowerment, and strengthen women’s networks and contribute to building social capital (Mahmud, 2003, pp. 581-582). The financial self-sustainability paradigm advocates women’s individual economic empowerment by providing financial services. This paradigm believes sustainable microfinance services alone will increase women’s control over income, and therefore lead to increased well-
being (e.g., health, education, nutrition) for women and their children. The poverty alleviation paradigm advocates fulfilling women’s practical needs for employment and emphasizes the inclusion of non-financial services (e.g., adult literacy, awareness building programs, and skills training) to address gender equality (Mahmud, 2003, p. 581; Mayoux, 1999, pp. 959-960). The feminist paradigm views women’s empowerment “as an end in itself” (Mahmud, 2003, p. 581). In this regard, Kabeer’s (1999) concept of empowerment relies upon the notion of power, where power is viewed from two aspects: the ability to make choices, and the ability to state one’s goals and act upon those (pp.436-438). According to Kabeer (1999), “empowerment is about change, it refers to the expansion in people’s ability to make strategic life choices in a context where this ability was previously denied to them” (p.437). She conceptualizes empowerment in terms of three interrelated aspects: agency (process), resources (material and non-material), and achievements (outcomes or capabilities) (Kabeer, 1999, pp. 437-438).

Agency refers to purposeful and actively exercising choice. It has two dimensions. The first one is greater effectiveness of agency (e.g., decision making ability) that helps women in carrying out their roles and responsibility. The second one is transformative agency that changes women’s behaviour to challenge power relations (Kabeer, 2005, pp. 14-15). Therefore, agency can include decision making, bargaining and negotiation abilities, to the more intangible processes of reflecting on and questioning one’s values and beliefs to become more critical conscious about those values and beliefs (Kabeer, 1999, p. 438). Kabeer (1999) posits that agency can be exercised individually as well as collectively via both material (e.g., employment, education, and skills building training) and non-material resources (e.g., various human and social resources that increase one’s
ability to exercise choice) to achieve things (pp. 437-438). Together, agency, resources and achievements create the pathway by which the process of empowerment occurs (Kabeer, 2005, p. 15).

Microfinance organizations essentially translate feminist insights into practice by focusing on practical as well as strategic gender needs of women. According to Moser (1989), practical gender needs are those which women perceive necessary within a given context, such as health care, child care, and skills training, among others. Strategic gender needs relate to women’s subordinate position in their society, such as gendered division of labor, decision making power, control over resources, and legal rights (Moser, 1989, p. 1803). Microfinance takes a holistic approach that highlights the complexities of gender divisions in specific socio-economic context and undertakes programs incorporating the strategic interests as well as the practical needs of the clients. Programs undertaken on the basis of practical needs increase financial independence and enhance well-being. Programs based on strategic needs initiate a process of internal change at the individual level and institution at the broader level (Hashemi et al., 1996; Larance, 2001; El-Zoghbi et al., 2009).

In a study on Grameen Bank (serves two million women clients) and the Bangladesh Rural Advancement Committee (BRAC) (serves over one-half million women clients), the two largest and reputed nongovernmental organizations of Bangladesh that provide credit to rural poor, Hashemi et al. (1996) found that microfinance programs have a substantial effect on eight different aspects of women’s empowerment. These eight dimensions are: “mobility, economic security, ability to make small purchases, ability to make larger purchases, involvement in major household
decisions, relative freedom from domination within the family, political and legal awareness, and involvement in political campaign and protests” (p. 638). Mayoux (1999) argues control over income increases women’s decision making ability in household affairs, which in turn increases self-esteem related to their own abilities and skills. Participation in market activities gives women greater confidence in dealing with economic affairs (Mayoux, 1999, p. 970). The weekly savings and credit group meetings provide women with the freedom to attend meetings and other activities. This enables women to exchange knowledge and information with individuals from larger communities and social institutions, which were previously restricted because of fear of social disapproval (Mayoux, 1999, pp. 974-975). Furthermore, women’s exposure on a regular basis to non-kin affiliations, that is to those who possess differing cultural norms and practices, may initiate the cognitive process of questioning the taken-for-granted assumptions related to gender roles, which Kabeer (1999) posits are beyond argumentation (p. 441). All these factors positively affect the process of self-empowerment of women as individuals or as a group.

The microfinance framework of enhancing capabilities of women which allow them to act in new ways with their own identities by increasing their access to material resources, and non-material resources such as social capital could be a crucial element for South Asian immigrant women’s social and economic integration. Social capital can be defined as the active connections among individuals with the capacity to affect the productivity of individuals and groups by providing resources for actions (Putnam, 2000, pp.19-20; Coleman, 1988, pp. 98-99). These resources take the form of information, interpersonal trust, social networks, and social norms that individuals acquire through
relationships with others. There are two different types of social capital: bonding social capital (Putnam, 2000) or strong ties (Granovetter, 1973), and bridging social capital (Putnam, 2000) or weak ties (Granovetter, 1973). Bonding social capitals or strong ties comprise family and intimate friends, who are more like us. These bonding social capital or strong ties are valuable for a sense of identity, and psychological and social support (Putnam, 2000, p. 22).

Unlike bonding social capital, bridging social capital or weak ties connect us to others who are somewhat distant. Bridging social capital or weak ties enable people to access valuable information on various resources and opportunities in the community from a range of networks. It connects people with others who move in different circles, or are established in different social institutions or in positions of authority (Putnam, 2000, p. 23; Granovetter, 1973, pp. 1371-1372; Raza, 2012, p. 24). Therefore, the power of bridging social capital or weak ties are three-fold: they have the capacity to provide individuals both material (e.g., employment) and non-material resources (e.g., information); they can initiate a process of internal change which exhibits through alteration in actions and behaviours of individuals as they constantly interact with people who are unlike them, and possess different social norms and rules; and they play an important role in building a common identity and sense of trust across groups, as people get the opportunity to know each other more closely by repeated interaction (Putnam, 2000, p. 23; Granovetter, 1973, p. 1373).

Developing bridging social capital or weak ties is especially important for South Asian skilled immigrant women because of structural barriers, gender role expectations, and cultural determinants that impede their socio-economic mobility. Because many of
these women remain at home, and a large number of them are employed in low end occupations (Raza, 2012, pp. 130-131), it creates more chances for these women to become spatially and socially established within their ethnic networks of family and friends (Walton-Roberts, 2008, p. 501). Bridging social capital may act as a crucial element for these women’s settlement to integration process (Rose et al., 1998, p.3), and thus help develop a sense of belonging to the host community.

This study emphasizes the unique strategy that microfinance organizations use to enhance social capital and capabilities of the vulnerable and marginalized. Replicating the operational features of microfinance and considering it as a tool for local economic development may not be sustainable and viable within the context of a developed country (Painter & Tang, 2001, pp.12-13). There are two major observations that funders and policy makers must take into account before promoting microfinance as a means for large scale job creation through self-employment in the immigrant community in Canada. First, for many recent immigrants financial insecurity is a huge concern. It is very difficult for them to maintain the long term goals of having a profession that matches their skills within a short time (Bauder, 2003, p. 431). Therefore, it is possible that many recent immigrants will not be motivated to join these kinds of programs because it takes a considerable amount of time to benefit from them. Second, self-employment and self-sufficiency through microenterprise is not easily attainable in developed countries. In developed countries the consumers do not spend a large share of their income on purchases from microenterprises (Schreiner & Woller, 2003, pp. 1568-1569).

Therefore, where the objective is social and economic integration of South Asian skilled immigrant women, microfinance should essentially be viewed as a model to
enhance the capabilities of these women. The policy makers should undertake a holistic approach to deliver all inclusive services (both material and non-material) by linking other resources within the community to strengthen bridging social capital of these women. This will eventually widen community participation, help develop personal contacts and contribute to a widely shared social experience of active participation among the immigrant women and the broader community. This shared space will enable immigrant women’s voices and perspectives to be more “heard and integrated into new policy approaches and practice at senior level” (Institute of Development Studies, 2004, p.1). These will open up additional opportunities for civic activity, initiatives for self-employment and successful integration to the workforce, all of which will contribute towards both economic development and social justice.

Methodology

This section explains the theoretical framework, and the procedures that I have taken to operationalize the study and accomplish the research goal.

Theoretical Framework:

While retaining a critical lens, this study seeks to understand and address the process of marginalization of the visible minority immigrants, especially immigrant women from South Asia in two ways: through intersectionality, and the dissemination-of-innovations framework as the guiding theoretical framework.

A critical lens makes us aware that barriers (i.e., non-recognition of foreign credentials, lack of Canadian work experience, not having accents that are easily recognized and understood) are structurally imposed on the visible minority immigrants
to maintain cultural and economic supremacy by the dominant group, and this creates inequality. Intersectionality theory is gaining importance as a significant lens for exploring “the complexity of inequalities” (Norris, Zajicek, & Murphy-Erby, 2010, p. 56), and particularly “the intricacy of poverty” (Wilkinson, 2003, p.27). The very essence of intersectionality is the assumption of simultaneity. This assumption asserts that oppressive structures such as racism, sexism, classism, and ageism do not operate independently of each other, “instead they operate in tandem as interlocking structures of hierarchical power relations” (Norris, 2011, p.29). This assumption of simultaneity can be explained through the idea of gender role expectations and socio-cultural values that operate differently across ethnic and racial contexts (Norris, Zajicek, & Murphy-Erby, 2010, pp. 62-63). For instance, poverty is faced more by visible minority immigrant women as they experience different dimensions of oppression such as race and gender. However, among visible minority immigrant women, gender role expectations and socio-cultural values differ considerably on the basis of ethnicity. This creates variations of power and privilege that frame the life opportunities of individual women (Norris, 2011, p. 30). For example, many well-educated professional immigrant women compromise their careers in order to take care of their children, and fulfill familial responsibilities after migrating to Canada (Iredale, 2005, pp. 162-163). This is due to their largely shared socio-cultural values. Therefore, the experience of social and economic exclusion of these well-educated professional women will not be the same as other visible minority immigrant women who have been culturally encouraged and expected to engage in breadwinning activities.
Intersectionality also helps understand why particular groups are oppressed in specific ways and why standardized policies and programs are “not only inadequate to an understanding of social life, but create the conditions of oppression under which marginalized groups are placed at risk” (Kobayashi & Ray, 2000, p.404). For example, it cannot be generalized that all immigrant women migrating from South Asia have had extensive professional careers back in their home countries. Many traditional cultures from Asian societies encourage and expect women to stay at home as primary caregivers of children and economically dependent housewives. After migrating to a very different environment, where there is no standard distinction of gender role requirements for men and women, these immigrant women experience normlessness. Lindsey (2005) posits normlessness occurs at the time of drastic social change, which causes a degree of uncertainty about what should be the appropriate normative role behaviours of the mother and father of a family “because traditional norms have changed but new ones have yet to be developed” (p. 2). Therefore, universally designed policies and programs cannot address these barriers, and especially how policy related barriers (e.g., lack of child care, and access to programs) intersect with the individual barriers (e.g., lack of self-confidence, self-reliance). This intersectional experience is greater than the sum of effects from sexism or racism (Crenshaw, 1989, p. 140).

The above discussion of intersectionality reveals two vital issues: First, structural barriers, gender, race/ethnicity, and universally designed policies and programs intersect and operate simultaneously. This restricts particular social group’s opportunities to equally participate with others in the social, economic and political life of the community. Second, experiences of inequality are distinct and unique for individuals even within the
same group based on their individual life experiences. Such concerns emphasize the need for a bottom-up approach that recognizes the particular socio-cultural context and circumstances of the immigrant women to develop targeted policies and programs to empower them on the basis of their practical and strategic gender interests.

The dissemination-of-innovations framework, as explained by Sandler (2007), emphasizes dissemination as not simply practice change but more broadly as social change (p. 273). This framework states the need for striking a balance between reliability of evidence-based programs with adaptation of the programs to fit in the particular circumstances of individual communities (Sandler, 2007, p. 273). It is therefore, imperative to seek insights from evidence-based practices that emphasize distributive justice and aim to eliminate systematic sources of suffering (e.g., structural barriers and injustices) in an ameliorative way (Fox & Prilleltensky, 1997, p. 166). The evidence-based practices pursue not only individual wellness, but also assist the marginalized to gain greater control over the determinants that negatively influence or pose impediments for their full participation in community life. In fact, one of the most important variables that influences the ability of women to exercise agency is participation in the labour force (Mahmud, 2003, p. 577). Participation in the labour force is not an end itself, but a means to achieve agency in other social, cultural, and political sectors. Taking insights from microfinance that emphasize the practical as well as strategic gender interests of women for their empowerment, and adopt best practices of “meeting needs, resources, and circumstances with appropriate interventions” (Green, 2001, p. 174) could be a first step towards empowerment of recent immigrant women from South Asia.
Synthesizing the above paradigms into a theoretical framework relevant to immigrant women in Brantford is not only practical but also ethical. In an era of globalization, inter-country migration from under-developed, transitional societies to developed industrialized societies has become a common phenomenon. This increases the likelihood that recent immigrant women from South Asia will be marginalized due to their visible minority status, gender, and cultural determinants (Raza, 2012, p. 130). Therefore, we may look at the assets that we have at the community level, consider new alternatives to learning from evidence-based practices with openness, and adapt programs that fit the particular circumstances of immigrant communities. This will increase both individual wellness and justice in the community with the potential for widespread impact (Sandler, 2007, p. 287).

**Researcher’s Role:**

This research project utilizes a qualitative approach emphasizing the voices of this particular group of immigrant women. My study approach is to regard participants as agents rather than objects, and engage them in envisioning a program on the basis of their actual needs (Cornwall & Jewkes, 1995, p. 1670), which may have an impact on changing their lives. Five different but congruent lived experiences have strongly influenced me to identify the research topic and formulate the research questions. These are: the unique challenges that I have faced as a skilled visible minority immigrant woman in Brantford, my previous work experience with the apex microfinance institution of Bangladesh, my volunteering experience with different community organizations in Brantford, my identity shift from an immigrant woman to a master’s student in a Canadian university, and my involvement with the Grand Erie Immigration Partnership
Project (GEIP) as a community placement student and workgroup member. The GEIP Project is a project of Workforce Planning Board of Grand Erie, and is funded by Citizenship and Immigration Canada. It brings together residents, community organizations, and businesses to develop strategies and actions to improve the economic, social, cultural and civic life of newcomers and communities.

Discussion with my newcomer friends, and participation in various meetings and events with different stakeholders (e.g., service providers, community leaders, newcomers) gave me ample opportunities to gather information and formulate the research questions. However, I encouraged the participants to make comments and give their thoughts wherever possible. For example, one of my research questions was “Which method helps you more to decide to join a program: “Browsing the Internet by yourself, or getting the information verbally from friends (word of mouth)?” The purpose of this question was to understand the participants’ spontaneous habit of using the Internet as a source of information. After conducting a couple of interviews, I noticed that all of the participants responded “both of the methods”. However, from their other responses to a related question (“How many hours do you usually spend on computer and for what purposes?”), it became obvious that they spent very little time on the computer and that it was not for researching purposes. As a member of their community, I knew that most of them got the information from word of mouth. So when I tried to clarify that, one of the participants suggested to me to ask the question in a different way: “Of the services you have used so far, did you get the information from your friend, or did you browse the Internet and get the information from there?” I found this question more effective for
getting a precise answer. In this way, I worked with the participants in refining questions by adding or discarding some ideas.

For most of the participants, the most difficult part of the interview was to answer the final question: to design a program that would best serve them. It was really difficult to provide a straight-forward answer to this question, as the participants did not have prior experience in designing programs. Most of the time they were looking at me for direction. For restoring confidence and creating a space so that they could engage with the topic, I tried to be “reflexive, flexible and iterative” (Cornwall & Jewkes, 1995, p. 1668). I brought out examples from their own and other participants’ responses to other questions, where they talked about the skills they thought were necessary to empower them, and the challenges that needed to be removed to create that condition. In this way, throughout the interview processes I became learner and facilitator by engaging the participants as active contributors of designing a program which they envision would fulfill their needs. Collaborating with the participants in shaping the themes that emerge from the process was not possible due to time limitations. However, I did take the draft findings to the participants for their review and comments.

**Data Sources and Parameters of Data:**

I recruited participants using purposeful sampling technique tied to my research objectives (Palys, 2008, p. 698). I emphasized recruiting participants who came to Canada as dependants to their husbands under the skilled immigrant category, as they were more likely to face multiple obstacles. After conducting interviews with three women participants, I noticed that they were answering some questions as simple statements of fact and they were exhibiting a kind of taken for a granted rule. This is
what Corbin & Strauss (2008) suggest as clues or “waving a red flag” (p. 81) that prompted questions about a social process or a social construction which I thought would be important for further investigation. Thus, I realized there was no one “best” sampling strategy because what was “best” depended on the context in which I was working, and the nature of my research objectives (Palys, 2008, p. 698). After that I looked to recruiting some participants who came here as principal applicants or who had extensive work experiences in their home country. This theoretical sampling technique helped me to get valuable insights on those “whys” (Corbin & Strauss, 2008, pp. 80-82). Therefore, while sampling purposefully, the strategic lens I used was thinking of a person who had the largest potential for advancing my understanding and looking there for the explanation and development of the theory (Palys, 2008, p. 699).

Through my personal contacts and informal networks, I ended up recruiting nine skilled immigrant women, and two self-employed South Asian immigrant men who are running their businesses in Brantford. The businessmen participants were recruited basically to share their experiences and thoughts on starting up businesses in Brantford. All of the participants (n=11) immigrated to Canada under the skilled immigrant category for not more than ten years. Among them, three participants (two business men, and one woman) were principal applicants, and the rest were dependants to their husbands. All of the participants are between 27 to 45 years old, and are married with children living at home. Most of the participants (n=7) were comfortable speaking English and accomplished the interview in English.
**Data Collection:**

I employed semi-structured interviews with open-ended questions. Initially, I thought of employing both semi-structured interviews and focus group interviews, but most of my research participants have informal social networks among themselves. Therefore I discarded the idea of focus group interviews as I thought they might not feel comfortable sharing their intimate experiences or feelings. Another reason for not employing focus groups derived from my placement experience with the Grand Erie Immigration Partnership Project, where I participated as an observer in one focus group session. The focus group questions were in English, and I noticed some participants were more vocal than others, and some women were participating much less due to their language barriers. Thus, I realized that the focus group could not capture the voices of those who needed that most (Smithson, 2000, pp. 107-108). Therefore, I chose only semi-structured interviews with the hope that this method would help uncover participants’ actual views in a more relaxed and comfortable manner.

I used interview guide, containing a list of the pre-determined questions for the immigrant women and the business owners. Though I used the interview guide, I gave them space to use their own words and thoughts (Fossey et al., 2002, p. 727). Most of the participants invited me to their homes for the interview. I used field notes and a tape recorder, with the consent of the participants to collect data. The interview questions were in English, but I encouraged the participants to speak in English or in their mother tongue depending on their comfort levels. My language proficiency in Bengali, Hindi and Urdu (which are the state languages of the participants) helped me in this regard. I transcribed
each of the interviews by myself as it helped me to be deeply involved with the data
analysis and interpretation process. Pseudonyms were assigned to assure anonymity.

*Data Analysis and Interpretation:*

I began with a line by line analysis of each of the transcripts to get a feel for my
data, and made marginal notes, which were a little bit like writing memos, to capture my
thoughts, questions, and directions to pursue my analysis and drafts of the paper
(Charmaz, 2006, p.72). Then I started to mark each of the transcripts with open coding,
i.e., giving a couple of words summary based on the meaning of the segment of the text.
While coding, my emphasis was to avoid mere description of the respondents. For
example, I coded “technological incompetency” instead of “men understand technology
more” as the meaning of the segment of a text. It helped me to develop a more analytical
and theoretical category (Charmaz, 2006, pp. 43-46). After that I reviewed the codes and
eliminated repetition by combining similar codes. Then I organized and grouped similarly
coded data into categories (Saldana, 2009, pp. 8-12). Field notes written during data
collection were also used for codes and emerging themes (Charmaz, 2006, p. 14).
Theories that structured this study, research questions, and the research objectives
actively influenced my clustering decisions of the codes into categories. I repeated this
process with other texts, and as the study progressed, I intermingled these stages of
collecting data and analyzing another set of data, worked back and forth between the
database and the themes until they emerged as comprehensive set of themes (Creswell,
2013, p. 45). Four themes that I identified in the data are presented below in the findings
section.
Findings

Responses from the participants indicated that all of them were highly educated: three had Bachelor’s degrees, six had Master’s degrees, one had a Ph.D. with Fellowship, and one had an MD with specialization. Among the women participants, only one, who got her permanent residency as principal applicant, was working in a profession that matched her educational and professional backgrounds. The rest were self-employed, under-employed or unemployed. All of the participants faced barriers, such as language barrier, non-recognition of foreign credentials and not having Canadian work experience while trying to enter the Canadian job market. For some participants, lack of social networks (bridging social capital) was an enormous barrier for economic opportunities. Some participants further pointed out community wide barriers (e.g., limited job opportunities, lack of infrastructure) and individual barriers (e.g., racism) as challenges they faced in their socio-economic integration.

These barriers are perceptible and well documented in the immigration literature concerning immigrants’ socio-economic integration in Canada. What remains significant is that the responses of the participants highlighted an overarching factor, the complexities of gender division of labour in their specific cultural context. This theme pinpoints the root cause(s) of the barriers faced by these women at the individual level. The data revealed four themes influencing the socio-economic integration of South Asian women in Brantford: (1) shared cultural values of South Asian immigrant women and their effect on employability skills and bridging social capital, (2) perceptions of empowerment and becoming empowered, (3) experiences with existing services for immigrants, and (4) envisioning a program for the immigrant women’s empowerment.
Theme 1: Shared Cultural Values of South Asian Immigrant Women and their Effect on Employability Skills and Bridging Social Capital

This theme relates to the underlying shared cultural value of these women as a group and how these shared cultural values impact their employability skills and ability to develop bridging social capital in the community; two elements deemed essential for effective socio-economic integration. All study participants (except one) indicated they were the person responsible for the majority of child care and domestic tasks. The participants indicated that, depending on their children’s age and family support, this gendered division of labour more or less restricted their efforts to look for opportunities in their desired labour market.

One participant, Zabeen, who declared that her life experience was quite different than the other women from her culture, provided insightful information in this regard. In Zabeen’s view, women’s role as the primary caregivers of children would always be there, but in order to attain desired employment outcomes, self-confidence and self-determination were the keys. She mentioned how her 15 years of independent living from grade 11 onward taught her to adjust in any situation. Her husband and she always shared domestic work equally and adjusted their outside work so that they could take care of their children by turn. It appears from Zabeen’s comment that there are some underlying cultural values, which along with the reproductive roles, compound the effective socio-economic integration of these women into the community.

As the participants were describing their day to day life habits and preferences for doing tasks, it became apparent that they were “not interested”, “not comfortable”, “not confident”, and “not used to doing” certain tasks because those tasks were considered by
these women as “men’s jobs”. The participants noted that these were their “cultural things” and that women and men play different roles in doing tasks. In their culture, men were considered the primary salary earners and the main people responsible for outside tasks (i.e., market tasks); women were essentially responsible for child rearing and home making tasks (i.e., domestic tasks). Most of the participants’ responses confirmed that this cultural value of different role requirements for men and women was not imposed on them. In fact, after migrating to Canada, most of their husbands encouraged them to do outside tasks (i.e., market tasks). What became significant from their responses was that they have a cognitive process of segregating certain tasks again and again and becoming unaware of doing this. For instance, while responding to my question: “Who is the technology expert of your home….? Why?” One participant (Sabina) responded:

It’s obviously my husband…he looks at the technical specification part and I choose the exterior part, like colour and shape…from the very beginning it has just happened in this way. We have never thought that why always he? Why not me? It’s not actually (pause), it doesn’t matter for us.

A key indicator of this internalized cognitive process of segregating tasks is Sabina’s use of the word “obviously.” This suggests her taken-for-granted assumptions regarding her husband’s role as the technology expert of their home.

All participants (except Zabeen) indicated that their husbands were the home technology experts. For buying expensive material items (e.g., car, TV), their husbands did the research and ultimately made the decision to buy those items. The participants indicated that their decision-making roles in buying those goods were insignificant as they lacked “interest”, “confidence” and “expertise” in buying those things. Most of the
participants did not communicate with businesses on financial matters (e.g., paying bills, filling taxes, handling insurance, mortgages, among others). These tasks were negotiated and handled by their husbands. The use of computers for researching purposes was absent for most of the participants. For most of them, computer use was limited only to checking e-mails, using Skype and Facebook. All of the participants preferred face-to-face communication with nearby friends and relatives. According to them, it was nice to see face to face because in this way they could see and hear each other, meet as a group, share emotions, and feel connectedness. Using the telephone to communicate with friends was the second preferable choice for most of the participants. According to them, the telephone was convenient, and at least, they could hear each other through this device. For most of the participants, messaging or using other technology for communication where they could not see or hear each other was least preferred.

As previously discussed, the underlying cultural values which typically remain unconscious, determine how a social group perceive, think, and feel (Schein, 1984, p. 3), and this explicitly or implicitly shapes their knowledge, habits and capabilities. The above patterns of actions and habits of the participants, which are essentially governed by the underlying cultural assumption that men are responsible for market tasks and women are responsible for domestic tasks, are affecting these women’s employability skills formation and promotion. This is because in a technologically advanced country such as Canada, most of the market tasks (e.g., buying or selling goods, paying bills, negotiating with businesses on various matters, etc.) can be performed from home. It is possible for an individual to gain competence in communication skills (both verbal and written English), technological skills and other market skills virtually without leaving the home.
By internalizing the value of different gender roles, these women are hindering themselves from learning and gaining competence on market tasks, and making them dependant on their husbands for performing those tasks. Their cultural habit of eschewing technology in their day-to-day activities further diminishes their capabilities of using technology for employment purposes. Not only that, this tendency of depending on the male partners to make decisions on big issues and the habit of playing a non-decision-making role are negatively affecting these women explicitly or implicitly as they do not gain self-confidence, decision-making ability, or the self-determination to act independently.

Most of the participants recognized that mixing cross-culturally, especially with the native born Canadians, was helpful to gain information on community resources and develop cultural competence and networks for job opportunities. However, very few mix with people other than those of their own ethnic background and none of them are involved with any boards or committees in the broader community. “Lack of time”, “child care responsibility”, “household work”, and “cultural differences” were pointed out as constraints by the participants in this regard. However, a closer look on this matter revealed lack of self-confidence and self-determination as key unconscious barriers. Three different examples can illustrate how important self-confidence and self-determination are for these women’s independence to interact in the broader community. For Zabeen, who used to live independently away from her home from an early age and came to Canada as a principal applicant, roaming around the community as a newcomer, and seeking opportunities was never a problem. For Sabreen, who had several years of work experience as a physician, it was sometimes overwhelming without any guidance,
but not that hard as the community was small and everything was nearby. But for some
participants who had less exposure to markets or public domains, looking around for
opportunities was not an easy task. For instance, for Meher, a housewife and Master’s
degree holder, it took around two years for her to physically go to the YMCA Immigrant
Settlement Services even though she had the information from her friends that YMCA
served immigrants on different issues. The level of self-confidence was high for Zabeen
as she was away from her home at an early age and got used to tackling different situation
independently. Therefore, she experienced little difficulty in this new cross-cultural
environment. Sabreen’s extensive work experience gave her the self-determination to
explore opportunities, though it was challenging sometimes. As Meher was a housewife,
her academic qualifications could not alone provide her with the self-confidence that she
needed to roam around a new cultural environment independently for opportunities.

**Theme 2: Perceptions of Empowerment and Becoming Empowered**

For most of the participants, empowerment is essentially grounded in financial
independence. Most of the participants indicated that doing a job where they could utilize
their academic knowledge and expertise and that upholds their self-worth was
empowering. Empowerment is essentially related to power in two aspects: the ability to
make choices and the ability to state one’s goals and act upon those (Kabeer, 1999, pp.
436, 438). The following background information and comments from Sabina illustrate
both of the dimensions of power effectively. Sabina mentioned that after completing her
master’s degree in marketing from her home country, she received a letter offering her
employment at a local bank. However, she could not take that opportunity and do that job
as her son was very small and was frequently ill at that time. Therefore, she decided to
start up a cooking school at her home. Though it was a small venture, she was proud of it. According to her:

…I [was] doing something for people, I [was] teaching them. That [was] the power! I loved that!...In Tim Horton’s I didn’t feel any empowerment. I was just employed there, I just did work. I didn’t feel any power there. Actually, I think this works inside me like I am an educated person, I can’t do work every time in Tim Horton’s, MacDonald’s, you know, KFC work. My feelings start to get down. Why am I here? Why am I here?

What is significant from Sabina’s situation is the use of the word “power” as empowerment. She is showing her feelings of empowerment (having the ability to make choices, and the ability to act upon that independently) in terms of doing jobs in the contexts of two different countries. In her home country, she had the ability to make choices. When she could not do the bank job, which matched her educational qualifications, she chose an alternative (starting up a cooking school), and had the capability to act upon that independently. That cooking school provided her with a certain degree of financial independence as well as a sense of pride for her achievement. This made her feel empowered. However, in Canada she did not feel any “power”. Her word choices “I can’t do work every time in Tim Horton’s...I am an educated person...” indicates that at present she neither feels she has the power to make choices nor the ability to act independently to do the job that she perceives will empower her.

However, the process of gaining the ability (capability) to exercise choices and act upon those choices depends on two interrelated aspects: resources (both material and non-material) and agency (process), which ranges from observable actions (e.g., decision
making ability) to a more intangible transformative process, which questions and challenges attached roles and responsibilities (Kabeer, 1999, p. 438). Therefore, gaining the ability to exercise choices and act upon those choices through a variety of resources and interrelated processes is at the core of this theme. Hence considerable attention was devoted in identifying the resources (both material and non-material) and processes (both observable and non-observable) which these women pronounced as important to gain the capability to pursue their efforts towards their perceived empowerment.

My data reveal that the participants who have less work experience and exposure to the market and the public domain focused more on the transformative agency (process) for gaining the capability to be empowered. These women described factors such as “family support,” “getting out of the shell,” “less dependency or no dependency on men,” and “making decisions without interference” as key elements of empowerment. For instance, Sayema, who works in the packaging industry, mentions, “Now I am on my own to a greater extent, independent. Like learning from being mobile [to be] on my own, [and] working [outside]…” According to her, a few years back, she was not like that. This process of gaining confidence began when she started to work outside the home. Through work, her social environment has expanded from her immediate family and friends (bonding social capital) to a broader social community which possesses quite different cultural values than her. Meeting and greeting people regularly from different cultures is helping her to get material resources (e.g., linguistic skills) and non-material resources (e.g., bridging social capital). Not only that, these cross-cultural affiliations and interactions have started the cognitive learning process of critically questioning her prescribed gender roles attached to her own cultural values. This process of reflection and
analysis is altering her way of thinking, which is ultimately exhibited through her habits and actions. Through her statement, it appears that this process of change remained concealed when she was at home with her bonding social networks.

All of the participants emphasized the material and non-material resources, such as skills development trainings (e.g., language proficiency and computer) and social networks, as essential elements for their empowerment. Most of the participants, especially those who have extensive work experience, described Canadian degrees and certificates as the most important element to get a professional job, and hence become empowered. In this regard, one of the participants, Zabeen explains that one should understand the Canadian system. If someone has a Ph.D. degree or Master’s degree from his or her own country in subjects which are not relevant to the Canadian job market, it would be difficult for that person to get a desired job. Therefore, one must reskill his or herself. Other than Canadian degrees and certificates, “having a proactive attitude”, “having self-determination” and “gaining social networks and references through volunteering” were identified by many participants as ways to get a “proper job” and become empowered.

Self-employment has been recognized by a few participants as empowering as it provides financial independence, personal independence, and a sense of pride of their achievements. Though they recognized self-employment was empowering, only one participant (Peeya) explicitly showed an interest in being self-employed. Peeya got the confidence to start up a business here through her practical experience of running a business online (selling clothes and household items). In addition, she had family support and an established business network in her own country. As mentioned by Peeya, the two
other important resources she needed to start up a store here in Brantford were developing her English communication skills and social networks for getting business related knowledge, information and cultural competence.

However, the other participants, including two self-employed women (one sells Asian women’s clothes and the other has a private tutoring business) would prefer to do professional jobs rather than be self-employed, as self-employment was a result of not having the choice to do another job that they perceived as empowering. Lack of practical experience appeared to be the central factor for not showing comfort and confidence for being self-employed by most participants. Apart from that, “lack of interest,” “lack of social networks,” “lack of information on business and marketing,” and “small businesses are not financially viable” have been identified by the participants for not giving preference to having a business.

**Theme 3: Experiences with Existing Services for Immigrants**

Most of the participants used community services and all of them mentioned the reasons were either to seek information on jobs or gain information and skills for their labour market integration. It is worth noting that none of the participants have utilized the services for settlement purposes (e.g., information on medical, housing, or schools, among other things). Mila stated that she did not need to use settlement services. Her ethnic community provided her with adequate information to settle down in Brantford. It appears that the bonding social networks effectively serve the role of providing information on initial settlement issues; therefore, the participants did not need to go the immigrant serving agency for settlement information purposes. Some participants indicate that there are not many services for immigrants. Ayesha mentions:
…I didn’t get any service that was for immigrants. Yeah, they have English language service but I thought I was okay with that so I didn’t need to go there and learn English…other than that …I don’t think there were too many services…I have [explored] but there were nothing!…My main barrier is that they want somebody who has some Canadian experience… I know how to write a resume, [and] I went to couple of employment agencies and I didn’t find them very helpful… I think they can’t help that much to find a job… So, yeah, it’s up to you, you have to develop your networking and then you can find the job.

Employment services do help to write cover letters and resume, but these services are not enough to get a job for the recent immigrants. Here Ayesha indicates the structural factor, “not having Canadian experience” as her main barrier. Her experience suggests the need for a service that helps develop bridging social capital, which may have the ability to address the structural barrier and open-up opportunities for employment.

The English language training provided by Grand Erie Learning Alternatives (GELA) facilitate a group learning environment which the participants who used this service liked because they could share information and made friends through this group setting learning environment. However, most of them point-out this is a long process for them to improve their English language fluency. Moreover, they indicate that the way the program is designed is not fulfilling their requirements. For instance, Sabina said that she went to the ESL classes for a while but she found the classes were helpful for those who did not have basic knowledge in English. For her it was a “very long process” to improve her English speaking ability, and she needed a course where she could “talk more and more”.

Some participants indicated that they faced policy-related barriers while using the services. For example, Sabreen mentioned that she was registered with one of the employment agencies for employment services (e.g., how to write cover letters and resumes), where an employment specialist mentioned that this was her first time that she was serving an immigrant physician. Therefore, when Sabreen came to know that there was another employment agency where employment specialist has had experience serving immigrant physicians, she tried to register with that agency. However, she was told that would not be possible, as she was already registered with an employment agency. Some participants indicated other policy-related barriers. For example, participants with small children mentioned lack of provision of or limited access to child care were barriers to accessing both the programs offered by the YMCA Immigrant Settlement Services and the language classes offered by Grand Erie Learning Alternatives (GELA).

Lack of information on existing community resources is identified by the participants as an enormous impediment for accessing the community opportunities. Most of the participants do not have the habit of browsing the Internet for research purposes. Very few have cross cultural networks, especially with the native born Canadians. Therefore, the immigrant serving agencies seem to be the only source for them to get information on community resources. In most of the participants’ opinions, the recent immigrants are not getting the proper guidance, counselling and information that they need to prepare themselves for the job markets. For instance, Meher says, if the immigrant serving agencies do not proactively provide the information on the local job market and community services to upgrade skills to the recent immigrants, it will take
years for them to find out about the opportunities, let alone upgrade their skills and prepare themselves for the job market. In this regard, she gave an example to support her statement:

…I came to know after living here two/three years that there was a night school under GELA…I came to know that because I went there to attend ESL classes for my citizenship application requirements…this is an information… So, [the main thing is providing us with] information. It took three years for me to get this information and use this opportunity, but I should have this information in three days!

The above statement of Meher asserts that these women expect that the immigrant serving agencies should take the role of a guide as well as a counsellor effectively right from the very beginning when the immigrant clients register themselves with the agency. The agency should proactively play the role of a guide and provide the immigrants with all of the information about opportunities in the community. This will enable the newcomers to use those opportunities, to upgrade their skills, and widen their job search options without any time loss.

**Theme 4: Envisioning a Program for the Immigrant Women’s Empowerment**

Employment remains the most significant priority area and the participants envision a program that provides multiple services using an ongoing, wrap-around approach. The program should provide adequate information on community resources, research on local jobs and businesses, guidance to develop their study plan and job plan, skills-building trainings to be market ready, and support through guidance and motivational counselling. Most of the participants emphasized that the services should be
in one place and on a regular basis for greater accessibility and social network
development. Though not all of the participants could articulate clearly, a few did point
out that an ongoing wrap-around approach was essential because of the drastic cultural
change that these women face after migrating to Canada. For instance, Zabeen states:

…empowerment of women would be harder for women to even empower to get
out, you know, get to know, where to get down, how to get there. When you are new in
this country you are scared to go here and there…if they want empowerment of women
[the first thing would be to] get [these women] into the system. It takes time for you even
to go and get information. When you land up here, even for me I had to go here and there
to find out where? Which way? Where? Where? Where?

Zabeen emphasizes the perplexing situation that these women observe in the face
of drastic social change. Zabeen, who lived an independent life from an early age, is
reflecting on her own feelings of bewilderment as a newcomer while looking for
opportunities in a new cultural environment and system. She is, therefore, essentially
indicating the need for a service delivery system for empowering these women which
goes beyond a set of services designed to meet practical needs of individuals based on
their requirements to an approach that offers a relationship with the clients along with
various services.

Such an approach will enable these women to feel supported enough to discuss
their issues during their transition into a new environment. The regular interaction among
the group members and between the group and the instructors will help develop
friendships for exchanging information and knowledge. This interaction will empower
these women in two ways: it enables these women to gain bridging social capital that will
open up opportunities for socio-economic integration, and it starts the process of change in mentality and attitude through reflection and analysis which has been discussed in the second theme.

While envisioning a program which offers ongoing, wrap-around services, some participants suggested having a designated centre for the immigrant women. In their opinion, there should be a centre or agency providing all kinds of information, suggestions and guidance so that the women could develop their future plans. That agency should do the research and provide the women with the information on the local job market. For instance, the agency could outline which job or business requires what type of skills and which jobs are in demand right now. One participant, Meher, suggests that the agency can offer tests to evaluate immigrant women’s skills such as English skills or computer skills and look at their educational qualifications. Through these evaluation tests the agency should identify areas for improvement and make a targeted plan for each woman so that they can upgrade their skills and make themselves ready for the Canadian system and market within a specified period of time.

The participants suggest that the wrap-around program approach could address their several practical needs. For example, all of the participants (except one) speak their native language at home and all of them started to use computers as adults, so these skills need development. The participants indicated that, back in their home countries, using computers for educational and employment purposes was not essential. Most of the participants’ present situations (e.g., unemployed and under-employed, limited use of technology in day to day life) do not allow them the opportunity to practice English and use computers in a professional capacity. Therefore, all of them emphasized the need for
skills building trainings such as professional English language training and computer training for their effective integration into the Canadian system. Apart from that, some participants wanted to include driver’s license training, motivational training, and one on one counselling services into the program. All participants indicated child care facilities to incorporate into the services.

As self-employment was indicated by a few participants as empowering, questions were asked to the participants, and especially to the businessmen participants, about what services could be incorporated into the program that would enable the women to think of starting up businesses. Most of the participants including the businessmen indicated communication skills, information and research on businesses, social networks, and child care facilities as important elements. The most crucial element for starting up a business as indicated by both of the businessmen is to have practical experience on the particular business. Sunil mentions that the practical experience is quite different than class room training on business. Prokash points out, this is because the way one perceives theoretically doing a business, may turn out completely different when he or she goes through the process of doing the business practically. Both of the businessmen shared their experience of getting the confidence of making the right choice of starting up their businesses after working for a while on that particular business. Neither of the businessmen participants had prior experience designing programs so they could not explain how the community organizations could help these women in gaining practical experience for starting up businesses. However, in responses to my question: “If the community organizations approach you, would you be interested in taking immigrant
women as interns for gaining practical experience?” both of the businessmen showed their willingness to serve the community in this regard.

The underlying shared cultural assumption, (i.e., women are responsible for domestic tasks and men are responsible for market tasks) identified in the first theme allows for a deeper understanding of the shared culture possessed by these women, and how this shared culture affects employability skills and the acquisition of bridging social capital. The second theme offers firsthand knowledge of these women’s perception of empowerment, and identifies the resources (both material and non-material), and the agency, which they need to feel empowered. The third theme points out the service gaps experienced by these women. The fourth theme highlights programs and services that these women envision as essential for their empowerment on the basis of their needs, which comprise both practical as well as strategic gender interests. All these findings provide valuable insights in addressing research questions posed in this study, which is discussed in the following section.

**Discussion and Policy Implications**

By utilizing an approach that synthesizes intersectionality and the dissemination-of-innovations framework, this study seeks to interconnect theory with social practice. It also seeks to equalize the power imbalance by enhancing capabilities of South Asian women so that they gain greater control over the opposing factors negatively affecting these women in the pursuit of their defined goals. Thus, this study explores microfinance, an evidence based practice which is largely used in developing countries to empower the most marginalized (e.g., women and the poorest of the poor) by utilizing a variety of strategies. The positive effects of microfinance for empowerment, social capital, practical
needs and strategic gender interests have been aligned with this study to identify the root cause(s) of vulnerability and address the problem of social and economic exclusion of South Asian immigrant women in Brantford. I have described these conceptual resources in the literature review, and used some of these resources for the interpretation of the findings.

Cultural analysis as a conceptual resource, and Schein’s (1984) cultural analysis model has also provided valuable insights to this study that reveal the underlying shared cultural assumption of the participants, and thus, uncover their strategic gender interests. Women’s practical needs include employment, skills training, and child care. Strategic gender interests relate to the needs that arise from the complexities of gender division of labour, which vary considerably across social groups, and shaped by their ideological, historical, religious, ethnic and cultural determinants (Moser, 1989, p. 1800). It is therefore likely that even within the same country, based on social groups’ geographic location (e.g., rural and urban), class (e.g. rich and poor), and educational attainment, strategic gender interests will vary. Thus, in order to empower a vulnerable group, especially women, it is very important to identify their strategic gender interests. This is because the way a culture divides work among men and women highlights the complexities of gender division of labour. This can cause problematic disparities and create inequalities for the individuals to operate on a level playing field with others (UNESCO’s Gender Mainstreaming Implementation Framework, 2003, pp. 1-2).

Some strategic interests are identifiable by women, especially when women perceive inequality is taking place because of active discrimination by men as a dominant group (Kabeer, 1999, p. 440). However, sometimes women may not be able to speak out
about the basis of the disadvantage because some cultural assumptions are so taken for granted that they become invisible (Kabeer, 1999, p. 441). Schein (1984) argues that these cultural assumptions may not be the result of oppression, but as “certain motivational and cognitive processes are repeated and continued to work, they become unconscious” (p.4). Therefore, Schein’s (1984) cultural analysis model is helpful to bring back the underlying cultural assumption of this group to consciousness, and uncover their strategic gender interest. This section offers a discussion of the findings in relation to the theoretical framework guiding this study. It begins by addressing the research sub-questions posed in this study.

With regard to barriers for their socio-economic integration, the participants identified a number of factors such as non-recognition of foreign credentials, lack of Canadian work experiences, lack of social networks (bridging social capital), racism, lack of child care, and being the primary responsible persons for taking care of children. Immigrant women from all cultures, more or less, face these obstacles. Therefore, it became crucial to dig below the surface of the culture of the participants. In doing so, it helped to identify the very specific factor at the individual level that put these women in a disadvantage in their new societal context. By asking a series of questions on gender division of labour, market and domestic tasks, and questions related to technological competence, it was possible to elicit a pattern. This pattern revealed that the overarching factor that is placing these women in jeopardy to equally compete, is their internalization of the shared underlying cultural assumption: men are responsible for market tasks and women are responsible for domestic tasks.
The above is helpful in two ways. First, it identifies that the internalization of the underlying shared cultural assumption and gender role expectations are simultaneously operating and intersecting with other oppressive factors (i.e., structural barriers, policy related barriers, lack of social networks, and universally designed policies and programs). This simultaneous operation of gender role expectations and the underlying shared cultural assumption is greater than the sum of these individual opposing factors, causing inequality. Furthermore, by comparing and contrasting the life experiences of the individual woman, it appears that “the intricacy of poverty” (Wilkinson, 2003, p. 27) (both social and economic exclusion) is greater for those who do not have extensive work experience or exposure to market and public domain. Hence, even within this same social group, women who have less work experience or access to the public domain have a greater chance to be excluded from policies and programs if these are not designed on the basis of intersectional approaches.

Second, the basis of this inequality was not identifiable by these women as there was no apparent force or power exercised by their husbands as a dominant group. The findings reveal that “power and dominance can operate through consent” (Kabeer, 1999, p. 441). By internalizing the above cultural assumption, these women are “choosing not to choose” (Kabeer, 1999, p. 440) the market tasks, and are not participating actively in major financial decisions. Hence, they are excluding themselves from the tasks which can enhance their decision making ability, self-confidence, and self-reliance. All these attributes are valued indispensable personal qualities and employable skills of individuals in Western cultures. The participants’ cultural habits of not using technology to a greater extent for communication and research purposes in their day to day life is another
obstacle of gaining technological skills. This is also causing inequality in competing with others who have grown up with emerging technologies, or adopted technology as part of their daily life.

The policy implications of the above findings are significant for designing programs and services for the community organizations that assist these women. It suggests that cultural analysis is a very important conceptual resource to identify the strategic interests, especially those which are not easily identifiable by the women. By utilizing cultural analysis as a conceptual resource, the community organizations may structure the problem definition of the issue of social and economic exclusion of skilled South Asian immigrant women from an intersectional perspective. Structuring the problem definition of a project is crucial, because the way a problem is conceptualized sets significant limits on the ways in which policies will be formulated and programs and services will be designed to address the issue (Bishwakarma, Hunt & Zajicek, 2008, p. 29). Community organizations may structure the problem definition as a simultaneous operation of the internalization of the underlying shared cultural assumptions and gender role expectations to create policies and programs that strategically position the resources of the community to meet the actual needs of these women, thereby supporting their self-empowerment process.

Perceptions of empowerment may vary across and within social groups. It was, therefore, imperative to involve the beneficiaries as agents to speak about their perceptions of empowerment and outline the resources (both material and non-material) and the agency, which they considered essential to gain skills, self-confidence and self-
reliance. Kabeer’s (1999, 2005) concept of empowerment was useful for interpreting findings in this regard.

Findings related to empowerment reveal that financial independence is the most important aspect of empowerment for the participants. The group indicates that doing a job where they can utilize their academic knowledge and expertise is worthwhile and empowering. The women specify a number of material resources such as formal education from Canada and skills training (i.e., language proficiency and computer training), and non-material resources such as bridging social capital (for gaining information, references, and economic opportunities) as valuable resources to increase their choice making ability and fulfill their practical needs. The participants’ response indicates the value of bridging social capital, not only as a form of non-material resource, but also as a source of agency that is transformative, and crucial for challenging gender roles and responsibilities (Kabeer, 2005, p. 15). Sayema’s (one of the study participants) statements clearly reveal how bridging social capital has redirected her acts and brought about changes in her perception of doing things in new ways. This social capital has played a critical role in the creation of human capital (Coleman, 1988, p. 100), and helped her to acquire skills and capabilities (i.e., self-confidence and self-reliance) crucial for living and working in this radically different cultural environment.

The above findings distinctly denote the group’s prioritized needs and how their needs may be satisfied. The participants identify the material resources (i.e., skills training and education), non-material resources (i.e., social networks) and the agency or process (i.e., decision making ability, self-confidence, and self-reliance), which will help them to become empowered. Sayema’s experience shows that when people from two or
multiple cultures come into contact, they borrow different ideas, values, and behaviour patterns they consider useful to adjust to their particular environments (Ferraro, 1998, p. 27). This finding could be instrumental for the immigrant serving agencies. Using bridging social capital strategically in designing programs and services can meet some of the practical needs, as well as strategic gender interests of the women. This will enhance their capabilities and contribute towards the pathways of their perceived empowerment.

With regard to experiences of using services for immigrants, the participants’ response indicated that there were very few services that adequately met their practical needs, let alone their strategic gender interests. According to the participants, the language training services were too elementary and a long process for them to improve their English language fluency in a professional capacity. The finding that the language training services are too elementary aligns with Man’s (2004, p. 143) study on educated immigrant women from China. Most of the participants used employment services to seek information on jobs or gain skills related to jobs for their labour market integration. The group’s response suggested that the service nature of these community organizations (i.e., accessing services on a required basis) did not support the development of social networks (bridging social capital), which they largely needed to gain information, references, and cultural competence. According to the women, the most important help they needed, but did not receive was proper guidance, counselling, and information on community resources and volunteering opportunities. They considered these services crucial to enhance their skills in attaining their perceived empowerment. Experiences with existing services points out that the immigrant serving agencies assisting these
women needs to be skilful enough to take into account both practical, as well as strategic gender interests of this group.

It was imperative to involve the participants in brainstorming a program and service delivery system that could meet their practical as well as strategic gender interests. The group stressed the need for an ongoing relational service delivery system, which would provide them with information related to employment and education, and training for skills development. The women suggested that all the services should be in one place, and provided on an ongoing basis. This would help them to develop friendships with the instructors, and provide motivational support through guidance and counselling.

The above suggestion of an ongoing, relational approach that provides guidance and motivational counselling reflects the strategic gender interests of this group. The participants’ cultural practices of being passive dependents to their husbands on major economic decisions and market tasks has the consequential effect on building their self-confidence and self-reliance. Their passive dependant roles explicitly or implicitly influence their motivation to proactively explore the new culture, and interact with people from the broader community who are the authentic sources of learning the dominant cultural values. The participants’ present situation also restricts them to their homes, and isolates them within their own ethnic enclaves. By taking insights from microfinance practices, and the way these programs strategically use bridging social capital to address the issues such as lack of self-confidence, lack of self-determination, and social isolation of their clients we can develop more effective programming.
Many microfinance programs recognize that poor people have been left out from the mainstream programs through self-exclusion, social exclusion and institutional exclusion (Palli Karma-Sahayak Foundation, 2011, p. 32). Apart from providing services that meet clients’ immediate practical needs (e.g., consumption support, skills training, financial services, health services, market research, and value chains services), the microfinance programs that target “ultra-poor” (the very poor people who have no assets and are chronically food insecure) provide intensive support such as close monitoring and regular interaction with the program staff and community members to increase their clients’ self-confidence and reduce social isolation (El-Zoghbi, Montesquiou & Hashemi, 2009, p. 2). Every week program staff of these programs visit the participants’ household and provide coaching and social support on various issues. In order to lessen social isolation of the participants, many programs create ‘village assistance committees’ which are usually comprised of local community leaders, teachers, and village elders. These committees maintain a relationship with the participants and help them to be integrated with the community. In order to provide a holistic service delivery, these microfinance programs collaborate among different agencies, and provide all-inclusive services to their clients (El-Zoghbi, Montesquiou & Hashemi, 2009, pp. 2-4).

Microfinance programs that emphasize women’s empowerment incorporate awareness raising programs on gender subordination (Mayoux, 1999, p. 976) to encourage agency that is transformative and facilitates the questioning, analyzing and challenging of roles and responsibilities (Kabeer, 2005, p. 15). For example, awareness raising programs related to health and nutrition can help increase agency for improving women’s attached roles and responsibilities. Awareness raising programs that emphasize
women’s own rights, or negotiation capability within the household has the ability to gain individual transformative agency.

Gaining agency that is transformative is essential for recent South Asian immigrant women to obtain employability skills that are valued in Western cultures. The women need to be conscious of their underlying shared cultural assumption that women are responsible for domestic tasks and men are responsible for market tasks. The immigrant serving agencies should understand that these women need different resources, positioned in different ways if they are to participate equally with others on a level playing field in Western culture. The women need a service delivery system that has the potential to address both the structural factors (e.g., lack of Canadian experience and lack of social networks) and their underlying shared cultural assumption. Hence, a regular, relational service delivery method that intentionally incorporates skills training (e.g., professional English language training, computer training, training on various market tasks, and so on) will enable these women to gain practical skills and help develop expertise and confidence. At the same time, interacting on a regular basis with individuals from the dominant culture will help with gaining knowledge, attitudes, skills and reciprocity, which they require to gain transformative agency to compete with others in their new home country.

In an under-resourced community context such as Brantford, it is likely that there would be financial and human resource constraints and procedural restrictions on delivering this type of service. Microfinance practices show how the existing programs can be creatively tailored to include the vulnerable who are often excluded from the mainstream programs. Use of social media and volunteer engagement of interested
professionals, business leaders, and youth (high school, and university students) might help this process by fostering interdependence between community residents and keeping costs low.

The participants identified information on jobs, community resources and volunteering opportunities as the most common kind of help that they needed, but did not receive from the immigrant serving agencies. Similar findings are identified by Cukier et al. (2010, p.166). The participants’ responses reveal that they use Facebook and Skype to maintain connection with their families and friends. Therefore, creating a Facebook group and encouraging all immigrants, service providers, and local residents to participate and share information can be an efficacious idea. By using a Facebook group, these women can get answers to their questions on any topic: employment, job search, entrepreneurship, volunteering opportunities, community resources, internship opportunities, and so on. Through Facebook it is also possible for the immigrant serving agencies to determine the interests or needs of this group, and develop programs accordingly. Moreover, a Facebook group can meet the unmet needs of these women by connecting women interested in starting up a business with local business persons willing to take them as interns.

The study participants with small children identified lack of childcare before a certain age of the child as another obstacle to accessing language training services. Using Skype for attending language classes can address this particular policy related barrier. By using Skype the women with small children would be able to use this service, and stay connected with the group to get information on various issues. This will also benefit the
language training services as it will be able to get increased number of participants for the program.

Finally, developing a program that utilizes volunteer hours of interested professionals, business leaders and youth (both high school and university students) to help enhance skills of the women can be a meaningful way of restoring and building community. The professionals and business leaders can be involved as facilitators to share their experiences and knowledge. They can also facilitate awareness raising programs by using varied activities (e.g., role play), aimed at challenging the women’s perception and attitudes that limit them from attaining their goals. Depending on their areas of expertise, interest, and maturity level, the program can also involve youth in assisting the women to gain skills on various topics. Youth facilitators can be paired with individual clients, and provide additional coaching and mentoring by taking into account the unique barriers of the women.\(^2\)

Involving individuals from the broader community can be an effective way of utilizing the power of bridging social capital that can help the community to get both a social benefit and an economic return, in a number of ways. First, this method will provide immigrant women material (e.g., skills development training) and non-material resources (e.g., information) to fulfill their immediate practical needs. Second, the youth will be able to connect their class room knowledge with social practices, which will help develop leadership skills and their own sense of agency. Third, constant interaction with partners from the dominant culture will foster the process of gaining transformative

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agency of the women and integrating them more effectively into their new community. Finally, repeated interaction between the women and the broader community will cultivate a sense of trust among the groups, and thus promote openness to cultural differences and diversity.

**Conclusion**

In Canada, 90% of the immigrant applicants under the skilled worker category have a university education. Among the so-called ‘female dependents’ of skilled workers 68% have post-secondary education which is above the average for Canadian born men and women (Lochhead & Mackenzie, 2005, pp. 103-104). Despite their higher level of education, educated immigrant women are less likely to participate in the labour market, or they withdraw from the labour market in Canada (Tastsoglou & Preston, 2005, p. 49). Among the university educated immigrant women, South Asians have the poorest wage and salary outcomes (Raza, 2012, p. 131). This is likely due to the intersecting effects of their visible minority status, gender, and traditional cultural values (Raza, 2012, p. 130). In order to address social and economic exclusion of skilled recent South Asian immigrant women, the immigrant serving agencies need to find opportunities that overcome structural barriers. The immigrant serving agencies need to make a conceptual shift by providing a range of services to these women from basic survival to full empowerment. Microfinance practices show how outside institutions can intervene in the process of self-empowerment of women, individually or as a group, by taking into account their practical as well as strategic gender interests.

The purpose of this study is not to initiate microfinance in Brantford, but to gain insights from the programs and service delivery methods that microfinance organizations
use to include and empower the most vulnerable (i.e., women, and the poorest of the poor). The ultimate goal of these microfinance programs is to make each individual client a fully-fledged microfinance borrower, capable of using savings and credit services successfully. These programs set clear targets for participants based on their own context driven criteria (El-Zoghbi, Montesquiou & Hashemi, 2009, p. 3). However, in Canada, the ultimate target of immigrant services is to increase immigrant self-reliance and socio-economic integration, which is the focus of Canada’s immigration policy (Cukier et. al, 2010, p. 161), and not to provide microcredit to immigrants. The participants of this study also did not identify credit as one of their immediate practical needs, rather they stressed the need for skills development training, and other programs that help develop social capital to improve their effective socio-economic integration.

By synthesizing intersectionality and the dissemination-of-innovations framework, this study identifies the root cause of barriers as an underlying shared cultural assumption that women are responsible for domestic tasks and men are responsible for market tasks. By involving the participants as agents for change, this study identifies the practical and strategic needs of these women. The group indicates the material and non-material resources, and the agency that they require to attain their perceived empowerment. Furthermore, this study identifies the strategic gender interests of these women, which they could not consciously name because of their internalization of the cultural values. For instance, the women point-out professional language training, computer training, having education from Canada, and programs that help develop social networks as important elements to attain their perceived empowerment. However, they did not mention the inclusion of training in market tasks in the services (e.g., online
banking, filling taxes, negotiating with outside organizations on various issues, among others) that represent taken-for-granted skills in Western society. By mastering these simple tasks, the women will see an increase in self-confidence and self-reliance that may lead them to deliberately adopt other acts and habits that challenge their traditional roles but are essential for their desired labour market integration.\(^3\)

One limitation of this study is that the influence of religion has not been differentiated from the role of culture. Seljak et al. (2007) argue that it is often impossible to distinguish between culture and religion, and it is difficult to differentiate specifically which forms of ethnic identity are religious and which forms are cultural (Seljak, Benham Rennick, Schmidt, Da Silva, & Bramadat, 2007, p. 9). Therefore, it is possible that, depending on religious beliefs of the women from South Asia, their perception of empowerment and strategic gender interests may vary and be influenced by religious beliefs more or less than culture. Future studies should take religion into consideration to identify further nuance and needs of women immigrants from South Asia attempting to access immigrant services.

The central emphasis of this study was to undertake a bottom-up approach and incorporate the voices of this particular group of immigrant women in envisioning a program that could help them to attain their perceived empowerment. However, to bring about meaningful change in practices, it is imperative to bring all stakeholders (e.g., beneficiaries, service providers, community leaders, municipalities, and businesses) to the table. This study provides a baseline framework for transformation. Future research

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should work to involve all stakeholders and employ a community-based participatory research method and involve these women and other stakeholders in brainstorming improvements to programs and services. This may lead to real transformation in the lives of the participants, their community, and the institutions in which they live and work (Creswell, 2013, p. 26).
Appendices

Appendix 1

Interview Guide

I want to thank you for taking the time to meet with me today. I would like to talk to you about your experiences participating in the community of Brantford. I would specifically like to know what kind of a program and service delivery system would most enable you to better engage with the community, join in the workforce and/or start-up a business. The interview should take around an hour. With your permission, I will record the session because I don’t want to miss any of your comments. Although I will be taking some notes during the session, I can’t possibility write fast enough to get it all down.

All of your responses will be kept confidential. This means that your interview responses will not be shared with anyone else and will ensure that any information I include in my report does not identify you as the respondent. Remember, you don’t have to talk about anything you don’t want to and you may end the interview at any time. Are there any questions about what I have just explained? Okay, let’s get started.

Recent Immigrant Women from South Asia

Demographic and Basic Information

1. Can you tell me your age and where you are from originally?
2. What language do you speak at home?
3. Do you have a spouse? Children? Ages?
4. What is your educational qualifications?
5. Were you working outside home back in your home country? Can you mention the profession?
6. Have you undertaken any English language tests? If yes, can you please mention the score? If not, how would you evaluate your English language skills?
7. When did you immigrate/come to Canada?
8. Are you employed outside of the home? If yes, where? If no, why not?
9. How did you achieve permanent residency in Canada? (humanitarian, family-sponsored, economic)

More Detailed Information

1. Why did you migrate to Canada?
2. Why did you choose to live in Brantford?
3. Describe your life in Brantford. What things do you do now that you weren’t used to doing back in your home country?
4. Have you ever applied for job? What is your experience?
5. Would you describe Brantford as a welcoming community?
6. Do you volunteer, or involved with any boards or committees? Why do you volunteer? Or, why do you not volunteer?
7. Who takes primary responsibility of home, such as cooking, cleaning, taking care of children?
(8) When you first came to Canada, who was given preference to look for a job first? Your spouse or you? Why?
(9) When did you first start to use a computer? How would you evaluate your computer skills, such as typing speed, knowledge on MS Office?
(10) Usually how many hours do you spend on a computer and for what purposes?
(11) Is there an ethnic community of people from your country/region of origin in Brantford? If so, how involved are you with that ethnic community?
(12) How do you like to socialize with your friends and family? If you have option to socialize with your friends and family via face-to-face, telephone, face book, email, twitter which would be your first two preferences?
(13) Do you know how to drive? Did you know how to drive before coming to Canada?
(14) Who negotiates with other organizations on financial matters such as paying bills, mortgages, filling tax returns and insurance? Why?
(15) Who is technology expert at your home, such as who looks at the technical parts for buying a car, computer, TV, Camera etc.? Why?
(16) Where do you want to see yourself in 3 years or 5 years?
(17) What are the skills or conditions that you think are essential to live, work, or start-up a business in Canada? Among them, what skills do you think you possess now, and what are the other things that you wish to learn?
(18) Are you availing yourself of any services offered for the newcomers or any other community services? If no, why not?
(19) Do you think the existing services offered by the community service organizations are helping you to overcome your barriers?
(20) Do you find any difficulty in accessing these services?
(21) Do you enjoy learning new skills in group settings where you know each other? Or you prefer to use services individually as and when required.
(22) Of the services you have used so far, did you get the information from your friends, or did you browse the Internet and get the information from there?
(23) How would you like to describe empowerment for women?
(24) Have you ever thought of starting up a business? If yes, what do you consider as major barriers for starting-up a business in Brantford?
(25) Who are your friends? Do you have friends who are born and raised in Canada? Do you think mixing with people outside from your own community is helpful for getting a job or starting up a business?
(26) What kind of a program do you need to increase your social networks and skills for getting a job or to be self-employed? How these services should be arranged to be more accessible to you?

Is there anything else?

Use probes as needed. These include:

- Would you give me an example?
- Can you elaborate on that idea?
- Would you explain that further?
I’m not sure I understand what you’re saying.

Visible Minority Immigrant Business Owners

Demographic and Basic information

1. Can you tell me your age and where you are from originally?
2. What language do you speak at home?
3. Do you have a spouse? Children? Ages?
4. What is your educational qualifications?
5. Were you working outside home back in your home country? Can you mention the profession?
6. Have you undertaken any English language tests? If yes, can you please mention the score? If not, how would you evaluate your English language skills?
7. When did you immigrate/come to Canada?
8. How did you achieve permanent residency in Canada? (humanitarian, family sponsored, economic)

More Detailed Information

1. Why did you migrate to Canada?
2. When/why did you settle in Brantford?
3. Describe your life in Brantford. What things do you do now that you weren’t used to do back in your home?
4. Do you volunteer or have joined in any group in the community? If no, why not? If yes, why?
5. Is there an ethnic community of people from your country/region of origin in Brantford? If so, how involved are you with that ethnic community?
6. Who are your friends? Do you have friends who were born and raised in Brantford?
7. Do you think mixing with people outside from your own community is helpful for getting a job or starting up a business?
8. Have you ever applied for jobs? What is your experience?
9. Would you describe Brantford as a welcoming community?
10. When did you first think to start up a business? Why?
11. Did you find it difficult to start up a business in Brantford?
12. Who helped you with information and knowledge for starting up a business here?
13. How would you define empowerment for women?
14. In your opinion how immigrants can increase their social networks outside their own community?
15. In your opinion what skills are essential for starting up a business here?
16. In your opinion what kind of information, services and programs should be there for newcomers, especially for women that will help them to take initiative for starting-up businesses? And, how those programs should be designed to make them more accessible to women?
If the community organizations approach you, would you be interested in taking immigrant women as interns for gaining practical experience to start-up business?

Is there anything else?

Use probes as needed. These include:

- Would you give me an example?
- Can you elaborate on that idea?
- Would you explain that further?
- I’m not sure I understand what you’re saying.
Appendix 2

Participant Informed Consent Form

Recent Immigrant Women from South Asia and Visible Minority Immigrant Business Owners in Brantford

Researcher: Fatema Taskin Chowdhury
E-mail: chow5200@mylaurier.ca
Research Supervisor: Dr. Stacey Wilson-Forsberg
Address: Laurier Brantford
73 George St. Brantford, ON, N3T 2Y3
Phone: (519) 756-8228, ext. 5509

Research Ethics Board Certificate No: 3986

Introduction:

This informed consent form invites you to participate in this study which will take place from 04/04/2014 to 04/07/2014. This informed Consent Form outlines the purpose of the study and provides a description of your involvement and rights as a voluntary participant.

The purpose of the study is to better understand the barriers that are inhibiting the recent immigrants, especially immigrant women from South Asia in Brantford for getting involved with the community and workforce of Canada, and how the existing programs and services such as language training, employment training, settlement services, which are now offered by the community organizations to the newcomers in Brantford can be redesigned to best serve their social and economic integration with the community. Approximately 10 voluntary participants will participate in the study.

The procedures to be used to collect information for this study are explained below. From this information I will write a report utilizing all participants’ aggregated data in my research findings.

Procedures:

The study will be based on information collected through interviews. I will interview you about your knowledge, experience, and suggestion for better socio-economic integration of recent immigrants, especially immigrant women from South Asia in Brantford with the community, and how the community attempts to include them in institutions and activities. The interview will take approximately one hour and will be informal and conversational in nature. I will transcribe interviews by myself and analyze the information collected during the research study.

Participant’s Initial
Potential Benefits and Risks

Research studies are designed to obtain new knowledge. Your information and suggestion may help the service providers and policy planners to re-design the programs and service delivery methods that will better serve your need for participate more fully in the cultural, social, political and economic life of the community. You may not receive any direct Benefit for participating in this study.

There also may be Risks involved in participating in research studies. The main risk associated with these procedures is possible discomfort when answering questions about your experiences in the community of Brantford. No other risks are known to the researcher at this time.

I encourage you to ask questions about the nature of this study and the methods I am using at any time. Your concerns and suggestions are important to me; please contact me at the email address or my supervisor’s official phone number to leave a message listed on this form.

After completion of the interview, if you desire, you may read the notes that I have taken in order to look for any missing part or divergence of meaning, and correct those words or sentences that you comfortable with. Once the data is analyzed, I will give you a copy of the analyzed data to verify the data and quotations that I intend to use in this report (for this, please ensure that I have your updated contact information). Parts of this report may be presented at conferences and published in academic journals and newspapers. However, No findings or details that will identify you or any other individual participant will not be published.

I Guarantee that the Following Conditions will Be Met:

(1) Voluntary Participation: Participation in this research study is voluntary; you may decline to participate without penalty. If you decide to participate, you may withdraw from the study at any time without penalty and without loss of benefits to which you are otherwise entitled. If you withdraw from the study, every attempt will be made to remove your data from the study, and have it destroyed. You have the right to omit any question(s) /procedure(s) you choose.

(2) Confidentiality: The digital voice files and transcripts will only be listened to and read by me, and possibly my supervisor, Dr. Stacey Wilson-Forsberg. I will transcribe the digital voice files into written format. When the digital voice files and transcripts are not in use they will be secured in a password protected computer accessible only to me. Data will be retained for five years following completion of the study. Following the five years I will delete the digital voice files and will shred the interview list.

Participant’s Initial
(3) **Anonymity**: Your real name will not be used at any point of information collection, or in the written case report. You can hide your name in all written materials by giving me a ‘pseudonym’ or false name. Quotations will be used in research reports and presentations, but they will not contain any information that allows participants to be identified. I will omit certain quotations in the final report if asked to do so.

(4) **Audio-Recording**: if you grant permission for audio-recording of our interview discussion, no audio-recording will be used for any purpose other than to do this study, and will not be played for any reason other than to do this study.

(5) **Dissemination of Research Findings**: You will be given the specific quotation(s) that I intend to use in the case report (for this, please ensure that I have your updated contact information). You will be invited to comment on and correct the information and quotations if so desired. The final research findings will be submitted as Major Research Project (MRP) report as part of my MA in Social Justice and Community Engagement degree requirements at Wilfrid Laurier University. I may also submit findings to academic journals for possible publication and present at conferences.

If you have any questions or concerns about this study please do not hesitate to contact me. This project has been viewed and approved by the University Research Ethics Board. If you feel you have not been treated according to the descriptions in this form, or your rights as a participant in this research have been violated during the course of this project, you may contact Dr. Robert Basso, Chair, University Research Ethics Board, Wilfrid Laurier University, phone # 519-884-1970 X 4994 or email rbasso@wlu.ca

**Consent**

I grant permission to be audio-recorded

Yes                           No

I grant permission to be quoted in all documentation and publications resulting from this research. I am aware that my real name will not be attached to the quotations.

Yes                           No

I have read and understand the above information. I have received a copy of this form. I agree to participate in this study.

Participant                  Date

I agree to the terms listed in this Consent Form

Researcher                   Date
Appendix 3

Introduction Letter to Participants

Date:

Dear Madam or Sir,

My name is Fatema Taskin Chowdhury. I am currently an MA student in Social Justice and Community Engagement program at Wilfrid Laurier University, Brantford. My research supervisor is Dr. Stacey Wilson-Forsberg, Assistant Professor, Human Rights and Human Diversity, Laurier Brantford. I am conducting a study to better understand the barriers that are inhibiting the recent immigrants, especially immigrant women from South Asia in Brantford for getting involved with the community and workforce of Canada, and how the existing programs and services such as language training, employment training, settlement services, which are now offered by the community organizations to the newcomers in Brantford can be re-designed to best serve their social, political and economic integration with the community. This project has university REB approval, REB file # 3986.

Your information and suggestions may inform future developments in programs and service delivery methods that will better serve your need to participate more fully in the cultural, social, political and economic life of the community. Which will eventually make Brantford a more vibrant and resilient community. My study will ask the following questions:

1) What are the barriers at the personal and community level that are preventing the recent immigrants, especially immigrant women from South Asia from having equal opportunities to engage themselves with the community, joining the workforce, and/or starting-up a business?

2) Are the existing services and service delivery systems helping them to overcome these barriers?

3) What skills do they require to overcome these barriers and how can community support services help them in this regard? and

4) If they were given the freedom to design a program and service delivery system for their social capital formation and empowerment, how they would design and develop that program?

You are being invited to participate in this study because you are a permanent resident or citizen of Canada residing in Brantford. I would appreciate the opportunity to interview you for approximately one hour on the basis of the above mentioned questions.
Participation in this research study is voluntary; if you decide to participate, you may withdraw from the study at any time without penalty.

I look forward to meeting you,

Fatema Taskin Chowdhury
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