Examining the Experiences of Government Assisted Refugee Women with Settlement Services in Kitchener-Waterloo

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Examining the Experiences of Government Assisted Refugee Women with Settlement Services in Kitchener-Waterloo

By

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Now to all my friends ….I say, you have really been friends in need and indeed. Thanks so much.
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INTRODUCTION

Prologue

I arrived in Canada as a student. My personal experiences of settling, adapting to a new environment and a new way of life did not really start until a year after I graduated from school and made a personal decision to make Canada my permanent home. Like most newcomers, finding a place to live, building new relationships, finding employment and learning English as a second language were some of the many challenges I faced in my settlement process. I did not know about settlement agencies and the services they provided to newcomers until I started volunteering in some community based organizations and then became aware of newcomer settlement services. As finding employment was my major priority at the time, I utilised the services of some of these settlement agencies to help in my job search. I must say, although I was privileged enough to have schooled in Canada and therefore could navigate somewhat easily through the system, my settlement was and still continues to be a challenging process. Moving and settling in a new country is a long and incessant process, but being forced to flee or leave one’s country and settle in another without choice can be much more difficult. This is the struggle that motivates me to investigate how refugee women experience the settlement services that support their resettlement process in their host country. As refugees continue to make up a significant part of newcomers who enter Canada year by year, the need for more attention and research on refugee resettlement and integration cannot be overemphasised.

Different experiences, both personal and professional have thus influenced me to identify this research topic and its underlying questions. These are: my own unique settlement experiences as a visible minority immigrant woman, my professional work and volunteer experiences in newcomer settlement agencies, my educational background and social location
and an opportunity to have completed my graduate placement at the Kitchener YMCA Immigrant Services.

**Background to the Study**

Over the last few years, the accelerated movement of people from different parts of the world to another have increased at relatively high rates. While there are people migrating voluntarily from one country to another for better lives, there are many more that are forced to flee from war and other forms of conflicts. According to a United Nations High Commission for Refugees (UNHCR) report, global displacement of people has reached unprecedented heights with over 60 million people now displaced (UNHCR, 2016). Countries with resettlement programs therefore continue to resettle refugees from different parts of the world. Canada accepts refugees and has in place robust refugee protection and settlement programs to help people in dire need of protection. The refugee system in Canada has two main categories: 1) the refugee and humanitarian resettlement program for those seeking protection outside Canada and 2) the In-Canada asylum program for people making protection claims within Canada (Citizenship and Immigration Canada, 2015). As a result, refugees enter Canada either as “Government Assisted” (GAR), “Privately Sponsored” (PSR) or “Blended Visa” refugees under the humanitarian resettlement program or as “Refugee Claimants” under the In-Canada Asylum program. Refugee claimants later become “landed in Canada immigrants” (LCR) after their claim has been approved or they are deported to their countries if their claim is not accepted.

It becomes clear from these groupings that, although refugees and asylum seekers are often categorized within the literature as “forced migrants” because of their involuntary migration, the degrees of protection vary, subject to the legal status they obtain after migration (Huot, Bobadilla, Bailliard, & Rudman, 2015). Between November 2015 and March 2016, Canada
accepted 26,262 refugees fleeing conflict from Syria - 15,005 of which are GARs, 8,999 are PSRs and 2258 are Blended Visa refugees (CIC, 2016). These numbers indicate the need for more research into the settlement patterns of refugees. As refugees arrive to safety and protection in their host countries, the story does not end there. New challenges begin to emerge in relation to their settlement and integration needs. With little to no social networks and no financial capital, settling in a new country can be problematic. For refugee women in particular, the challenges are enormous as family roles begin to change, traditional support systems are less or non-existent, language and employment barriers begin to emerge and cultural differences become prevalent (Martin, 2004). This research, therefore, seeks to contextualize the gendered nature of the refugee resettlement process and to evaluate how government funded settlement programs support refugee women in their settlement process.

The study focuses specifically on Government Assisted Refugee women from East Africa (black East African women) who are currently living in Kitchener-Waterloo, documenting their lived experiences with the government funded settlement agencies that support/supported their settlement process in Canada. The migration of refugees to another country is a forced one and therefore these services and programs may be indispensable for their initial settlement. It is therefore essential to gather the perspectives of the users of these services and examine how they are meeting their settlement needs. Recognizing the traumatic experiences most refugee women have been through, this research focuses on the “after arrival in Canada experiences” and not on past refugee experiences. Through a qualitative approach, refugee women were asked to share their perspectives on the settlement programs and services they have used since arriving in Canada. The YMCA Immigrant and Employment Services in Kitchener –Waterloo was selected as a case study to investigate the experiences of a select group of refugee women accessing
services in the this particular environment, allowing for further reflections on roles and programs of immigrant service organizations.

**Background Information: YMCA Immigrant and Employment Services-Kitchener-Waterloo**

The following is a brief overview of the YMCA and the services and programs it provides through the information collected from YMCA documents and discussion with settlement workers.

The YMCA Immigrant and Employment Services fall under the bigger umbrella of the YMCAs of Kitchener, Waterloo and Cambridge. The organization has been serving immigrants since 1987 and has two locations: Kitchener and Cambridge. As one of the primary settlement agencies within Waterloo Region, the YMCA Immigrant Services acts as a “first stop” for newcomers, supporting their continual process of settlement through a comprehensive client centred approach (YMCA 2013). Conversations with settlement workers highlighted the four major service sectors within the organization: language assessment and referral services, settlement services, employment services and community connections.

**Language Assessment**

The language assessment service provides support in assessing a client’s English language skills in listening, speaking, reading and writing using the Canadian Language Benchmarks. They then refer the client to either a Language Instruction for Newcomers to Canada (LINC) class, English as a Second Language (ESL) class, Enhanced Language Training (ELT), Occupation Specific Language Training (OSLT), Home LINC study and other programs. They provide information on other language tests and resources in the community and provide overall support to meet clients’ language needs.
**Settlement Services**

There are two main parts within the settlement services. There is the community settlement and school settlement. The community settlement helps clients gain accurate information, resources and referrals from knowledgeable settlement workers on many topics in different languages. Some of the supports they provide are related to education, training and credential assessment, assistance in completing government document and other forms, health, housing, Immigration and Citizenship, legal and social services, personal finance and income tax, shelter, food and clothing. The school settlement workers help to link newcomers with the school and the community as a whole. School settlement workers assist parents and their children with settlement needs in their various schools.

**Employment Services**

The employment services also assist with job search. This includes assistance on second career, resume writing, job search and job postings, mock interviews, apprenticeship information, access to computers, internet, email and fax.

**Community Connections**

The community connections role is to provide additional support by offering unique services and programs that connect the newcomer to their community. The programs offered include: English conversation circles, walking and talking group for those who want to improve their English, Women’s groups such as Immigrant Women Together, cooking and conversation classes, healthy lifestyles, investing in women’s futures, citizenship support group for those preparing to write their citizenship tests, Family Language & Learning (Tutoring) for families with children, Newcomer Youth Theatre and other programs for youth, summer programs for school
preparation and language, and three month gym trial memberships to the YMCA for newcomers to keep fit and connect with their community.

**Problem Statement and Research Questions**

In addition to opening its doors to refugees, Canada also puts mechanisms and processes in place to ensure that refugees are able to settle and transition into their new country. This has resulted in the creation of not-for-profit government funded settlement agencies. As described by the Canada Council for Refugees:

> Settlement services are specific services geared towards facilitating the full and equitable participation of all newcomers in Canadian society. They focus on, but are not limited to, the early stages after arrival when the need is greater, and on the basis that people who access these services are better equipped to fully participate in Canadian society(1998, p.17).

Research indicates that refugees are more likely than other class of newcomers to access and use settlement services (Wilkinson & Bucklaschuk, 2014; Esses et al., 2013). For example, Government Assisted Refugees (GARs) have the highest overall uptake of settlement services (87% in 2008), followed by Privately Sponsored Refugees (69%), and refugees landed in Canada (LCRs) and their dependants 37.5% (Hyndman, 2011). The high utilization of settlement services by GARs can be attributed to various reasons. One of these is the fact that they are forced to move or leave their countries due to war, persecution, fear and other forms of violence. This involuntary migration means they have to rely fully on settlement agencies for settlement support. Moreover, because they are resettled by government, they are under some obligations to partake in certain programs and services offered by settlement agencies such as the Language Instruction for Newcomers (LINC) program which supports the learning of English.

Statistics show that women and children usually make up the majority of refugees who enter a new country. According to the Status of Women in Canada report, almost half (49% or
11,300 individuals) of all refugee class immigrants who entered Canada in 2009 were women (Status of Women in Canada, 2012). In spite of these numbers, the voices of refugee women are usually not heard in debates about refugee resettlement. In discussing this problem, Julie Mertus argues that "the humanitarian aid regime wrongly assumes that 'men's problems' are the standard against which 'women's problems' are measured and that women are concerned only with a limited list of issues specific to their femaleness" (cited in Olsen & Scharffisher, 2004. p. 392). This shows how women’s issues are minimized and unrepresented in refugee protection systems and processes. This study also chose to focus on refugee women in order to problematize the homogenized description of refugees. Refugees are typically categorized as one big class of people, with similar experiences. It should, however, be emphasized that although they may be fleeing conflict, their backgrounds and lived experiences, gender, class, race, and culture extensively differ and this may affect how they experience settlement in a new country. Thus, the artificial categorising of refugees as one uniform group is one of the reasons why aid measures are also one-sided/lopsided. Measures put in place often reduce refugees to mere passive aid receivers and neglect their strength to become active social actors in their new country. Women, especially, are rendered passive in a double sense- as refugees and as women (Binder & Tosic, 2005, p. 621).

Previous studies on refugee women have identified trauma, isolation, psychological well-being, domestic violence as some of the many challenges they face in their settlement process (Guruge, Roche & Catallo, 2012; Simich, Este & Hamilton, 2010). What has not been adequately studied is how they experience the settlement services and programs that support their settlement and integration processes. Refugee women’s perspectives of access and use of these services
have not been well captured in discussions on refugee resettlement, thus making this study very significant. Four main questions are examined in this research:

- What role do settlement agencies play in the settlement process of GAR women?
- How do GAR women perceive the programs and services that are provided by these settlement agencies?
- What are the experiences of settlement service workers in supporting GAR women?
- From the point of view of refugee women, what programs and services do they need to better support their settlement process?

**Scope/Boundaries of the Study**

For the purpose of this research, the discussion is limited to GAR women whose resettlement process is entirely supported by the government while still recognizing that there are other classes of refugee women like the privately sponsored or refugee claimants who may have their own perspectives about settlement agencies. Although GAR men also access and use settlement services and programs just like GAR women, the focus is on women since they are usually the majority and face different challenges. To ensure diversity in the stories and experiences of these women, study participants were selected from different countries in East Africa and currently residing in Kitchener-Waterloo. Kitchener-Waterloo has a relatively high East African newcomer population, most of whom are refugees. The participants selected were East African women with African origin and had different nationalities. As their skin color puts them into a visible minority category, this group of women were selected to also examine if race has any effect on settlement. Although religion was not a main criterion for selection, four out of the five women interviewed are Muslim. In addition, participants chosen had lived in Canada for one year or more which is a reasonable length of time to have used settlement services.
While still acknowledging other organizations that serve newcomers in Kitchener-Waterloo, discussions of this study were narrowed to the services and programs of the YMCA Immigrant Services in Kitchener since most of its clients are GARs. Participants who were recruited for the study should have used or were still using the services of the YMCA. I selected women who were comfortable speaking and writing in English to avoid the use of an interpreter, as using interpreters can lead to a breach of privacy and confidentiality. To gain more insights into the services of the YMCA and experiences of its workers in serving GAR women, three workers of the YMCA were also interviewed. This allowed for different perspectives on the experiences of the participants using the YMCA services. While I did not do formal participant observation, my volunteer work at the YMCA with refugee women over a period of six months allowed for further insights into this case. This project thus investigated the environment provided for East African refugee women using the YMCA services in Kitchener-Waterloo as a case study.
LITERATURE REVIEW

This literature review is organised into four sections. Section I examines Canada’s immigration trends. Section II gives a brief description of Government Assisted Refugees. Section III looks at East African Refugee Women and their settlement processes and Section IV focuses on settlement and support agencies. The last section addresses the gaps in the reviewed literature and establishes why this research will contribute to knowledge development on the study of refugees.

Canada’s Immigration Trends-Historical Overview

Canada’s immigration sector has undergone significant changes. In the past, immigrants were accepted only from European countries and there were strict immigration policies controlling entry to Canada. Canada’s immigration policy until 1967 divided the world’s population into two parts: preferred immigrants who were white and were of European and British descent and the not preferred immigrants who were largely people of color (George, 2002). The admission of refugees was little to non-existent during this period. This was due to the fact that Canada wanted to protect itself from stateless persons without passports who were considered a security risk and more generally, the state was worried that a refugee convention would confer rights, including “the right to be represented in the hearing of an appeal against deportation” (Canadian Council for Refugees, 2009, para. 3).

Major changes began to take place when a new Immigration Act was established in 1978 and Canada began opening its doors to more people from other parts of the world. The changes in policy may be said to have resulted from the decline in European immigrants, the need for foreign workers, as well as internal and international pressure to change discriminatory laws (George, 2002). The 1978 Act was the first immigration policy which recognised refugees as a
special class of immigrants. One of the objectives of this Act was to “fulfil Canada’s international legal obligations with respect to refugees and to uphold its humanitarian tradition with respect to the displaced and the persecuted” (Canada Council for Refugees 1998, p. 7).

**Government Assisted Refugees in Canada**

The UNHCR 1951 Refugee Convention defines a refugee as someone who:

…owing to a well-founded fear of being persecuted for reasons of race, religion, nationality, membership of a particular social group or political opinion, is outside the country of his nationality, and is unable to, or owing to such fear, is unwilling to avail himself of the protection of that country (UNHCR, 2010).

The refugee system in Canada has two main parts: the refugee and humanitarian resettlement program for people seeking protection outside Canada and the In Canada asylum program for those making claims within Canada (CIC, 2015). Government Assisted and Privately Sponsored refugees are those who are resettled outside Canada usually by the government, individuals and other private organizations. Refugee claimants are those who seek protection whilst already in Canada.

As noted by Yu, Ouelet and Warmington (2006), although refugees continue to make up a significant portion of the annual inflow of newcomers to Canada, “few studies on refugees have a truly national scope or contain systematic empirical analysis” (p. 17). It becomes much more difficult to find statistical data or evaluation studies that focus precisely on Government Assisted Refugees (GARs) since most reports combine GARs with the overall refugee or immigrant population (Social Research and Demonstration Corporation, 2002). This points to the importance of distinguishing refugee categories in research; for most GARs with no initial or pre-existing ties in their host country, this need cannot be overemphasized.

Government assisted refugees, who are the main focus of this study, are convention refugees abroad whose initial resettlement in Canada is entirely supported by the government of
Canada (CIC, 2015). Once these refugees arrive in Canada, they are introduced to state funded settlement agencies that provide a range of services to help in their settlement and integration into their new country. Recent GARs who entered Canada are likely to have come from Africa (Sudan, Ethiopia, Somalia and Congo) and Middle Eastern Countries such as Iraq, Iran and Afghanistan (Hyndman, 2014). Many GARs who come to Canada may have experienced various forms of trauma and may have stayed in refugee camps under terrifying circumstances. Their forceful migration usually leaves them unprepared both mentally and materially for settlement in a new country. Due to lack of social networks and limited Canadian work experience, employment opportunities for GARs are usually limited. Many also struggle with low English language skills. As a result, their reception and settlement needs often go beyond that of other immigrants (SRDC, 2002). The most common needs of GARs and most refugees have been identified as language, employment support, healthcare, housing, income and other forms of social support (Maharaj, 2015; Simich et al., 2005; Makwarimba et al., 2013). For these and many other reasons, the initial settlement processes of refugees are usually supported by the government, through state funded not-for-profit agencies. Services range from language training, orientation programs, community connection initiatives, job search workshops and others. Although refugees may have common needs, it is also important to emphasize that their human capital and personal characteristics, such as gender, age, education, and language skills at landing, have been found to be important factors in their economic and social integration into the Canadian society (SRDC, 2002). It is therefore crucial to examine the needs of refugees, taking into consideration the above characteristics. This is especially important when examining the provision of support services.
East African Refugee Women

It is estimated that more than 80% of the world’s refugees are women and their dependent children; however the special needs of refugee women have not been acknowledged (Pittaway & Bartolomei, 2001). Not much research exists on the settlement needs and challenges of refugee women in general and this is particularly so for refugees from Africa, even though there are significant numbers in Canada (Danso, 2002). Before the 1960s, immigration from African countries was not encouraged by the Canadian government; there was no noticeable number of African immigrants to speak of up until the late 1980s. During the 1990s however, the change in immigration policies and the recognition of refugees as a special class of immigrants saw a huge influx of refugees, especially from East Africa entering Canada as a result of war and persecution in these countries. The top source countries for GARs who are from Africa therefore includes Ethiopia, Somalia, Sudan, and Democratic Republic of Congo (SRDC, 2002).

With Toronto usually their first point of arrival, most refugees end up making Toronto their permanent home and as a result, existing research on African refugees in Ontario has focused mostly on Toronto. The high numbers of African refugees in Toronto has usually been attributed to the multicultural nature of the city, the existence of better economic opportunities as compared to other cities and its large Somali community, making it a popular choice for resettlement by Somali refugees (Opoku-Dapaah, 1995). Ethiopian and Somali refugees make up the largest African origin refugee communities in Toronto, with more still continuing to settle in the Toronto area (Danso, 2002). It is estimated that, there are about 140,000 Somalis living in Toronto, followed by Ottawa with about 20,000 and about 18,000 in Edmonton (Canadian friends of Somalia, 2012). Although the estimates of the number of Somalis and Sudanese residing in Canada may vary, the majority (53%) live in Ontario, with the second largest
concentration found in Alberta 28% (The Mosaic Institute, 2009). Aside from Somalis, there are also about 30,000 Sudanese living in Toronto with just about a quarter of their population having a post-secondary education (Makwarimba et al., 2013, p. 107).

Research indicates extreme poverty rates for these refugees, especially amongst the Eritrean and Somali communities, with their socio-economic profile indicating an unemployment rate of two and a half times that of all Canadians, and their median income a third less than other Canadians (Scott, 2001, p. 9). The major causes of such high levels of unemployment and poverty are reportedly language barriers, racial discrimination, housing market constraints, non-recognition of credentials and insufficient income and government assistance (Danso, 2002, p.11).

With such huge challenges faced by African refugees in general, these problems are compounded for refugee women. Although all refugees have significant needs in resettlement, women’s experiences during war and flight, combined with the stressors they encounter in exile, result in their needs being qualitatively different from those of men. If the provisions of services that are aimed at refugee women in resettlement are to be maximally effective, it is essential to understand the gendered nature of women’s experiences and the ways in which these experiences influence their particular needs (Deacon & Sullivan, 2009).

Refugee women, in addition to suffering past violence and other forms of traumatic experiences, continue to face more challenges in their host countries, including challenges related to differences in culture, new family dynamics and roles, social isolation, economic difficulties and other forms of discrimination. In their work with women from Eritrea, Matsuoka and Sorenson (1999) learned that, their participants’ experiences were shaped not only by the patriarchal character of traditional Eritrean society but also by sexism, racism, class issues, and
the generational problems they face in Canada. This research shows that it is important to call for policies related to immigrant and refugee women to address the systemic oppressions they encounter in their daily lives.

Adjusting to life in Canada for some Somali women also becomes complicated by identities and role changes in the household. For instance, in households headed by single women, decision making, new economic roles and accessing services are usually new for them. Most of them are less likely than their male counterparts to possess a driver’s license, passport, or other official documents, which were rarely used in their home countries and which would have been impossible to secure following the collapse of their governments (Spitzer, 2006, p. 49). From their countries of origin to their host countries, refugee women have usually been prone to representations which render them invisible or position them as victims without agency. This is believed to go a long way to perpetuate their marginalization and create room for different forms of oppression (Mcpherson, 2010). Moreover, less attention has been given to the experiences of East African refugee women in Canada because of an overall lack of gender analysis in studies on forced migration and seeing women’s issues as add-ons, thus marginalizing them (Matsuoka & Sorenson, 1999). The need for more platforms or avenues where the voices of these women can be heard is therefore a step in the right direction.

In examining existing literature on refugees, one area on refugee women in Canada that has been much written about pertains to mental and psychological health. Mental health amongst refugee women has received such great attention because of pre and post arrival circumstances. Refugee women encounter all the risks and dangers that men face in flight, resettlement and exile but they also face threats of sexual assault and exploitation derived from patriarchal ideologies (Moussa, 1993). In the post migration period, the disruption of social networks, disintegration of
families and experience of isolation as a result of linguistic and socio-cultural barriers may be damaging to the mental well-being of the refugee woman (Killian & Lehr, 2015, p. 99). In a study on 458 Somali and Oromo refugees in the United States, Robertson et al. (2006) reported overall trauma, torture exposure and psychological problems amongst the women studied. One other finding was that women with large families reported statistically significantly higher counts of trauma and torture. Additional determinants of health such as social isolation, language barriers, role reversal, new intergenerational struggles, racism, and discrimination have been identified as major elements in mental health (Hyman & Guruge, 2006). It has also been argued that, while all newcomers can face the challenges of social exclusion and isolation, women may be more socially isolated than males. This is because women may be less likely to speak the language of the new country and also to be employed outside the home (Canadian Research Institute for the Advancement of Women, 2003).

Acknowledging all these problems, it is important to be wary of depicting refugee women as simply victims. While representing them as victims and vulnerable because they are women gives a reason to recognize their special situations as women refugees, it can portray their ability to survive, cope and even adapt as passive and dependent. Furthermore, focusing on their vulnerability places the problem on them rather than on the aggression and discrimination perpetrated against them because they are women (Moussa, 1993, p. 19). Despite their past challenges and the existing problems they face in their host countries, refugee women possess tremendous resilience and agency which they use in their daily lives. In writing about resistance strategies amongst Somali refugee women in Canada, Mohammed explains:

Most Somali women who have fled conflicts and resettled in different parts of the world negotiate dynamic identities of resistance and challenge stereotypes in their daily lives.
Given their confrontations—first by their patriarchal culture and traditions and then the systemic racism of institutional structures in Canada—they are not victims. They invariably continue to struggle against conditions that circumscribe their lives and have undertaken a multiplicity of actions aimed at improving their status in Canada. Somali women engage in struggles to make meaning of their fragmented lives as they reconstruct their identities. Their actions can be characterized as resistance because they are clearly and consciously intended to improve their current conditions in the asylum countries (Mohammed, 1997, p. 55).

It therefore becomes important to note that, given their levels of resilience, refugee women can settle successfully in their host countries if they are given the needed support and resources.

**Settlement and Social Support Services**

In most refugee communities, social support and assistance becomes a crucial part of the settlement process. Social support has been defined to include a sense of community: people feel that they belong to or fit in the neighbourhood and have confidence in the availability and accessibility to the formal and informal supports (such as, a network of family, co-workers, friends, ethnic community or agency) in the host society (Sethi, 2013, p. 83). As Stewart and others explain, social support needs and interventions play a significant role in the resettlement and integration of newcomers as it is believed to enhance health and reduce loneliness and isolation (Stewart et al., 2010).

As much as social support is needed, existing studies continue to report substantial deficits in social support services. According to Makwarimba et al. (2013), there is the lack of services and supports for income, education, employment, parenting, and housing and the ones that exist are limited by language, lack of knowledge and information and discrimination
barriers. Some services also tend to be obstructed by the differences in cultural traditions, beliefs, and language barriers between the service provider and the person using the service. This demonstrates a need for more culturally and linguistically appropriate services to immigrants.

Social support can influence feelings of belonging and curb isolation for immigrants and refugees; however Canada’s economic restructuring on social support has had negative effects on the services being provided. Such cutbacks affect services such as citizenship education, welfare, skill retraining, language training, child care and health care, causing newcomers to face struggles in settlement and intensifying their problems with integration (Spitzer et al., 2008). Aside from listening to service users, gathering the perspectives of service providers is an essential step in evaluating social support services. Another study conducted by Simich et al. (2005) on service providers’ perspectives on social support explained how newcomers usually have little or no knowledge about support services. Limited resources and restrictive mandates in the social services sector also hinder the provision of holistic and sustainable social support for newcomers. Service providers believe these challenges cause insecurity and stress on the newcomer especially during their first few months and particularly for refugees who have been unable to plan ahead or bring personal resources to Canada. The work of agencies, whether government funded or private, formal or informal is important as this is typically where the majority of settlement support is provided.

Settlement service agencies are often the link/intermediary between a newcomer and their host society. Settlement services are usually thought of as those offered under Immigration, Refugees and Citizenship Canada’s (IRCC) mandate. However, provincial and municipal levels of government offer their own services, and private organizations step in to provide other types of support when there is a gap. From the federal side, CIC provides funding for several major
programs, including the Immigrant Settlement and Adaptation Program (ISAP), Language Instruction for Newcomers to Canada (LINC), Job Search Workshops (JSWs), Host (a volunteer-newcomer matching program), Settlement Workers in Schools (SWIS), and Resettlement Assistance Programs for refugees (Maharaj & Wang, 2015). Specific to refugees, the Resettlement Assistance Program (RAP) was introduced in 1998 to provide income support and other forms of social assistance to GARs (CIC, 2007). According to CIC, the settlement of immigrants and refugees in Canada is a shared responsibility of the federal government, the provincial governments and the not-for-profit sector. The goal of settlement programming is to help newcomers become self-reliant, participating members of Canadian society as quickly as possible (CIC, 2004). Another study on immigrant settlement however, argues that settlement services and programs should not just concentrate on immediate needs but should include the longer term process of deeper integration of immigrant populations (Shields, Drolet & Valenzuela 2016). The question that arises is: Are these settlement agencies providing the “needed” services and programs for their users?

In a study on the settlement and integration experiences of African immigrants and refugees in Winnipeg, participants identified that mainstream social organizations were too focused on working within tight mandates and the needs of funders, and that they showed little flexibility in dealing with the complexities of newcomer issues (Garang, 2012). In particular, the women in this study agreed that there are a lot of programs with good intentions but that the good intentions fade when settlement workers think they cannot help the individual, based on the level of the problems. Agencies do not have enough programs, and with too much focus on funders and overwhelmed staff, there is less motivation to improve services that truly improve people’s lives (Garang, 2012, p. 9). Participants complained about misplaced priorities—for
instance, how service providers spend time designing resumes and job applications for individuals with limited English rather than directing them to improve their language first. The women in the study also pointed out challenges and difficulties in finding and accessing childcare. Due to affordability problems and limited spaces, women may end up staying home to care for their children (Garang, 2012). In a similar vein, Shields et al (2016) also point out that, not-for-profit settlement service providers are confronted with two main challenges: ensuring government funding and providing the best service possible given the limitations and determining the actual needs of the immigrant population. These two aims are often in tension and one may come to dominate the other.

One other critique of settlement services relates to access. Although services may be available to newcomers, access to such services may not be that easy. Aside from geographical proximity and lack of transportation, issues of translation, completing many application forms, navigating bureaucratic hurdles and waiting for appointments create huge challenges for newcomers. The stress of such circumstances may affect psychological and emotional wellbeing, and exacerbate existing mental illnesses (Hyman & Guruge, 2006).

Given the above challenges faced by African refugees in general, the specific challenges of refugee women, and the problems with settlement support and services, it becomes essential to continue the examination of best practices to support and enhance the settlement and integration of refugees in Canada and more importantly, government assisted refugee women.

**Gaps in the Literature**

The above discussions have identified various themes such as social support services, language barriers, social isolation, mental health, patriarchal ideologies, social networks, social class, and racial discrimination amongst others in writing about refugees. Whilst informative, most of these
studies have some limitations. First, most of the discussions, especially on social support, do not consider the gendered nature of the settlement process and supports needed. In a new country, gender roles of newcomers and especially that of refugee women may create huge differences between the social support needs of men and women. Thus, a careful analysis of the particular needs of refugee women is necessary.

Another gap relates to the focus on mental health. While the health of refugee women is essential, a focus on this issue can mask other problems that need to be addressed. It also becomes a form of labelling leading to the assumptions that refugee women have faced traumatic experiences and that they automatically need help with mental health. It can even be argued that the health status of some refugees depreciates over time after arriving in Canada. One study conducted on newcomer health indicated that, during their first ten years in Canada, a newcomer is much more likely to live in poverty (Beiser, 2005). Poverty not only increases the likelihood of exposure to risk factors for diseases but also compromises access to treatment, thereby reducing health levels amongst newcomers (p. 35). There may be some level of trauma amongst refugee women but that can be worsened with fewer resources and lack of social support services, causing more psychological or other health difficulties. As Witmer and Culvert (2001) argue, research on refugees focuses on post-traumatic stress disorder, psychotherapy, assessments and interventions. Very few studies have addressed concepts such as adaptation, functioning of resilience and family, and this leaves refugee women with fewer chances to have their voices heard.

One other problem with the literature on newcomers is that there is not always a clear distinction between refugees and immigrants. Usually, refugees are lumped together with other categories of immigrants. It can be argued that the needs of immigrants/immigrant women in
particular versus refugees/refugee women may be totally different and that addressing the challenges from the same perspective may therefore not accurately address their particular needs. The access and approach of an immigrant woman who entered Canada as a skilled worker or a student will be different from a GAR woman who was forced to resettle in Canada. The voluntary versus involuntary aspect of migration is a big factor in settlement and integration. Even amongst refugees, there is a need to distinguish the different categories of privately sponsored, government assisted and refugee claimants. Although all refugees may be fleeing conflict, their countries of flight and their race or ethnicity form a fundamental part of their resettlement and response to their new country. Visible minority refugees may face more racial and cultural barriers than non-visible refugees. Lastly, most research is conducted in bigger cities but needs and experiences of refugee women may be very different compared to those in smaller cities like Kitchener-Waterloo where resources may be limited and few settlement agencies exist.

This study therefore seeks to highlight the voices of government-assisted women from East Africa and living in Kitchener-Waterloo, documenting their experiences with the intention of adding to success in their settlement process. Immigration status, race, class, gender and location of settlement are the main factors that will be analysed. It is anticipated that increasing our understanding of the needs of these women can assist with recommendations for improved programs and services—services designed to meet their settlement and integration needs, on their own terms and not on the terms of their compatibility with dominant group values and behaviours.
METHODOLOGY AND THEORETICAL FRAMEWORK

Theoretical Framework

This study utilises critical theory to address the various ways refugee women, especially those from East Africa experience settlement and support services. Critical theory was developed by the Frankfurt school theorists led by Mark Horkheimer. It is concerned with issues of power and justice and how the economy, race, class, gender, religion, ideologies, other social institutions and cultural dynamics interact to construct a social system (Kincheloe & McLaren, 2002, p.90). Within the broader scope of critical theory are critical race theory, feminist theories, postmodern theories and others. As gender, race and other social structures form the main basis of this study, a critical lens will be essential to analyse refugee experiences. It will help to understand how refugee women negotiate their everyday lives in their host country and the barriers they encounter.

Two critical approaches will be utilised: Intersectionality and Feminist Standpoint theory. The study employs this critical lens because critical social scientists believe that it is essential to understand the lived experiences of real people in context and uncover the ways in which various social groups are oppressed (Seiler, 2008, p.1). More importantly, critical theory attends to the unheard and marginal voices of vulnerable populations, and interprets participants’ experiences within the context of broader social relationships. It therefore allows one to expand their understanding on the relocation and integration experiences of immigrants and refugees within a complex context of cultural, political and economic circumstances (Makwarimba et al., 2010, p. 93). In order to better document the settlement challenges of refugee women, one must probe beneath the surface of those challenges to get to the structures and mechanisms that cause or fuel such challenges. There may be both individual and structural causes but these causes are not
mutually exclusive. They interact and affect each other in diverse ways and this is where the concept of intersectionality becomes a critical point of analysis.

**Intersectionality**

Coined by Kimberle Crenshaw, intersectionality has been popularly used in the study of power and oppression amongst social groups. The term was defined by Crenshaw (1991) as the various ways in which race and gender intersect in shaping the structural, political and representational aspects against women of color (p. 1244). Intersectionality helps us to understand human life as shaped by the interaction of different social locations such as race, class, migration status, religion and gender and how this occurs within a context of interconnected systems and structures of power through which interdependent forms of privilege and oppression are created (Hankivsky, 2014, p. 2).

Refugee women, who are usually situated within the complex nature of involuntary migration, continue to negotiate multiple barriers as they construct their lives in their host countries. They may have escaped violence and found peace, but their challenges do not end there; settling in a new country poses other problems. As Deramo (2009) argues, refugee women tend to deal with three moments of identity in their lifetimes: the moment of flight when they are been forced out; the moment of encampment when they are being forced into minimal spaces where human rights are abused; and their moment of settling in a new location (p. 2). Settling in a new location will therefore mean reconstructing or negotiating complex or multiple identities which are influenced by many internal and external factors. As a result, an understanding of how a convergence of intersecting positions such as race, class, social location, gender, immigrant identity and other larger structural processes shape the unique experiences of refugee women is critical to addressing their specific needs and limiting marginalization.
East African refugee women fall into the bigger category of newcomers to Canada but there are multiple factors within this categorization. They typically have immigration status as refugees; their skin color puts them into the visible minority group; they are women; and most of them are Muslims. These refugee women are thus, positioned within different categories: immigration status, race, gender, religion, ethnicity and class amongst others. Pittaway and Pittaway (2004) argue that a refugee woman has an identity defined by gender, race, nationality, ethnicity, religion, socio-economic and socio-legal status, all of which make up her position. These authors point out that the experiences endured by refugee women are not caused by discrimination against only one of these identities, but by compounded effects of discrimination against them all. Thus to better understand the experiences of refugee women, one must clearly analyse how multiple oppressions and discriminations are intertwined with multiple identities, and then consider how this impacts refugee women’s lives and their ability to access human rights (para. 3).

Pittaway and Pittaway’s work therefore calls on us to examine and address the standard or one-size-fits-all approaches used by settlement agencies in the provision of newcomer services. Programs are designed within specific mandates and timelines, and as few people progress and adapt quickly to the norms and values of society, these programs are measured as successful without any attention to those facing other barriers in the system. This is important to consider when working with refugee women as most face more challenges than their male counterparts and other immigrants in these programs. For example, women must often stay at home to raise children and settle the family, partly because patriarchal ideologies and practices limit many women’s options and also settlement courses do not provide adequate and or affordable child care so women can attend regularly (Intersectional Feminist Framework, 2006). Parenting or
staying home to take care of children may be compounded by the number of children one has, whether one is a single mom, and even the age of the children, causing differences in how each of these women negotiate this challenge.

In addition to these barriers, lack of transportation, language barriers, limited class capacity and difficulty completing paperwork are some of the many challenges refugee women face when it comes to accessing services. Although most East African refugee women have some language barriers, ethnic and cultural backgrounds as well as level of past education will create differences in how they approach and study English, or utilise other support services. Some women may have the ability to speak English but still may not be prepared for employment due to lack of skills training. As noted by Garang (2012), lack of employment amongst refugee populations can be attributed to lack of skills because many refugees spend years in camps where survival is the priority. It is worse for women because they suffer gender inequality in Africa. If there are any opportunities to learn skills, these are often given to boys because they are the family’s first choice under the patriarchal system (p. 9).

Because of these intersectional challenges, the argument raised in this paper is that in order to develop more effective and inclusive services to meet the needs and aspirations of refugee women, the voices of these women should be brought from the “margins to the center.” Refugee women’s voices must be part of the decision-making process in the creation of programs. They should have a choice to voice out what their needs are and to inform the making of such programs and services. Creating that space for them to construct their identities and identify what matters to them is crucial. Feminist standpoint theory further assists with this study.
**Feminist Standpoint**

Emerging throughout the 1970s and 1980s as part of feminist critical theory, feminist standpoint theory calls attention to relations between practices of power and production of knowledge. This standpoint theory seeks to empower oppressed groups by valuing their experiences (Harding, 2004). One major principle of this theory is that women’s viewpoints offer unique and crucial perspectives on gender inequality (Sears & Cairns, 2015, p. 15). Standpoint theorists also argue that all knowledge is produced by social subjects and that knowledge produced predominantly by men about a world that is predicated on male experiences and views cannot be objective (Green & Thorogood, 2013, p. 9). In discussing intersectionality and feminist standpoint, Yuval-Davis (2011) calls for the need to avoid homogenizing the ways projects affect people as they are often differently located within the same boundaries. In other words, we need to look at how different situations of different social agents construct the ways they affect and are affected by socio-economic and political projects (p. 3).

A feminist standpoint and an intersectional analysis in this study helps to uncover the structural as well as the individual barriers that refugee women face, and looks at how these barriers intersect with each other. These theories will help policy and program developers to understand how the experiences of each individual, including the distinct and unique patterns of their settlement process, all of which can enhance the creation of specific programs and policies targeted to the needs of refugee women based on their socio-cultural context.

**Data Collection**

This study utilised a qualitative research approach. In general, qualitative research gives the research population a voice in the study and a valuable insight into the way people negotiate and construct their lives (Oikonomidoy, 2007). The findings are built out of a case study using semi-
structured interviews and drawing on a phenomenological approach. Qualitative interviewing allowed for the generation of effective and meaningful knowledge as I interacted with the women and gave them an opportunity to define their own experiences as actors. Given that knowledge can be contextual and situational, I provided that space for refugee women to share their stories as it is experienced by them. As qualitative research becomes helpful in interpreting and understanding reality, in-depth-interviews become best for collecting data on individuals’ personal histories, perceptions, and experiences, particularly when sensitive topics are being explored (Mack, Woodsong, Macqueen, Guest & Namey, 2005).

To gain insights into the experiences of the refugee women and examine the context within which settlement services operate, both phenomenology and a case study approach were used. Phenomenology involves the description of a particular social phenomenon or event as a lived experience (Green & Thorogood. 2013). This methodology sees objects in the world as not passive but actively constituted through consciousness and subjective experience, thus understanding a phenomena means understanding how the “life-world” was experienced (p. 14). It offers a vital shift from a positivist cause-effect emphasis to one of human subjectivity and discovering the meaning of actions (Penner & Clement, 2008). This methodology was a critical part of this study as it helped re-position refugee women as active members of society, capable of making decisions on what affects them and what their needs are. Phenomenology also helped to gain more insights into their experiences and brought their voices from the margins to the center.

Pertinent to understanding the experiences of refugee women was the role of settlement services. The YMCA services were used as a case study, allowing for a focus on how East African Refugee women in this agency experienced them. Case study research is a qualitative
approach in which the investigator explores a bounded system (a case) through data collection involving multiple sources of information (e.g., observations, interviews, reports and documents) and reports a case description and case-based themes (Creswell, Hanson, Plano & Morales, 2007, p.245). In this study, the YMCA services, a bounded system, were explored through the perspectives of the women, as well as through documents and interviews with the YMCA workers. According to Yin (2003) a case study design should be considered when: the focus of the study is to answer: 1)“how” and “why” questions; 2) you want to cover contextual conditions because you believe they are relevant to the phenomenon under study (as cited in Baxter & Jack 2008, p.545). Knowing why and how the YMCA provided services for newcomers was relevant to this study, as was understanding how those services are experienced by refugee women.

Research participants were recruited through a purposive sampling technique given the timeframe and resources available for this project. The women were carefully chosen based on preselected criteria relevant to the study research questions. Aside from recruiting GAR women, settlement workers were also recruited in order to get their perspectives on the services they provide. After the approval of the research ethics, the recruitment process commenced. A flyer was used in recruiting the refugee women but getting settlement workers to participate in the study was easier because of the networks I had already established at the YMCA. Refugee women were to meet the following criteria: came to Canada as Government Assisted Refugee, originally came from East Africa, have lived in Canada for one year or more, currently residing in Kitchener-Waterloo, have used or continue to use the services of the YMCA Immigrant services and should be comfortable speaking and writing English. As I was still doing community placement with the YMCA, I had the opportunity to visit some of their women’s
programs to talk about the project. With the recruitment flyer, I also connected with workers of
the YMCA to get them to introduce the idea to their clients and ask whoever was interested to
contact me directly. Overall, five GAR women and three settlement workers were recruited
(n=8). Although this was a smaller sample size, the use of open-ended questions allowed
participants to fully express themselves and this led to deep insights into the research topic. This
sample size also made it possible to complete the work within the confines of a major research
project, and is in keeping with case study research (Travers, 2001, p.3).

Before interviewing the participants, I explained what the research was about, clarified
the consent forms by discussing the ability to withdraw, and talked about the fact that questions
were focused on their lives in Canada and had nothing to do with reliving their refugee
experience. In terms of confidentiality, I made participants aware that the actual data would not
have any real names as pseudonyms would be used. Any information that identified an
individual would also be removed and interview transcripts would be stored on an encrypted
computer.

For both refugee women and settlement workers, semi-structured interview guides were
used. The questions however, were open ended in order to provide participants flexibility to
express their thoughts and experiences. During the conversations, hints were picked from some
of the answers the participants gave and probed further questions for clarification and expansion.
To provide a comfortable environment for the women, interviews were conducted in their
homes. These interviews were audio-recorded in addition to note-taking. One of the women
declined to be recorded. She explained that she was not comfortable with recordings and so
hand written notes were taken instead. The interviews lasted between 30-45 minutes.
Data Analysis

Each interview was transcribed immediately after it had been conducted. It was easier that way because the information was still fresh. The transcription process helped to get a feel of the data as transcribing required listening multiple times in order to understand and write out what was being said. It also helped to reflect more on the research questions and the most common themes that were emerging. On average, about six to eight hours was spent transcribing each interview. The “transcribe as you go” method that was adopted was very helpful as I did not have to transcribe all seven transcripts at a time. Also, it gave me more control over the interview questions as my interview skills got better on subsequent interviews. There were seven transcripts because one participant declined to be recorded so I typed out the hand written notes instead.

Data analysis was done through interpretive inquiry using the constant comparative method (Thomas, 2016). The constant comparative method which is the basic method of interpretive inquiry helps the researcher to emerge with themes through coding to capture the essence of the data. Through this, interpretive inquiry gives meanings to the situations people find themselves and these meanings are used to understand the social world (p.204). I therefore started analysing my data by manually going through the transcripts, line by line and assigning themes or a word summary for each context. The most frequent words or issues that were common through the transcripts were identified and written down. Later all my transcripts were entered into NVIVO and coded line by line, creating nodes. After ending up with about eighteen (18) nodes, they were merged to create broader themes based on the study research questions. The transcripts were coded for settlement workers separately from those of refugee women in order to get varied perspectives and identify the differences and similarities. This was done by
creating a different file with a different set of nodes. Bigger themes were then generated out of the common issues identified in the data. Although my research objectives and questions played a role in the coding process, the main themes were created through the identification of common themes that emerged in the transcripts. This was interesting as it helped me to better represent the views of the participants of this study.
RESEARCH FINDINGS

Out of the five GAR women, two were from Somalia, two were from Southern Sudan and one was from Eritrea. They were between the ages of 28-50. Four of the women had between five to seven children and one had no children. Three of them were single parents and two of them had their spouses out of the country. All participants were able to understand and speak basic English. They have all used the services of the YMCA and have lived in Canada ranging between 3-14 years. Among these women, only one was doing a full time job. Three were still attending English classes with few hours of casual jobs here and there, and one does volunteering and stays home with her children.

Language was the most common theme in discussions on settlement. Other issues such as culture, parenting, knowledge of services and housing were also pointed out. In regards to settlement services, there was a clear indication of the positive impacts these services have on their settlement process; however, the women also called for improvement on the services. One interesting observation that emerged out of the interviews was how these women shared their general settlement challenges in addition to their experiences with settlement agencies. I use the terms service user and service provider to denote refugee women and settlement workers respectively. I have assigned pseudonyms to all the participants to protect their identity and guarantee their anonymity.

Overall, four main themes emerged from the conversations with both refugee women and settlement workers. These are:

- Role of settlement services on the settlement process of refugee women
- Refugee women and service providers’ views on existing settlement services and programs
• Challenges in settlement
• Enhancing settlement support for refugee women

**Theme 1: Role of settlement services**

All the women who participated in this study pointed out that having a settlement agency that provides services for newcomers upon arrival is indispensable. They indicated that these agencies and the services they provide are helpful in many ways. They help guide and orient newcomers into their community, provide them a sense of belonging and help them to build networks with their ethnic communities. Mary who arrived in Canada in 2010 from Southern Sudan stated:

> The people at the Reception House helped us with everything including taking us to get our Social Insurance Number, opening bank account, going for groceries, etc. There was a girl from Congo who was very helpful because she spoke Swahili and that is also my native language. She took us to hospital. When someone arrives, the Reception House informs your people or your ethnic community and so I was introduced to the Sudanese community in Kitchener. They regularly visited me and the kids, drove us around and helped with other things. They were very supportive as well.

Four out of the five women stated that when they arrived in Kitchener, they lived in the Reception House for a period of time before finding accommodation. Only one of the women did not live in the Reception House because she first arrived in Toronto, and lived there for a while before moving to Kitchener. However, she also described having stayed in a welcoming center in Toronto before finding accommodation. The Reception House supports refugees for one year after which they are transferred to other agencies for continuous support. When fleeing from violence and staying longer periods in refugee camps and other confinements, shelter becomes a crucial piece in any refugee’s life. From the conversations with these women, the Reception House provided that. As Margaret indicates:
If not for the Reception House, it would have been hard for me in Canada because I did not speak nor understand English and I would have found it difficult to know the system.

Aside from the Reception House, participants also discussed the support they received and still continue to receive from other settlement services like the YMCA and Multicultural Center. Mary said she was taken to the YMCA to do her language assessment and still goes there to receive support in filling out applications and getting information about other resources. Vida received support from both the YMCA and Multicultural Center in writing her resume, applying for jobs and practising her interview skills. Other forms of support included sponsoring family members, applying for housing, assistance with travel visas and help with Canadian citizenship.

Thus, settlement agencies play a crucial role in the settlement process of newcomers and especially for refugees who have no networks or ties in their new country upon arrival. This role cannot be overemphasised.

Conversations with service providers at the YMCA also highlighted the significant role settlement agencies play in the settlement of refugees and other immigrants. The three service providers, who have worked at the YMCA for more than ten years, also had first hand experiences as immigrants and therefore could relate to the challenges newcomers go through when they arrive in a new country. They indicated that although there are no programs specifically designed for GAR women, all the programs discussed previously are beneficial to them. The workers explained that upon arrival, GARs receive support from the Reception House. At the beginning of their second year, they are introduced to the YMCA and other settlement agencies to help their settlement process. However, if they require assistance within the first year, the YMCA is there to accommodate their needs. The YMCA therefore works in close relationship with the Reception House. As one settlement worker stated:
For Government assisted refugees, when they first land, they are helped by case workers at the Reception Center. Basically, the government divides the services for the two different agencies (that’s the YMCA and Reception Center). They are mandated to help them with health issues and other settlement issues for the first year. After the first year, they close their files and transfer them to us and some other agencies that provide similar services. Some of them might come to us because they have left their loved ones back home and therefore need assistance with filling out sponsorship and other application forms. A majority of them are uneducated, so they come to us and the services we provide them, they are much appreciative.

More importantly, these services are also given free of charge to anyone who accesses them. Given the essential role these settlement agencies play in the settlement process, it was interesting to observe the different perspectives shared by those using the services and those providing the services.

**Theme 2: Refugee women and service providers’ views on existing settlement services**

Both refugee women and service providers shared their experiences and views on the “use of” and the “provision of” settlement services and programs. Refugee women acknowledged how important these services were in relation to their settlement process but still called for some changes in service provision. Issues that emerged in the discussions were that of language, longer appointment wait times, not enough staff, knowledge about services and programs, childcare provision and many others.

Margaret stated that the YMCA serves a lot of newcomers and therefore one has to wait for a while to get appointments. She attributed this to the small number of settlement workers serving lots of newcomers at a time. She indicated that it takes even longer if she wants to get an appointment with someone who speaks her language. What also came up was that sometimes due to language differences between the worker and the client, the worker may go over the allotted time they have with a client and that causes the next client to be delayed. Vida stated:
The agencies should do their best to improve on their time for appointments. That’s if an appointment is for 1 hour, the meeting must be done in that time frame and if there’s more things to discuss, they should tell the client to book another appointment. They shouldn’t let the appointments go over the stipulated time so as to eat into next client’s appointment time. I believe this is something they need to improve on.

Settlement workers however, expressed concerns about appointments and time in a different way. One settlement worker pointed to the fact that women often or sometimes show up late for appointments. This is due to the fact that they have to take care of children in the home, and/or that most do not drive and that taking the bus delays their travel to the YMCA offices. According to this worker, some even forget their appointments and call later to reschedule. Another settlement worker also indicated that most people usually come for their appointments unprepared without the required documents for applications and other services. Thus, the appointments may take longer and workers may have to book another appointment to complete an application. She explained:

They are always late for their appointments. So the time management is a big issue. They come to appointments unprepared. They don’t bring anything in order to help them complete an application. If you ask them “where you live, the school they go to, etc.? they don’t know. So you have to book another appointment and ask them to go and bring the required information to the next appointment. Sometimes they don’t come at all and they don’t even call to let us know the reasons why they didn’t show up for an appointment but I think sometimes it could be because they are taking care of their children. So I could work with one client for a long time due to this.

The second concern that emerged in regards to perceptions of services was that of language. Refugee women pointed out that although they were trying to improve their English, they still felt more comfortable dealing with workers who spoke their language. It made them more confident to ask questions. They expressed, however, that it usually takes longer to get an appointment with workers who spoke their language; therefore if they urgently need a service, they have to book an appointment with a worker who may not understand them well. Settlement
workers responded otherwise. Acknowledging that language is a barrier in the provision of services, settlement workers indicated that, YMCA provides interpreters for their clients. These interpreters are however requested from Multicultural center, which is another immigrant serving agency in Kitchener-Waterloo. This means that if a client needs a service provided in a specific language and an interpreter from Multicultural center is not available at that point, that their appointment with the YMCA needs to be rebooked. The workers pointed out that they always advise their clients to book appointments ahead of time so that they can also request for the interpreters appropriately.

Knowledge about the services and programs offered by settlement agencies was another common theme. When asked about the services they know of and use at the YMCA, most of the women said that they just went to get support in filling out applications and applying for jobs. They noted that they did not know about most of the other YMCA programs (listed above). They pointed to the lack of information on existing services and programs, remarking on how agencies do not usually target the population that actually needs the service. Jessica stated:

For me, I did not know about the Multicultural Center and what they do until one day, a lady came to my English school from the Multicultural Center to talk to us. When I came, I’ve only used the services of Reception House. I think that’s what happens to most people. These agencies, they don’t target their audiences they want to help. I think one of the main things they should do is to target those people they are trying to help and partner with each other so that the many agencies out there can offer information to both existing and prospective clients on their various programs and Services. For most of us immigrant people, you can’t just walk into those places and ask, unless they come and tell you about it.

Margaret added:

I think it’s just because for most people, they don’t know or there’s no awareness of the kind of resources that are available to newcomers. So for me and my family, it was the Reception House. We didn’t have or wasn’t aware of any other place but now I realized that there were so many things we could have had but we didn’t know.
Settlement workers indicated that they always try to promote existing programs to GAR women, but because they face other barriers such as transportation, low English levels, childcare and others, they usually have troubles accessing these programs. One settlement worker attributed the absence of these women to language levels needed to attend these programs. She stated that, as most of these programs are organized for all newcomers and not just refugees, there is a certain level of language required (typically language level 4 which is considered basic proficiency in listening, speaking, reading and writing). It encompasses abilities that are required to communicate in common contexts about basic needs, common everyday activities and familiar topics of immediate personal relevance (CIC 2012). Most refugee women may have levels lower than level 4 and therefore cannot attend. Even if they get the opportunity to attend, they do not benefit because they may not understand enough of what is being said. This worker therefore suggested that refugee women should be empowered to learn more English which will boost their confidence for attending programs.

A major issue that was similar in the discussions of both workers and refugee women was that of childcare. As three of these women were single mothers, lack of or limited childcare provision by agencies creates a barrier for attending or utilising the services and programs available to them. They articulated that some of the programs specifically state “no childcare provided” and it is hard for them to get people to take care of their children while they are away. Even for programs that may offer childcare, spots may be limited. They also discussed that they are sometimes not able to travel on the bus with their children all the way to the venue of the program. In winter, it becomes harder. One settlement worker also pointed out that since the YMCA does not have childcare in their offices, most of the women who are mothers are not able to attend programs. They sometimes have to wait until they have someone to take care of their
children. For those who do come for appointments with children, these appointments take longer and the attention of the parent is divided. Thus, both workers and refugee women emphasised the need for childcare provision.

**Theme 3: Challenges in Settlement**

Although the initial focus of this study was to investigate the experiences of refugee women with settlement services, most of the discussions also centered on the challenges these women are facing in their lives here in Canada. It was interesting to note how their general settlement issues paralleled how they experienced settlement services. Some of the challenges they identified were language, cultural differences, parenting, isolation, housing, religious differences, racism, knowledge of and proximity to resources, and finding employment.

The most common challenge, discussed by all five GAR participants was that of language. They described how their low levels of English affect their daily lives in terms of asking for information, visiting the doctor’s office or even going to their children’s schools to meet teachers or attend parent meetings. One settlement worker indicated that language barriers and literacy issues are one of the major setbacks in a GAR woman’s life. She explained that although most immigrants may have some language barriers, it is a huge obstacle for GAR women who may have had little or no education from their home countries due to reasons such as war, women not given a chance to get education, or no access to education at all.

Cultural differences created further challenges for the women in this study. They expressed how the differences between their original cultures and what is common in Canadian culture impact their settlement process. The two themes that came out of cultural differences were parenting styles and social isolation. The women described how difficult it was for them to work through two parenting styles- that is teaching and raising their kids in both their original
culture and parenting styles that are common among mainstream Canadians. This challenge is compounded by being a single parent with little or no support networks in your new country.

Margaret said:

There’s a big difference. The Canadian culture and African culture is totally different. One thing is respect. For instance, in the African culture, a kid can’t call the mom just by her first name. That’s seen as disrespectful but here, it’s normal. I tell them how to do things properly or how to behave in front of elders based on my African culture. When they go to school, they are Canadians and they speak English there but when they come home, they are Somalians. So they have to speak the Somali language.

Still talking about their notions of cultural differences, the participants raised the problem of social isolation. They talked about not having a lot of family members around except their kids, and also how people in the community do not engage with them as much. Jessica described how she is the only African person in her neighbourhood and how she feels lonely. She talked about how back in her country, she can go to her friend’s house anytime and talk to them; how all the moms in her neighborhood can meet and talk and share experiences. She perceives this type of social interaction as very different in Canada. For instance, she said it took her over a year to know her next door neighbour, which represented a big cultural difference for her.

One of the settlement workers also described how cultural differences prevent these women from fully accessing and utilising healthcare services. For example, they prefer to have female family doctors and try to avoid invasive tests and check-ups unless they are assured it will be performed by a female. Issues of race and religion also emerged where the women talked about Islamophobia. There were stories of how some people they know could not get job offers because of their skin color, and that the way they dress causes them to face discrimination. One of the participants talked about how incidents of Islamophobia scare her anytime she watches the news. She described how as a Muslim, such forms of racism and discrimination really make her
feel insecure. Discrimination based on religious norms has also been linked to employment opportunities. As one participant discussed in her interview, it is hard for her to find a job because she is Muslim. She related this to a story of her friend who did a phone interview with an employer and was told she was a good candidate for the job. However, she went in person to the employer’s office and was told, she does not qualify for the job any longer. She said her friend always talks about that incident and attributes her refusal for the job to her religion - the fact that she was wearing a hijab.

Lastly, these women also faced housing challenges. The women expressed how small the houses are because of their large families and also how expensive they are especially if they are private and not subsidized housing. Being on social assistance, they expressed how difficult it is to pay rent and other bills.

**Theme 4: Enhancing Settlement Support for Refugee Women - Needs and Expectations**

Conversations about the needs of these women can be summed up in two ways: first they gave some recommendations on how settlement agencies can improve their services to best support them, and second, they wanted something to be done about the general challenges they face. Settlement workers also identified some gaps in current services and gave recommendations on how best to support and meet the needs of refugee women. Some definitions and meanings of successful settlement and integration also emerged out of these discussions.

When asked about successful settlement, the women defined successful settlement in varied ways. For some, it is just to survive, get over the culture and settle in. They want to see their kids go to school, integrate properly into the society and become successful. One of the women said, “For me, being able to learn and speak English is what I consider as success. If I am able to express myself confidently in English wherever I go which I couldn’t do before, then I
am settled. Another participant (Vida) noted, “For myself, I can say am completely settled. I know where am going, I know what I need to do, where to go to get jobs, where to apply for schools and other things.”

The women talked about the high expectations they have once they arrive, but that as time goes on, they get overwhelmed with a lot of things. The hardest part for them is that limited English inhibits their independence. They therefore reinforced the need for more ways they can improve their English language. To them, being able to speak and understand English will empower them to step out and do other things for themselves. Although these women requested some hands-on skills and vocational training, they still indicated that English training should come first.

Reflecting on the nature of services overall, Vida who has been in Canada for six years and is now working with the Reception House said that when she arrived in Canada, the Reception House helped her a lot. She said because she could already read and write English, language was not too much of a challenge but getting to know where things were was. So the Life Skill program offered at the Reception House was very helpful for her and her family. Because she already had the language, she volunteered with the Reception House, doing orientations and filling out documents for newcomers. She was able to translate everything for people who were new at the House at that time. This helped her get a job at the Reception House—six months after settling in Canada. That is why when asked about successful settlement; she responded confidently, that she is settled. Thus, Vida highly recommends English training for refugee women because it creates opportunities for them.

Some other recommendations that were raised included having childcare available when attending English classes and other programs. The women also suggested that some of the
programs for learning English be placed at strategic locations within the community, especially
neighbourhoods that have high newcomer populations so that they do not have to travel far or
spend longer periods of time on the bus to attend programs. They also suggested that English
classes be made smaller in size so that teachers can give attention and support their students in
the best way possible. One other way of improving English and getting access to information as
identified by one settlement worker and another refugee woman was the need for computer
literacy. They suggested that computer training should be part of their daily lessons in English
classes.

These women also called for some hands on professional training like sewing, cooking,
crafts and others that can help them get income. Again, some of them said they know a few
centers that provide such training but yet, transportation and childcare poses a problem for them
to join. As some of the women indicated that they would love to start their own small businesses,
these programs would be helpful. One settlement worker suggested that since transportation is a
major challenge for these women, agencies should help provide free transportation for programs
that have high needs. Both settlement workers and refugee women also called for the need for
training and workshops on parenting in Canada so that they are aware of the resources out there
for their children and also how to balance their culture with the Canadian culture.

Another recommendation from one participant is for agencies to partner with each other
and also do more outreach about their services and programs. Again Vida states:

I think the other agencies should partner with the Reception House since the Reception
House is the first place new comers are sent. This way, Reception House would be the
first point of contact for new comers and they can inform them of all the services and
programs that the other agencies offer. Also the agencies can go to the schools and
introduce themselves to the new comers and let them know how they can help them in
their settlement journey.
There should be information and resource sessions organized specifically for women to keep them informed about what is available in their various communities. Programs can also be successful if they are offered within close proximity to those who need them the most—refugee populated neighbourhoods.

Lastly, one settlement worker also described the need for a newcomer men’s group. She expressed that newcomer men often come from cultures and backgrounds that do not allow them to provide the much needed support for their spouses. Such support can be in terms of caring for children at home, cleaning, cooking, grocery shopping and others. The participants voiced that some newcomer cultures see this as a woman’s responsibility. Thus, in order to help women become successful in their settlement process, agencies should specifically teach and train men to support these women. The idea of equality between men and women in the household should be discussed with them in order to lift some of the household burdens off the shoulders of these women.

Overall, one thing was common in these discussions: that refugee women face a lot of barriers in their settlement process and therefore it is vital for settlement agencies to provide the best support to this population. To do this they should continue to listen in order to understand the needs of women like the research participants.
DISCUSSION

Due to forced migration, refugee women arrive in their host country with a variety of needs. With no existing networks or ties in their new country, they rely greatly on settlement agencies in meeting those needs. This study therefore explores one case of settlement services, the part they play and the impact they have on the settlement processes of East African refugee women living in Kitchener-Waterloo. By using a feminist standpoint theory and an intersectional framework, the viewpoints and experiences of refugee women are highlighted to offer unique and critical perspectives on gender (Sears & Cairns, 2015, p. 15) in the settlement process as well recognizing the numerous, complex and interconnected challenges they face in their daily lives as refugees in Canada. To gain more insights on settlement services, service provider views are also discussed.

An intersectional approach helps us to understand that East African refugee women are positioned within different categories in their resettlement process. They typically bear an immigrant identity as a refugee, their skin color puts them into the visible minority group, they usually fall into a lower social class because of involuntary migration, they are women and most of them are Muslims. Understanding these intersecting positions of race, class, gender, religion and other larger societal structures helps in identifying the root causes of their numerous challenges.

This study confirmed findings from previous research (Makwarimba et al., 2013, Stewart et al., 2008, Simich, 2005) that refugee women continue to face unique settlement challenges in spite of the services being provided by settlement agencies. They occupy a position at a neglected juncture of many categories of difference, such as race/ethnicity, gender, class, and country of birth and therefore are pushed to the fringe of their host societies (Haffejee & East,
This study thus added to the evidence that refugee women face multiple and interrelated socio-cultural barriers in their settlement process resulting from differences in language and culture.

The focus on language in the interviews indicates that language has significant impacts on the way the women construct their lives and pursue settlement. Participants reported that language barriers arbitraged the effects of other challenges such as knowledge of resources, access to programs, access to healthcare services, social isolation, and access to employment. This is in keeping with Deacon and Sullivan’s (2009) findings that refugee women’s need for English language skills was a major obstacle to their ability to access key resources. High levels of unemployment and poverty have also been reported amongst refugees as a result of language difficulties (Danso 2002). Killian and Lehr (2015) also found that refugee women may risk becoming socially isolated as a result of linguistic and socio-cultural barriers and this may consequently be damaging to their health and well-being. Throughout the conversations in this study, refugee women expressed hope that gaining fluency in English would become a channel through which they would gain opportunities and obtain some sense of empowerment. Although they recognize the need to improve their language skills and therefore are participating in both formal and informal English programs, they continue to face other barriers in attending these programs. Lack of childcare availability, transportation and other factors hinder their ability to access English classes.

In addition to these barriers, this study also allows for consideration of other factors such as race/culture, social class and pre-immigration conditions and how they directly or indirectly impact the acquisition of language. I did not come across any literature and studies that address the impact of race on the learning or acquisition of English language by visible minority
newcomers whilst conducting this research. But using an intersectional analysis of the multiple identities of refugee women can suggest the various ways race/nationalities play a role in language learning. For example, the ideologies of dominant society determine the “best or standard” way of speaking or writing English” and therefore refugee women may face discrimination or stigmatization based on their “pronunciations (accents),” understanding or interpretation of certain words and their overall learning processes. This form of discrimination or stigmatization may have detrimental effects on the psychosocial well-being of the individual (Kubota & Lin, 2009; Warriner, 2007). My personal interactions with refugee women through this research project and placement at the YMCA also revealed that they lack the confidence in expressing themselves in English. They tend to associate with people who speak a similar language and usually end up using their original language as a form of communication. It is also possible that race or religion can be an obstacle to social interaction. Most refugee women from East Africa (especially black women with African origin) come from countries where English is not their first language. This may restrict refugee women from socializing with speakers of English as a first language. Furthermore, the issue of Islamophobia may also be another factor in language learning though this did not come up in the interviews with research participants. For example, Muslim women may be excluded from activities that may help them learn English informally because of their religion. Islamophobia may also influence how some people interact with refugee women on a daily basis. It will therefore be interesting to explore in future research, how Islamophobia affects English acquisition and social interactions amongst refugees. The lack of linguistic confidence and difficulty in learning English amongst refugee women may also be linked to pre and post -migration experiences. Pre-migration experiences of discrimination and lack of voice in decision-making together with the systemic or dominant values they encounter
in their host societies as to how an individual should speak or behave all contribute to their lack of confidence (Watkins, Razee, & Richters 2012; Warriner, 2007). Drawing from these challenges, the question then is: How do dominant ideologies position the refugee woman in terms of language? How is English training or learning processes helping women to participate in Canadian society? Although this study did not address the above questions, it will be important in future research to examine how these issues affect the settlement process of refugee women.

The issue of social class also becomes crucial in analysing barriers to language training and accessing programs and services. With changing family roles and instances of single parenting, attending English classes becomes problematic. Most times, financial support and welfare services from the government are not enough for refugee women, especially those with larger families. Most of the women therefore take on some part-time jobs whilst attending English school. Aside working and attending English classes, they also have to take care of their children and maintain their households. This may have detrimental effects on their learning process. In this study, one of the participants who has seven children talked about how as a single parent, she has to care for her children, attend English classes in the mornings and work in a manufacturing company in the evenings. One of the women also indicated that it was after her children grew up and could take care of themselves before she could start her education to train as a personal support worker. She said she had been in Canada for thirteen years but started school just a year ago all because of her children. Thus, the struggle the refugee woman encounters in meeting her own educational needs whilst caring for her household cannot be overemphasised. Although refugee women know that they need to improve their English in order to access services and also participate more in society, they are still not able to devote much time
for their English education because of the above reasons and more others (Watkins, Ratzee & Richters 2012).

Furthermore, the pre-migration conditions and experiences of refugee women can provide valuable insights into their language learning processes. Coming from backgrounds with very little or no access to education, a classroom environment is something that may be new to refugee women and can affect their learning practices and participation in settlement programs. Trauma, gender discrimination, violence and the abuse they may have suffered affect their mental health (Berman, Giron & Marroquin 2006; Young & Chan 2015). They may, therefore, require more assistance or time in their learning process. The above factors indicate that the various barriers affecting refugee women from having their language needs met are complex. They are multiple challenges stemming from their pre- and post- migration experiences as well as the societal structures they encounter in their host nation. Aside from language training, these same factors can also affect how refugee women participate in other settlement programs being provided for them.

It is interesting to note that, although the participants chosen for the study were comfortable being interviewed in English, there were still profound discussions about language. This possibly means that the issues raised by participants in terms of language are likely to be more acute for those who did not feel comfortable participating due to low levels of English. There are others that I did not get to interview due to the sample size chosen. Existing research usually mentions language as an obstacle but hardly details why it continues to remain that way, especially amongst refugee populations (Yu et al, 2007; Hyndman 2011; McKeary & Newbold, 2010). This study contributes to filling that gap by outlining the need for language improvement amongst refugee women, as well as the obstacles they face in regards to having those needs met.
Enhancing access to opportunities for learning English can have several important implications for refugee women in their settlement process.

Aside from language barriers, culture also gained prominence in the interviews. Negotiating what the women referred to as the “Canadian culture” versus their ethnic culture was another challenge they faced. The discussions pointed out how the differences in their ethnic culture and the culture in Canada affected their parenting styles, family dynamics (single parenting or female headed households), and access to certain services like healthcare and social engagement. Although the notions of culture emerged widely in the discussions, there was no clear definition of what culture really meant to them. They used the terms “back in my country” or “African culture” and “Canadian culture” many times in the interview conversations. Most of the women spoke about culture generally—usually with respect to their daily activities or navigating the system, remarking on how it differs from what they were used to in their home countries. Directly or indirectly, they linked the idea of culture to their family norms, religion, personal and traditional values. As Haffejee and East (2015) describe, “Women refugees from Africa face difficult cultural integration challenges.” One example is that many are Muslims, and their faith is one that mainstream America equates with terrorism. Although Muslim women refugees wear the hijab (head scarf) and traditional clothing, this stigmatized part of their identity is conspicuous and can bring rejection and discrimination (p.237). Dealing with cultural differences within the family structure in addition to society’s perceptions about Muslim refugee women may all pose great challenges in the settlement process. The issue of culture is also exhibited in the use and access of resources especially in accessing healthcare. For instance, refugee women may want to have female family doctors which may delay their access to care. Within this complex cultural context, language also poses another barrier. They fear receiving
the wrong diagnosis and treatment, fear going for emergency care and experience difficulty advocating for themselves and their family members in a confidential manner (Guruge et al 2009).

It was however clear from this study that, as much as the women wanted to improve their language skills, gain employment and achieve the best for their lives, they also wanted to maintain their traditions and customs bringing into question the issue of cultural resilience and newcomer integration. Acknowledging cultural differences and the insistence to maintaining their norms in certain areas like parenting, resource and service access indicates the resilience of refugee women and the fact that they are active agents in their settlement process. In accessing settlement services also, the issue of culture plays out well. As this study found out, refugee women will want a settlement worker who speaks their language because of language barriers but it can also be argued that language may not be the only reason. The fact that a worker also shares and understands their culture and provides culturally sensitive service is crucial to the women. In their study, Makwarimba et al (2013) report that refugee women’s perceptions and strategies for seeking social support are greatly influenced by their cultural beliefs and backgrounds and they would rather employ different coping strategies if the service they need is not culturally relevant.

Another area where cultural resilience was profoundly exhibited was that of parenting. There were discussions on balancing two parenting styles; parenting based on their ethnic culture and that of what they perceive to be Canadian parenting styles. Participants pointed out that, although their children are growing up in Canada, they do not want them to “forget their roots” or where they originally come from so they try to instil their cultures in them. This reinforces the value or the importance of culture to refugee women. Some previous research studies on
parenting however have also shown that maintaining original cultural norms in newcomer homes have sometimes created tensions between children and parents (Scott, 2001). While parents attempt to maintain their traditional values and as children more readily learn and adapt to the values of their Canadian peers, there is increased conflict and tension in the home. Parents see children as drifting from their values and children see parents as strict and old fashioned (p. 23). Although intergenerational tensions in immigrant homes did not surface much in this study, it would be interesting to know how this poses more challenges, especially for refugee women who sometimes depend on their children for language interpretation and navigating the system. It will therefore be important in future studies to examine the perceptions and meanings of culture amongst visible minority newcomers in their settlement and integration process. There should be more opportunities for refugee women to talk about culture and its meanings in their settlement process in Canada, and how that affects their experiences with settlement services and programs. Some questions worth examining will include: How does gender affect access to healthcare and how is this mediated by cultural differences? What are the cultural barriers that exist in settlement service provision? How does cultural resilience promote or hinder integration? More importantly, the various ways or strategies they employ to balance two cultures and the challenges they face in doing so would be essential to understanding their settlement and integration. In the meantime, settlement agencies can create more cross-cultural parenting style workshops, seminars focused on intergenerational tensions related to culture, and the healthcare care system as well as the school system that can help refugee women on this journey.

Settlement agencies play a vital role in the settlement and integration of newcomers as reiterated by both refugee women and settlement workers. Participants described how important getting assistance with services like language assessments, filling out applications, opening a
bank account, job applications and others helped them in their initial stages of settlement. As settlement workers also identified, although their agency does not offer specific services for refugee women, the women still benefit a lot from the services that are being provided.

In spite of all this, the women recognized the many ways these services can be improved to be more beneficial in terms of the social, cultural, and economic aspects of their lives. It was clear from their discussions that there is a great need for the consideration of gender in the provision of settlement services. In general, women’s needs completely differ from those of men, and with refugee women, there are other factors that can affect their access and use of resources. There is extensive literature on the significance of social and settlement support in the integration of newcomers, especially as it enhances their health (Stewart et al., 2013) but the unique challenges of refugee women indicate that the one-size-fits-all approach to providing newcomer services needs to be re-examined. The YMCA does have programs specifically for women. The question however stems from how well these programs respond to the gender specific needs and interest of refugee women. For instance, having a particular language level as requirement, providing no childcare, providing no cultural facilitators may be some of the reasons why these programs do not receive much participation.

In enhancing settlement support for refugee women, both the participants and settlement workers identified two major needs: provision of childcare for all programs and proximity of services to where they live (newcomer populated neighborhoods). Lack of childcare prevented women from attending programs and accessing services; this finding was similar to results of a study conducted on African immigrants and refugees in Winnipeg (Garang, 2012). The issue of childcare is also discussed by Stewart et al (2008) as a major challenge for female newcomers. Stewart also documented the influence of childcare on employment and education opportunities.
Proximity to programs or organizing programs at strategic locations (for example community centers in immigrant neighbourhoods) to allow for easy geographical access was also identified as crucial. This would reduce the burden of transportation and long travel times, especially during bad weather.

One interesting observation in this study was the commonalities between what refugee women and settlement workers recommended. The question therefore is, if service providers were aware of the need for childcare services in programs, conducting programs in close proximity to those who need it most, then why have those needs not been addressed? Or, if some of these service needs are already in existence, then how can they be improved? Drawing from the discussions with the three settlement providers and findings from previous research, agencies face structural barriers as they work within mandates in serving immigrant populations. Government cutbacks affect settlement programs and cause newcomers to face struggles in settlement (Spitzer, 2008). Just as immigrants face many systemic challenges during settlement and integration, so do service providers. Systemic issues—limited resources, and narrow service mandates—limit service providers’ abilities to meet newcomer needs (Simich, 2005). Settlement service workers pointed out that the programs and services are created from the government, and that agencies do not usually have much choice in their creation or modification unless authorized to do so. One of the workers talked about how they do monthly reports about the support they are providing but they do not know where the reports go to because their suggestions are never implemented. Such top-down approaches to the creation of services therefore limits its benefits to certain newcomer groups like refugee women.
Study Recommendations

The above discussions imply that simply having services and programs open to all newcomers is not tantamount to facilitating the equitable participation of all newcomers. Settlement issues are compounded for refugee women who, under traumatic circumstances, have been forced to flee and start life in a new country without choice. Settlement agencies should therefore offer refugee women the space to discuss their challenges and be a part of developing the programs that can best support them. This is not to suggest that the needs of other groups of newcomers should be ignored, but it is a way to give refugee women a voice in their own settlement, as their voices are rarely heard in discussions on settlement and integration.

Other strategies for enhancing service provision for refugee women can involve conducting more needs assessments, or supporting qualitative research studies to examine the needs of the different groups of newcomers so as to provide services aimed at those needs. Open forums where service providers engage with their clients to examine the impacts and areas of improvement can also be an effective way of getting feedback. There should be more accessible language learning opportunities for refugee women alongside trainings and workshops on parenting and cross-cultural challenges and opportunities. If possible, these workshops can have interpreters or facilitators who share the same culture with the participants so that they can be more comfortable and confident to ask questions and express them.

Although this study could not uncover exactly how these women want to have their English programs structured, some suggestions are made. Designing services that can best serve the needs of refugee women will involve considering refugee women’s sense of agency and recognising them as active members of society who can be involved in creating change. For
example, language programs can target more student-centered approaches where refugee women with the same levels of English are placed in the same classroom with an opportunity to create their lesson plans and methods of class engagement. Smaller class sizes will help teachers give much attention to each of their students. The classroom environment should be one that is sensitive to different cultural norms and considers each student as unique in their learning process. Such bottom-up approaches can assist agencies to be more multidimensional in their dealings with newcomers. Programs and services will be geared towards the needs of the diverse groups of newcomers and all can benefit accordingly.

**Study Limitations**

There are limitations to be considered when interpreting the results of this project. First, the smaller sample size implies that the findings represent the views of the women interviewed and do not represent or provide generalisations for all GAR women or East African refugee women. Second, only one category of refugee women and only one settlement agency were investigated: government assisted refugees and the Kitchener Waterloo YMCA. Comparisons of refugee women within different refugee categories as well as different settlement agencies may have allowed more insights into settlement challenges and settlement services. Lastly, although women were given the voice in their settlement process, the study did not investigate the coping strategies and informal networks these women utilise aside from settlement agencies.
CONCLUSION

Refugees continue to make up a significant part of newcomers who enter Canada on an annual basis (Yu et al, 2007; Hyndman 2013). It should however be emphasised that, although refugees belong to the larger scope of immigrants, their migration is usually not a voluntary one and they have no choice on where they get resettled. More importantly, as refugee women comprise almost half of the refugee population in Canada, and experience diverse barriers and challenges in their settlement process, special attention should be given to their needs in society. This study has therefore examined the experiences and perceptions of refugee women with the settlement services that support their settlement process and the major challenges they face in their resettlement in Canada. As a case study, it offers a profile of the experiences of women in one agency, but within the context of social justice, the findings of this study offers a window into the realities of Government Assisted Refugee women from East Africa. These experiences shed light on the consideration of gender, race, class, culture and other intersecting factors in the provision of support and services for refugees. Through an intersectional lens, the challenges in the settlement process are discussed at both the personal and structural levels but since these two are not mutually exclusive, they are discussed together and appropriate recommendations made.

Prior to examining the experiences of refugee women with settlement services for this research, the initial focus was to investigate the integration processes of refugee women-why they do not “fit in” to the Canadian system and the various ways they can integrate properly. Nevertheless, the unique challenges refugee women face and the issues of cultural resilience as shown in this study point to the fact that the idea of integration may be relative and mean different things to different groups. Therefore, understanding the experiences and needs of
refugee women can help contest the normalising discourses of integration and propose a broader framework for it.

Overall, the issue of language and culture and how it affects settlement and integration is summed up by Li (2003) in his critique of the social order theory. The author believes that, the expectation of refugees to become “same” with dominant society sometimes perpetuates marginalization and creates “victims” of the system. Economically, immigrants who can outperform native-born Canadians are seen as well integrated while those who fall behind are seen as social and economic burdens. Socially, immigrants who are quick to abandon their native languages and speak Canada’s official languages, move away from distinct ethnic neighbourhoods, and adopt a way of life similar to majority Canadians are considered well integrated. This definition given to integration is one-sided and undermines multiculturalism. Thus, information from this study outlines practical implications for settlement agencies in the modification of services and programs that will be in line with the needs of refugee women as well as for policy makers and practitioners to recognize and acknowledge the experiences of refugee women in their settlement process. The generic approach to designing programs should be replaced by a more multi-dimensional process that aims at meeting the specific needs of newcomers-especially the more marginalized newcomers like refugee women. In order for integration to be successful, there is a need for dominant groups to be accepting of non-dominant groups, their culture and norms. It should be a reciprocal process where dominant society is open and inclusive in its orientation towards cultural diversity (Berry, 2011).

Future research can therefore investigate a larger group of women within different refugee categories to delineate similarities and differences and widen the scope on discussions on refugee women. Moreover, research can also be done on the coping strategies of refugee women
in order to recognize them more as active agents in their settlement as well as portray their resilience in resettlement. As most of the research on refugee women are more problem focused because they are portrayed as victims and underrepresented in immigration debates, more research should be in line with their resilience because that can help uncover the root causes of their problems. Including women's voices in re-counting settlement experiences helps to disclose the gendering of immigration processes which is critical in informing policy making (Dyck& McLaren 2004). Although research findings will not be generalized for the entire refugee population given the sample size, purpose and methods employed in this study, this research provides a relevant piece of literature from which inferences can be drawn and the debates around refugee women can be positioned.
REFERENCES


APPENDICES

Appendix 1A

Interview Guide for Refugee Women

Demographic Information

Can you tell me about yourself?

1. Where do you originally come from?
2. Can you tell me your age and how long you have been in Canada?
3. Did you come to Canada directly from your home country? If not, where was your last destination before Canada?
4. Where did you first settle when you came to Canada?
5. How long have you lived in Kitchener-Waterloo?
7. What languages do you speak at home?
8. Do you have any other family members in Canada? If yes, where do they live?

Settlement Experiences

1. Can you briefly describe your experiences so far resettling in Canada?
2. What resources have been available to you in your resettlement process?
3. What challenges have you faced/do you continue to face whilst adjusting to life in Canada? How do you negotiate these challenges?
4. What are your specific needs and expectations about your settlement process?

Settlement Services
Knowledge and Access to services

1. Are there any organizations or agencies that help you with your settlement needs in Kitchener-Waterloo? Can you tell me about these organizations or agencies?

2. Have you used any programs and services from any settlement agency in Kitchener Waterloo? What services did you use?

3. How did you hear about these settlement services?

4. What were your experiences in getting to these services? What were your experiences in using these services? (Probe for any issues to come out of the questions, e.g. easiness/difficulty in accessing and using and reasons; language, culture)

Experience of Services (Content, Structure, Delivery)

1. Do you think these settlement services were helpful in meeting your settlement needs? How? (Talk about what they were happy with, what they did not like. Talk about content [cultural appropriateness, suitability]; structure and delivery [one-on-one, groups; mentorship, professionals; peer delivery]

2. Do you still use services from this agency? Why?

3. What do you do now? Occupation (How have the services contributed to what you are doing now? Talk about community work, volunteering, occupation etc)

4. What does successful settlement mean to you? What does successful integration mean to you? How do you feel about your own settlement (then integration)? How have the services you used helped you in your settlement (then integration)?

5. If you were given the opportunity to design settlement programs for refugee women, what would they be?
6. If you were to suggest recommendations to settlement agencies to better support refugee women, what would they be?

7. Is there anything else you would like to tell/discuss about settlement services for newcomers or your overall settlement experiences in Canada?

8. Do you have any questions for me?

**Appendix 1B**

**Interview Guide for Settlement Workers**

1. Can you tell me about the services offered in your agency? Why do you offer those services? Or how did you decide on those services?

2. Who gets access to use these services? Let us talk about any programs designed specifically for Government Assisted refugee women?
   - Can you give me more information about these specific programs and services?

3. Can you describe some of the differences between the needs of refugee women and that of other immigrant women who use your services?

4. What do the women who have access to these programs say about them?

5. What challenges do you face in providing programs and services to GAR women?

6. Are there prospects for refugee women to become involved within your organization – as volunteers, seek employment, mentors, training?

7. In your opinion, what are the barriers that refugee women face in accessing the services offered by your agency?

8. Can you tell me more about these barriers?
9. Are there any types of services or supports that are not currently offered by your agency that you feel would be particularly beneficial to refugee women?

10. Tell me about any success stories from GAR women who have used your programs that you can recall.

Appendix 2

WILFRID LAURIER UNIVERSITY

INFORMED CONSENT STATEMENT

Principal Investigator: Lydia Awuah-Mensah, Wilfrid Laurier University

Research Ethics Board Certificate # 4872

My name is Lydia A. Mensah and I am a graduate student at Wilfrid Laurier University in Brantford. You are invited to participate in this research study on the Experiences of Government Assisted Refugee women with settlement services and programs in Kitchener Waterloo. The purpose of this study is to evaluate existing settlement services from the perspectives of refugee women and to identify whether these services are meeting their settlement needs. Through participating in this study, you will help raise awareness about refugee settlement processes and to help improve settlement support for refugee women. I anticipate that your information will enable community settlement agencies to better understand the settlement needs of refugee women.

INFORMATION
Participants for this study must be Government Assisted refugee women who have lived in Canada for one (1) year or more, originally came from East Africa, and have used or continue to utilise the services of the YMCA Immigrant services in Kitchener. In agreeing to participate, you will be asked to sign a consent form to show that, your participation is voluntary.

You will then be asked to participate in a one-on-one interview about your experiences with settlement programs. Your real name will not be used in the study. Interviews will take about 1-1.5 hours of your time. If you do not feel comfortable answering some specific questions, you can skip them. The interview will be recorded and later transcribed. However, if you do not like to be recorded, I will take hand written notes. You will later receive a 2 page summary of the findings of this study.

**RISKS**

There are no physical risks from taking part in the study. However if you feel any emotional discomfort or emotionally upset from taking part in this interview and you need to talk to a counsellor, You can visit any of the following counselling services which offer confidential personal counselling:

- Kw –counselling services, Kitchener (tel: 519-884-0000)
- Carizon family and community services, Kitchener (tel: 519-743-6333)

You can also withdraw from this interview at any point when you feel uncomfortable sharing information.

**BENEFITS**

There will be several benefits from this study. The data collected will help better understand the settlement needs of refugee women. The findings will help inform service providers on the services and programs required by their clients. It will help settlement agencies, policy makers and practitioners to recognize and acknowledge the experiences of refugee women in their settlement process whilst adding new knowledge and feminist perspectives to barriers or successes that refugee women encounter in settling in a new country.

**CONFIDENTIALITY**
All interviews will be entirely confidential, conforming to the ethics guidelines of Wilfrid Laurier University. The only people who will have access to the data will be me and my research supervisor, Dr. Kim Anderson of Laurier Brantford. Your name will not be used for the report. The data will be stored digitally, in secure, encrypted files, on my computer. The recorded data and any paper documents including the consent form and any field notes will be destroyed.

COMPENSATION
You will receive $20 dollars as a token of appreciation for participating in this study.

PARTICIPATION
Your participation in this study is voluntary; you may decline to participate without penalty. If you decide to participate, you may withdraw from the study at any time up until the results are published 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. Once you complete the interview and your data has been published, it will not be possible for you to withdraw the data.

CONTACT
If you have questions at any time about the study or the procedures, (or you experience adverse effects as a result of participating in this study,* ) you may contact the researcher, Lydia A. Mensah at 519-616-5512. This study has been reviewed 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 research have been violated during the course of this project, you may contact Dr. Robert Basso, Chair, University Research Ethics Board, Wilfrid Laurier University, (519) 884-1970, extension 4994 or rbasso@wlu.ca.

FEEDBACK AND PUBLICATION
You will be allowed to review your contributions (transcripts) before using your quotes to ensure the accuracy of your views. If you require any changes, that will be made before publication. You will receive a 2 page summary of the findings of this study. The final report will be made available to community settlement agencies like the YMCA Immigrant services, the KW
Multicultural Center, Reception House and other newcomer serving agencies. Findings will be available in October 2016.

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

Participant's signature_________________________________ Date_______________________

Researcher’s signature_________________________________ Date_____________________

I consent to the use of my quotations in this paper.

Participant’s Signature_____________________________ Date________________________