

The Experiences and Challenges of Black Entrepreneurs in Halifax, Nova Scotia

By

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ABSTRACT

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This study draws upon 20 semi-structured interviews with Black immigrant entrepreneurs (N=15) and Canadian-born Black entrepreneurs (N=5) in Halifax, NS to examine their lived experiences. Informed by the mixed embeddedness model, this study examines entrepreneurial motivations, barriers and coping strategies across social, political-institutional and economic domains. It further adopts the intersectionality theoretical framework to examine how race, gender and migration status interact to affect the experience of these Black entrepreneurs. Findings reveal that majority of Black entrepreneurs are pulled into entrepreneurship because of good market opportunity, while also reporting inadequate finance and racial discrimination as their most pressing challenges. The research has observed new knowledge about how Black entrepreneurs have developed a positive mindset and reliance on family and friends as their main response to overcoming challenges and maximizing opportunities. This study seeks to assist policy makers and practitioners to develop informed decisions that promote inclusion in the Canadian business environment.

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CHAPTER ONE

INTRODUCTION

1.1 Introduction

Entrepreneurship is usually seen as a key driver of economic mobility, wealth accumulation, and job creation (Morgenthaler, 2007). Engaging in a successful business has a great potential to change entrepreneurs' financial situation and help them grow their assets and build wealth throughout their lives. For many marginalized groups, business ownership is highly regarded as a vehicle for upward mobility, allowing greater access to wealth and power in society (Butler 1991; Light 1972; Wingfield 2008). Over the few past decades, structural transformation in global economies, coupled with social attitudes and policy changes have escalated the number of Black-owned businesses, especially in emerging fields demanding exceptional skills and knowledge. Despite the growth in the number of Black-owned businesses across several business sectors, many scholars have reported that Black-owned businesses have not achieved a higher level of business success as much as non-minority businesses have obtained (Bates, 2013; Bradford, 2013; Fairlie & Robb, 2007). Some studies also add that Black entrepreneurs have exited entrepreneurship at a higher rate than non-minority business owners (Bates, 2013; Bradford, 2013). Black business owners in Canada usually encounter barriers to entrepreneurship in the form of systematic inequalities and unequal access to business support. The COVID-19 pandemic has exacerbated the longstanding disparities in the Canadian business environment, with Black businesses experiencing some of the devastating outcomes (CBCC, 2021; Millar, 2021; Pitch Better, 2021). In Canada, research on Black entrepreneurs has received a very little attention (Knight, 2004; Nkrumah, 2016; Obeng-Akrofi, 2015 & Uneke, 1996) and the few existing studies tend to focus on larger cities such as Toronto and Calgary. Specifically, in the province of Nova Scotia, the

existing literature has not paid attention to the lived experiences of Black business owners. With an increasing population of Blacks across Nova Scotia and the Atlantic provinces in recent years (Statistics Canada, 2016), it is crucial to examine the varying experiences and challenges that Black entrepreneurs face in a mid-sized city like Halifax. Therefore, in this study, I unpack the underlying factors that trigger Black people to create their businesses and the challenges they face in creating and maintaining their businesses. Moreover, I examine how race intersects with gender and migration status comparing the experiences of Black immigrant entrepreneurs and Canadian-born Black entrepreneurs. In the later part of the study, I explore the coping strategies employed by these Black business owners when they face major challenges in establishing and maintaining their businesses.

The data for the research were gathered using semi-structured qualitative interviews with 20 Canadian-born Black and Black immigrant entrepreneurs in Halifax. Given the inadequate literature on Black entrepreneurship, especially in Nova Scotia, I decided to utilize a qualitative research method, which is useful for examining the understudied population as it allows ideas to emerge from the lived experiences of research participants. To capture and compare the varied experience of Canadian-born Blacks and Black immigrant entrepreneurs, this research utilizes the theoretical framework of intersectionality. Intersectionality refers to the interrelatedness of various factors of oppressions, such as race/ethnicity, gender, and class (Choo & Feree, 2010). This theoretical framework argues that relying on just a single-axis framework provides only a homogenized and distorted view of marginalized groups as well as serving the needs of dominant groups (Collins 2000; Hooks 1992). Thus, adopting an intersectional theoretical framework helps to critically capture and examine the experiences of marginalized groups and to inform better policy makings. This study contributes to the field of Black entrepreneurship by providing an

understanding of the lived experiences of Black entrepreneurs in Halifax, Nova Scotia. In this regard, the goal of this study is to reveal the issues and support mechanisms that are necessary for Black businesses to grow. By understanding their needs, we can prepare and support Black-owned businesses more effectively and eventually, this will contribute to job creation and reduction of un/underemployment, especially within Black communities in Nova Scotia.

1.2 Background of the study

Canada is one of the most entrepreneurial nations in the world and, it is recognized as the country with the highest level of ‘intention to start a business’ amongst G7 economies (Global Entrepreneurship Monitor, 2021). Entrepreneurship has long been regarded as an important part of spurring Canada's economy as well as an avenue to create more jobs for people (Sim, D., 2015). Most importantly, it should be recognized that small and medium-sized enterprises (SMEs) serve as the backbone of the Canadian economy accounting for a significant portion of job creation (Fisher, M. & Reuber, R., 2010). For instance, Statistics Canada (2022) indicates that small businesses make up 98 percent of all employer businesses in Canada, employing ten million people, which is almost two-thirds (64 percent) of the total labour force, as opposed to medium-sized businesses employing three million people representing (21 percent of the Canadian labour force), while large businesses employ two million individuals (accounting for only 15 percent of the Canadian labour force). According to the 2016 census, visible minorities make up nearly one-quarter (22 percent) of the Canadian population, and they own only 12 percent out of all SMEs in Canada, a proportion that has risen slightly over the past decade. Further, Statistics Canada (2021) noted that minority-owned businesses are more likely to face obstacles like attracting and maintaining customers and are more likely to expect a decrease in profitability. The report adds that almost half (48 percent) of visible minority-owned businesses expect the absence of government support programs to have a medium-to-high impact on the survival of the business in the next 12 months.

Over the years, in addressing labour shortage and unemployment issues across different provinces in Canada, both federal and provincial governments have launched several immigration pathways, policies, and initiatives in hopes to attract more affluent and highly skilled immigrant

entrepreneurs from around the world to invest in the Canadian economy (Ng & Metz, 2015). The most recent business immigration programs designed by the federal government of Canada is the start-up visa program. The start-up visa program targets immigrant entrepreneurs who are innovative and can create jobs for Canadians with the skills and potential to build a business that can compete on a global scale (IRCC, 2021). In Atlantic Canada, the federal government introduced the Atlantic Immigration Program in March 2022, which is a pathway to permanent residence for skilled foreign workers and international graduates from a Canadian institution who want to work and live in one of Canada's four Atlantic provinces of New Brunswick, Nova Scotia, Prince Edward Island or Newfoundland and Labrador. The program helps employers hire qualified candidates for jobs they have not been able to fill locally. Specifically, in the province of Nova Scotia, promoting immigration and entrepreneurship represents an increasingly important effort to counteract out-migration from the region and an avenue to create more jobs in the province. In response to the aging population and stagnating economic conditions, the government has endeavoured to increase immigration through the regional and provincial levels of programs and policies. For example, the province of Nova Scotia has added the Entrepreneur Stream and International Graduate Entrepreneur stream to its Provincial Nominee Program (Province of Nova Scotia, 2021). The Entrepreneur Stream was introduced in January 2016 to attract experienced business owners or senior business managers who want to start or acquire a business and live permanently in Nova Scotia. It requires that they start a new business or buy an existing business and must actively participate in the day-to-day management of the business. After operating the business for a year, the entrepreneur may be nominated for permanent resident status. In addition, the International Graduate Entrepreneur Stream was designed in 2016 for recent graduates of a Nova Scotia university or the Nova Scotia Community College. They must have already started or

bought a Nova Scotian business and operated it for at least a year and if they intend to settle in Nova Scotia, the graduate may be nominated for permanent resident status (Province of Nova Scotia, 2021). Although these strategies aim to bring more immigrant entrepreneurs to the province and provide job opportunities for residents, Nova Scotia has long struggled with the retention of immigrants, as newcomers often choose to move again to larger urban centers (Fang et al. 2018; Sano et al 2017; Wang & Hii 2019) which could result to a decline in the rate of business openings (Statistics Canada, 2021). Over the years, despite a boost in the number of immigrants in recent years, Nova Scotia still faces a significant demographic challenge. Halifax's entrepreneurs and small business owners are also getting older, which is an additional challenge for the local economy. Halifax could benefit from a new generation of entrepreneurs to replace those who retire and help drive growth in important industries such as construction, professional services, and trade. As ethnic minority entrepreneurs tend to employ members from their ethnic groups (Valdez, 2003), there is a need to shed light on the experiences and challenges of Black business owners in Halifax in hopes to develop policies that would help them grow their business hence, employing more people, especially within the Black community.

Over the past several decades, ethnic minority-owned businesses in North America and Europe have witnessed rapid growth, especially in those cities receiving a large number of immigrants. In the last several decades, structural transformation in global economies in addition to social attitude and policy changes have increased the number of Black entrepreneurs, especially in emerging sectors that demand advanced skills and knowledge. Although some scholars have opined that Black people are more optimistic and intrigued by entrepreneurship than other racial groups (Kollinger & Minniti, 2006), another scholarship has consistently identified that self-employment rates of Blacks are lower than those of other racial groups (Bradford, 2003; Butler 1991; Fairlie,

1999; Fairlie & Meyer, 2000). On top of the low self-employment rate among Blacks, studies have also noted that Black business owners have exited from entrepreneurship at a higher rate than other racial groups (Fairlie, 1999). Over the last 50 years, research has noted that the unemployment rate among Blacks has constantly remained about double of that non-minority population (Budgett, 1994, Hoynes, 2000, Spriggs & Williams, 2000) and the trend continues as of today. Meanwhile, some authors have found Black entrepreneurship as a viable option for reducing unemployment and poverty rates (Bates, 1993; Kollinger & Minniti, 2006). Given that a wide range of ethnic groups, from Jewish peddlers at the turn of the previous century to Korean grocers in the contemporary period, have been able to overcome disadvantages and discrimination through entrepreneurship (Gold, 2016), such strategies would seem appropriate for Black people in the province of Nova Scotia to overcome intergenerational poverty and systematic discrimination.

1.3 Research Purpose

Black entrepreneurs are making an important contribution to the economy of Canada; they innovate and create wealth and jobs. However, for a very long time, Black Canadians have been subjected to historical inequality and a culture of Anti-Black racism that has prevented them from growing and scaling up their businesses (Cooper, A.et. al, 2019; Pitch Better, 2021). In Nova Scotia, there are over 21,000 Canadians who identify as being of African descent (Statistics Canada, 2020), and yet, the multi-generational effect of slavery has continued to have lasting, negative impacts on their livelihoods (Cooper, A.et. al, 2019). When it comes to starting businesses and working for businesses within the Canadian economic system, Black Nova Scotians continue to remain disadvantaged (Millar, 2021). The Black Lives Matter (BLM) movement, the anti-racism protests, and the COVID-19 pandemic have refocused public attention on some of the unique barriers that Black Entrepreneurs face. Across Canada, many Black businesses are currently

struggling to stay afloat, despite government relief programs such as the Canada Emergency Benefit Account (CEBA), Canada Response Benefit (CRB), and the Black Entrepreneurship program which aim at sustaining Black businesses amid the Covid-19 pandemic (Canadian Black Chamber of Commerce, 2020).

Black businesses in Nova Scotia have also had devastating effects of the COVID-19 pandemic. In addressing the Covid-19 pandemic, Millar (2021) examined the experiences of African Nova Scotian businesses, and the author reported most Black businesses have suffered a severe loss in revenues; temporary and permanent closures; layoffs; low cash on hand; supplier delays; reduced operating capacity; and possible permanent shrinkage in their customer bases. Although this report successfully shines a light on some of the current barriers which hinder the growth and success of Black businesses in Nova Scotia amid the Covid-19 pandemic, it does not pay attention to the initial barriers which confront Black business owners at the early stage of their business as well as the coping strategies Black entrepreneurs adopt to overcome their barriers. Therefore, there is a need to uncover these challenges to understand the unique barriers of Black-owned businesses. Furthermore, we should recognize that there are various distinctive groups among Black entrepreneurs (e.g., Canadian-born Black entrepreneurs versus Black immigrant entrepreneurs; male and female Black business owners). Through this research, I aim to examine how 'race' intersects with other demographic factors such as 'migration/citizenship status' and 'gender'. As of now, in Nova Scotia, there has been no literature that pays attention to intersectionality among Black business owners. Therefore, this study adopts an intersectional lens and puts a focal point on Black entrepreneurs in Halifax, Nova Scotia, and sheds light on their lived experiences and challenges as business owners. This study aims to understand the underlying factors that prompt Black people to start their businesses, the barriers they face in creating and operating their

businesses, and the strategies they adopt to overcome these challenges. To explore this topic, this thesis is guided by the following research questions:

1. What are the motivating factors for Black entrepreneurship in Halifax, Nova Scotia?
2. What are the challenges Black entrepreneurs encounter in establishing and operating their businesses?
3. What strategies are adopted by Black entrepreneurs to overcome the challenges they face in their entrepreneurial practices?
4. How do different & intersecting socio-demographic factors such as race, gender, and citizenship/migration status affect the experiences of Black entrepreneurs?

1.4 Significance of the Study

The future of the Canadian economy is dependent on the efforts and actions of entrepreneurs. They are responsible for envisioning and implementing innovative ideas and processes as well as finding solutions to the current economic challenges of the Canadian economy. Therefore, I hope that this research offers a new way of understanding the continuing debates surrounding race, discrimination, and integration of Black entrepreneurs in the Canadian business environment, using an intersectional approach. For a very long time, Black Canadians have been subjected to intergenerational discriminatory practices and a culture of Anti-Black racism that has prevented Black entrepreneurs from creating, sustaining, and growing their businesses (Cooper et. al., 2019). The Covid-19 pandemic has further highlighted many of the historical inequities that have limited equity-seeking groups' abilities to fully engage in the economy. Thus, this study will uncover some of the unique challenges Black entrepreneurs go through in creating and managing their businesses in Nova Scotia. Examining the systematic challenges Black entrepreneurs have long encountered

is a critical step in working across disciplines to build capacity and dismantle systematic inequalities and unequal access to business support.

Again, findings from this research will inform academics, policymakers and other stakeholders to provide adequate resources or programs for Black business owners and further help them build a more equitable business environment. Through this, government and policymakers would be able to provide effective measures to help them deal with these obstacles, identifying specific and actionable legislation and policy options that will promote inclusive entrepreneurship. Moreover, the strategies adopted by the Black business owners in this study would be greatly beneficial in educating potential Black entrepreneurs in Nova Scotia and the rest of Canada. I plan to disseminate knowledge among the Black communities in Nova Scotia via online webinars and webcast web meetings. Thus, the challenges and lived experiences exhibited by participants in this study will serve as an example for potential Black entrepreneurs in Nova Scotia and the rest of Canada. They will then be equipped with knowledge of some of the underlying barriers Black people have long endured over the years, the strategies they adopted to overcome them, as well as the support systems that have worked.

Lastly, I anticipate that this line of inquiry fills a gap in the body of scholarship about Black entrepreneurs in Canada. It also adds to the theoretical and practical knowledge of the fields of both entrepreneurship and Black Canadian studies. The research findings may help improve the practices of Black Canadian business owners and provides new strategies to improve Black businesses' performance. The results of the research could also encourage or add to the development of entrepreneurial education or training programs.

1.5 Halifax, Nova Scotia as the study site

Halifax is the capital city of the province of Nova Scotia and is located on the southeastern coast of Canada. Halifax is the most densely populated city in Atlantic Canada, with a population of 439,819 (Statistics Canada, 2021). It covers a land area of 5,475.57 km² (Statistics Canada, 2021) and serves as the region's main economic center point and the conduit to immigration. In Halifax, all three stages of government: federal, provincial, and municipal which actively participate in promoting and supporting entrepreneurial activities. The primary municipal government entity for entrepreneurship promotion is The Greater Halifax Partnership, a unit that offers assistance to entrepreneurs in the form of financing, training and consulting (Greater Halifax Partnership, 2014). At the provincial level, Nova Scotia Business Inc. (NSBI) provides consulting services to entrepreneurs and financing in the form of loans, loan guarantees, payroll rebates, and venture capital (Nova Scotia Business Inc., 2014). At the federal level, there is also the Atlantic Canada Opportunity Agency (ACOA) that operates only in the Atlantic Region of Canada. ACOA provides consulting services related to business planning and marketing planning as well as offering loans and financing (Atlantic Canada Opportunity Agency, 2014).

The choice of Halifax as a study area for this research was based on the assumption that it is a popular destination for immigrants because Nova Scotia has become a gateway for immigrants worldwide, with the Halifax Regional Municipality (HRM) being home to 55 percent of the people who immigrate to Atlantic Canada and 80 percent of those who immigrate to Nova Scotia (Statistics Canada, 2021). In addition, the number of Black African immigrants has significantly grown in inner city Halifax, justifying this focus on Halifax as the choice of the study area. The population of Black Canadians in Nova Scotia has grown significantly since the early 2000s, with the province having 21,915 (Statistics Canada, 2020). In Nova Scotia, the Black population is

concentrated in the areas of Halifax, Truro, New Glasgow, Sydney, Digby, Shelburne, and Yarmouth, whereas two of the most prominent Black neighborhoods in Halifax are Uniacke Square and Mulgrave Park. The Black population in Halifax varies in origins and socio-demographic characteristics, as some have been able to trace their heritage to Canada for generations, while others have immigrated in recent decades from different countries of origin (Statistics Canada, 2016). They have certainly contributed to Canada's cultural diversity and prosperity in diverse ways and yet our understanding of their pathway to entrepreneurship has been limited. While a sharp decline in population growth was expected given the overwhelming impact of the COVID-19 pandemic on both local and international migration in 2020, the city experienced rapid growth in in-migration numbers and increased post-secondary enrolment, with 81 percent of Halifax's population growth emerging outside Nova Scotia (Halifax Partnership, 2021). International immigration was the main driver, accounting for 64 percent of the population growth. Halifax continued to attract young families and early-career professionals: nearly three-quarters of international newcomers in 2020 were between the ages of 15 and 44 (Halifax Partnership, 2021).

According to Statistics Canada (2019), there are 30,486 businesses in Nova Scotia, with small businesses consisting of 29,876 (98%), medium-sized businesses 542 (1.8%), and large businesses comprising 68 (0.62%). In Nova Scotia, small businesses employ 219,300 workers contributing to about 27% of the province's Gross Domestic product (GDP), (Statistics Canada, 2019). However, Nova Scotia as a province faces several economic and demographic problems with sluggish population growth, relocation of young people, low birth rates, aging demographics, urbanization, and low levels of immigration – all of which could lead to labour shortages, slow demand for services and products, and increasing fiscal pressures within years (Halifax Partnership, 2021). Despite a boost in the number of immigrants in recent years, the province still faces a significant

demographic challenge, as 52,000 workers (from the working population aged 55 and older) are set to retire soon (Statistics Canada, 2019). According to Statistics Canada's annual Labour Force Survey, 2019 the workforce aged 55 and older has risen by 31 percent between 2010 and 2018, while the number under 55 has grown by only 8 percent (Statistics Canada, 2019).

While Halifax has the highest concentration of workers in professional, scientific, and technical services of any urban center in Atlantic Canada, a recent report from Statistics Canada (2019) titled "economic profile series" reveals that entrepreneurs in Nova Scotia are getting older, which is an additional challenge to the local economy. The report adds that, across all industries, 38 percent of self-employed persons are over the age of 55, and in total, there are more than 6,400 business owners who will be heading into retirement soon. In addition, in the professional services sector, more than 45 percent are over the age of 55, while more than 40 percent of people who are self-employed in retail trade, wholesale trade, and the construction of buildings sectors will be retiring soon (Statistics Canada, 2019). Centered on these statistics, Halifax could take advantage of a new group of entrepreneurs to replace those who are set to retire soon and help drive growth in important industries such as construction, trade, and professional services.

1.6 Thesis Organization

This thesis is organized and presented in five chapters. This first chapter introduces the study. It contains the background of the study, the research purpose and the problem, the research questions, the significance of the study, and the organization of the chapters. Chapter two reviews the theoretical background underpinning this study through the literature review. Drawing upon the conceptual framework of the mixed-embeddedness theory and intersectionality, this study attempts to explain how race, gender, and migration/citizenship status interact to create diverse and more nuanced experiences for different sub-groups of Black business owners in Halifax, Nova Scotia. Chapter three presents the research methodology for the study which is based on a qualitative research design. This chapter discusses the procedures used to gather data and provides a comprehensive overview of the research area, the recruitment of participants in the study, and how the survey and interviews are performed. Chapter four provides an illustration and analysis of the lived experiences of Black business owners in Halifax, Nova Scotia. It starts with a discussion on the motivations for Black entrepreneurship in Halifax. It also provides descriptions of the various strategies and coping mechanisms they adopt to maneuver the barriers. Additionally, this chapter examines how socio-demographic indicators like gender, race, and migration or citizenship status come together to produce an experience for Black entrepreneurs in Halifax. Chapter five provides a discussion of the results, policy recommendations, and suggestions for future research directions.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This study investigates the experiences and challenges of Black business owners in Halifax, Nova Scotia. In this study, I argue that race, gender, migration/citizenship status condition Black entrepreneurship. As systems of inequality, race as well as gender, and migration/citizenship status shapes Black people's decision to start a business, but also create barriers for Black entrepreneurs. Specifically, Black business owners encounter increased disadvantages in creating and managing their businesses, unlike non-minority entrepreneurs whose challenges are often limited. This chapter discusses the literature on Black entrepreneurship, paying particular attention to the cases in Canada. It discusses the literature, which underlines this study and situates the experiences and challenges of Black entrepreneurs, in their quest to create and run a successful business. The first section of this chapter focuses on the origin of entrepreneurship as well as the definition of key terms in entrepreneurship. After that, the theoretical framework of intersectionality and mixed embeddedness model, which underpins this study, are reviewed to set a context for this study. Lastly, empirical studies on Black entrepreneurship are discussed with a focus on the continuing experiences of entrepreneurs.

2.2 Origin and Definition of Entrepreneurship

Many scholars have attempted to provide an accepted definition of entrepreneurship; however, it should be noted that these attempts have not achieved fruition. The term entrepreneurship is believed to derive from the French word *entrepredre*, which means 'to undertake something'. The term was first used by the Irish economist Ricard Cantillon in the 17th century in his book

Essaiesur la nature de commerce en generale (Essay about the nature of the trade in general), published in 1755, following his death. He explained entrepreneurship as a risk-taking process in the act of selling something. Hisrich et al., (2008) describe an entrepreneur as an individual who acts in a hazardous situation or other words, a person who buys a product with a known price and sells the product with an unknown price in the future. After Richard Cantillon, many scholars have attempted to explain entrepreneurship as a concept, activity, or process, and an entrepreneur as a person who carries out this activity or process. An astonishing contribution to the efforts to explain entrepreneurship was made by the well-known economist, Joseph Alois Schumpeter (1934), who defined an entrepreneur as a person who offers something new in the economy, a method of production that has not been tested in practice in the manufacturing sector, a product with which consumers are not yet familiar, a new source of raw materials or an individual that opens new markets (Warner, 1997). Also in 1921, Frank Knight, in his book *Risk, Uncertainty and Profit* presented the element of uncertainty during his attempt at entrepreneurship description and explained that entrepreneurs are persons acting in uncertain situations in search of higher profits. A prominent scholar, Knight (2009) however, was the first to provide a clear difference between 'risk' - randomness with knowable probabilities and 'uncertainty'— randomness with unknowable probabilities. However, Israel Kirzner argued that an entrepreneur is neither an individual who assumes considerable risk nor a coordinator or manager in the manufacturing process but a person who knows how to judge (arbitrageur) and represent an "alert for profitable opportunities" (Kirzner, 1973). Several other scholars like Albert Shapero, David McClelland, Karl Vesper, Robert Hisrich, etc. have attempted to explain what entrepreneurship is and whom an entrepreneur is but have not offered any new insight or explanation to the earlier scholars mentioned above. Reflecting on the different approaches and efforts made by scholars to explain entrepreneurship,

it can be observed that entrepreneurship revolves around these key components: innovation (new opportunities), risk-taking, combination of production factors, creation of new enterprise, a realization of profit, and ensuring business growth. Considering these elements, this study adopts Ramadani et al. 2014's definition which defines entrepreneurship as the process of looking for innovative opportunities in uncertain and risky circumstances, combining effectively and efficiently the factors of production to achieve profitability and business growth whereas, an entrepreneur is a person who seeks innovative opportunities, take risks, makes the best possible combinations of factors of production and apprehend profit and business growth.

2.3 Ethnic /Immigrant Entrepreneurship

In recent decades, many cities in the industrialized world have seen an influx of people from different socio-cultural/ethnic backgrounds (Dana, 2007; Levent et. al, 2003 & Waldinger et. al, 2006). The growth of these ethnic populations has resulted in the rise of ethnic enterprises/entrepreneurship, which has caught the attention of many scholars in the socio-economic field. An ethnic group refers to a segment of a larger society whose members are thought to share a common origin and a common culture and who in addition engages in joint activities in which the origins and culture are a significant part of them (Yinger, 1985). On the other hand, Waldinger et. al, (1990, p.3) explain ethnic entrepreneurship as a set of connections and regular patterns of interaction among people sharing common national backgrounds or migration experiences. However, a quite recent definition by Rath (2010) explains ethnic entrepreneurship as mostly small/medium-sized business activities established by migrants solely to serve an ethnic market.

Immigrant entrepreneurship on the other hand is defined as business activities carried out by individuals or persons who have immigrated to their host country in the past few decades and own a business in that country. Adding to this, Shane (2012) and Dheer (2018:225) define immigrant entrepreneurship as the process whereby immigrants identify, create, and exploit economic opportunities and embark on new ventures in their destination countries. Zhou (2004) noted that immigrant entrepreneurs are tied to a specific cultural heritage and usually operate in highly concentrated ethnic areas and often operate at the local level.

2.4 Theoretical Framework

This section discusses the two theoretical underpinnings of this study: intersectionality and mixed theory/model as lenses for studying the entrepreneurial experiences of Black business owners in Halifax.

2.4.1 Intersectionality

Intersectionality is an analytical framework adopted to examine gender, race/ethnicity, sexuality and social class, as a complex, intertwined and mutually supplementary categories of oppression and social structures (Davis 2008; de los Reyes and Mulinai, 2005). Intersectionality has successfully been used as a flexible theoretical framework to understand the experiences of an underrepresented and marginalized population. Regarding the scholarship on ethnic/immigrant entrepreneurship using the theoretical framework of intersectionality, the authors produced valuable insights on gendered, raced, and classed business sectors (Forson, 2013), and the analysis of entrepreneurial resources (Martinez Dy et al, 2017; Valdez, 2016), and they also explore how the entrepreneurs construct their entrepreneurial identities in potentially hostile environments (Essers et al, 2010).

At first, intersectionality gained attention in feminist research as a tool to analyze how women are positioned within systems of oppressions, for instance, those of race and social class (Davis, 2008). The concept is attributed to Kimberley Crenshaw, an African-American legal scholar, first in 1989 in her ground-breaking essay, "Demarginalizing the Intersection of Race and Sex: A Black Feminist Critique of Antidiscrimination Doctrine, Feminist Theory and Antiracist Politics" and later in 1991 in another insightful essay, "Mapping the Margins: Intersectionality, Identity Politics and Violence Against Women of Color." In her essays, Crenshaw (1989, 1991) uses the notion of intersectionality to explain how interactions of gender and race/ethnicity influence black women's access to the American labour market and how women, who are at the intersection of gender and race/ethnicity, experience marginalization in both analysis and politics. She suggests that intersections of various social identities greatly affect the lives of those who represent those social categories (Crenshaw 1989). Crenshaw (1989, 1991) suggests that multiple marginalization, such as those experienced by African-American women, could not be understood within the traditional boundaries of gender or race/ethnicity discrimination. They are mutually constituted and are not experienced separately, rather, they are single, synthesized experience (Crenshaw 1989, 1991). The intersectional framework for studying social phenomena relies on three major tenets: multiple systems of social stratification (Dill and Zambrana 2009), standpoint epistemology (Collins 1986; Demos and Lemelle 2009) and interlocking systems of oppression and domination (JordanZachery 2007; McCall 2005).

Early scholarship on ethnic minority and immigrant entrepreneurship highlighted the role of 'culture' in shaping and determining entrepreneurial outcomes among a diverse group of people. This conventional approach centered only on a cultural endowment of groups like the Anglo-Saxon 'Protestant ethic' (Weber, 1930), the German-Jewish 'rich social legacy' of 'particular strict and

social customs' (Portes and Sensenbrenner 1993), and the Chinese family upsides of 'shared aggregate liability and common faithfulness' (Nee and Nee 1973). Immigrant and minority-owned businesses approaches have been modified into a broader lens of ethnic entrepreneurship. Ethnic entrepreneurship as an area of study captured the attention of Social Science scholars at the beginning of the 1970s, a period of economic restructuring in the United States. This huge economic transformation occurred because of the influx of non-white immigrants from Africa, Asia, the Caribbean, and Latin America. This economic and political change created a mainstream labour force competition, hence pushing the majority of the immigrants to entrepreneurship as a potential pathway to economic integration because of labour market uncertainty (Light, 1972).

Today's ethnic entrepreneurship still incorporates cultural components, but it is more complicated than it used to be. For instance, a quite recent study by Portes and Rumbaut (2006) contends that factors such as individual-level human capital (education and work experience), group-based social capital (strength and viability of the ethnic community), and structural-level (the societal response, the opportunity structure of the labour market and immigration policy) combine to create conditions for the development of ethnic entrepreneurship. A body of research based on intersectionality demonstrates that even in the same society with similar migration patterns, there is not a single immigrant incorporation experience. Unlike the ethnic entrepreneurship approach, which usually adopts a single-axis approach to examine the experience of a particular group, intersectionality combines multiple factors to examine complex issues associated with a specific group. An intersectional body of research has transitioned from just the use of ethnicity as a factor to examining the experience of a particular society and has incorporated gender, race, class, and other factors.

In the field of minority entrepreneurship, the application of an intersectional framework has been extremely useful. For example, Romero & Valdez (2016) indicated that the intersectional framework has assisted in a better understanding of barriers to resources networks and clientele coming from membership in multiple minority groups. Incorporating the traditional intersectionality scholarship categories of race, gender, and class with minority entrepreneurship, new facets that matter in the business activities of minority groups such as the generation of immigrants (Tao et al., 2020), the business sector (Martinez Dy, 2015), religion (Essers & Benschop, 2009), age (Aydin et al., 2019) and sexuality (Pijpers & Maas, 2014). For instance, Tao et al., (2020) identified different motivational factors for entrepreneurship among first and second-generation immigrant entrepreneurs and found that first-generation immigrant entrepreneurs are motivated by financial reasons while the latter is inspired by ambition and status. Aydin et al., (2019) also indicated how age plays a significant factor when it intersects with gender. They found out that, women who have less labour opportunities often struggle with career discontinuity and acquire less experience like management skills that may help to succeed in entrepreneurship.

Scholarship has revealed that women experience different barriers to entrepreneurship as compared to their male counterparts. Some authors argue that entrepreneurship is socially constructed and perceived to be male-dominated. For instance, Barrett (2006) found that women are less likely to become entrepreneurs than their male counterparts due to their sociocultural customs, migration patterns, and occupational segregation. Other scholars have also posited that, even if women embark on an entrepreneurial endeavour, their businesses tend to be smaller, achieve slower growth, and be less profitable than male-owned businesses (Gupta, Turban, Wasti, and Sikdar; 2009, Gonzalez and Husted, 2011; Fleck et al., 2011 & Gonzalez and Husted, 2011). Some scholars also contents that entrepreneurship goes beyond just being perceived as a social

construct. For some scholars, obtaining financial capital for an entrepreneurial purpose tend to be very difficult for women than men (Alkadry & Tower, 2013; Bruni et al., 2005; Gupta et al., 2009; Hisrich & Brush, 1984; Pines et al., 2010; Marlow & Patton, 2005). For instance, Bruni, Gherardi, and Poggio (2005) identified in their study that, while males are usually seen as good managers with money, women on the other hand are considered to be in charge of managing home chores and taking care of children. Also, Pines et. al., (2010) in their study found that men who tend to favour and trust their fellow men with capital more than females dominate financial institutions. The existing literature on Black entrepreneurship contends that Black business owners encounter certain disadvantages such as inadequate financial capital, lack of education and skills (human capital), and inadequate social capital which restrict them to sustain and achieve growth in the mainstream market. In the case of Black immigrant entrepreneurs, they are often pushed into entrepreneurship due to certain disadvantages such as lack of experience, local knowledge, language fluency, capital, and access to information, which restrict their employment opportunities in the mainstream labour market. These disadvantages mean they accept jobs of lower status and low pay (Liversage, 2009), thus suffering occupational costs which are greater for women than for men (Raijman and Semyonov, 1997). Gender adds dimension to the stratification of immigrants within the workplace and within the larger society and in addition to being a migrant, immigrant women experience additional difficulties in the mainstream labour market (Carter and Shaw, 2006 & Liversage, 2009). Carter and Shaw add that in addition to gender-related barriers, women face more economic, structural, and cultural barriers imposed by society and work. Although gender possess a challenge for women in entrepreneurship, Leung, (2011) notes that these barriers could also act as enablers of women's entrepreneurship.

Given the intersection of Black entrepreneurs who have been subjected to systematic inequality and discrimination for several decades, Cody (2018) notes that race, gender, social class, and migration status have the propensity to generate a unique experience that eventually translates into Black business owners decisions and outcomes. Intersectionality is an effective tool to diagnose a complex problem, as well as for finding a more targeted solution to effective equality promotion, as it provides a meaningful and critical perspective on the role of identity and how power relations are constructed in the realm of entrepreneurship. This study investigates how Black business owners describe and understand the role of race, gender, and migration status in shaping and determining their entrepreneurial decisions and outcome. Moreover, it is particularly important to recognize that, although both the Canadian-born and Black immigrant entrepreneurs are of the same race, nevertheless their circumstances and positionality in society vary and that contributes to creating different experiences for them in their entrepreneurial trajectories. Therefore, situating this research into an intersectional framework unravels how the interplay of race/ethnicity, gender, and other socio-demographic factors (such as migration status, and social class) intersect to generate different business outcomes for Canadian-born Black entrepreneurs and Black immigrant entrepreneurs in Halifax. Thus, employing an intersectional framework in this study moves beyond the single framework of either race, gender, social class, and migration status and by so doing, the perspectives and experiences of Black entrepreneurs are successfully captured and critically examined without any bias or assumption.

2.4.2 The Mixed Embeddedness Model/Theory

The concept of social embeddedness theory has immensely contributed to the studies surrounding entrepreneurship especially in the field of immigrant entrepreneurship (Granovetter, 1985, 1995; Waldinger 1986; Uzzi 1996, 1997; Portes and Sensenbrenner 1993; Cahn 2008). However, it purposely highlights the importance of the social context and structure in which entrepreneurs operate and also capture the set of opportunities that are (potentially) available to be exploited by entrepreneurs. To substantiate their argument, Kloosterman et al. (1999) introduced the mixed embeddedness framework, which is essentially an interactionist approach pioneered by Waldinger et al. 1990, whereby individual resources are matched with structural opportunities for businesses (Kloosterman et al. 1999; Kloosterman and Rath 2000, 2001). From this viewpoint, trends in immigrant entrepreneurship can be examined by looking at the changes in resources with which a potential migrant entrepreneur is endowed with in conjunction with the changes in the opportunity structure as a result of change in the urban economy and its wider institutional framework.

The mixed embeddedness framework entails three elements intertwined to provide a building block to the theory. It combines the micro-level of a potential entrepreneur in conjunction with his or her resources and the local opportunity structure (meso-level) and links in a looser way to the macro-institutional framework. The mixed embeddedness framework integrates the micro-level of the individual entrepreneur and his or her resources with the local opportunity structure (meso-level) in conjunction with macro-institutional level. At the micro level, mixed embeddedness is the social embeddedness of ethnic minority entrepreneurs in social structure to create opportunities and improve economic performance (Abebe, 2015). Ethnic entrepreneurship does not happen in a vacuum and its outcomes are shaped by both the social and economic context (Masurel, 2006). At the meso-level, the opportunity structure is represented, and entrepreneurship needs to occur.

Ethnic entrepreneurship is made possible by the opportunity structure which determines the access to markets and legal-institutional factors at the national, regional on local levels (Boissevain et al., 1990). The response of the entrepreneur can either be hindered or promoted by social networks, and political and economic structures (Yeung, 2002). The model advances that the variability in economic context offers considerable opportunities from one level to another, that is, opportunities offered are different on national, regional, or local levels (Kloosterman et al., 1999).

This framework illustrate that, business does not only depend on the resources a potential entrepreneur possesses and can gather, but also on the market in which services or good are to be sold. In addition, local and national rules and regulations should be flexible enough to enable both immigrants and natives to access the market in order to establish a business (Kloosterman, 2001). In recent decades, the rules and regulations, especially in Canada, immigration policies have been developed to attract immigrant entrepreneurs to revive its economy. This statement implies that, the availability of openings in the opportunity structure is also determined by the political-institutional framework. This theory is especially useful and efficient in capturing the cultural, social, economic, and institutional factors that shape entrepreneurial processes and how it affects business performance (Rath, 2006). This framework is especially useful in analyzing the concrete embeddedness of Black business owners in their extended social networks and abstract embeddedness in Halifax, Nova Scotia. Although scholars have argued the relevance of community links for ethnic minority businesses and the available resources to them are primary factors for them to engage in self-employment (Levent et. al, 2003; Ram et. al 2000 & Wilson and Portes, 1980). However, it should be recognized that these entrepreneurs are also embedded in the wider economic or institutional environment in which they operate. Kloosterman et al.'s (1999)

theory of mixed embeddedness has been widely used to understand the successes and failures of ethnic minority businesses and is an essential theory for this thesis.

The demand structure of the mixed-embeddedness theory is also referred to as the opportunity structure. According to Jacobs, (2012) entrepreneurial opportunities depend in the dynamics of the entrepreneurial market. Kloosterman et al., (1999) indicated that the shape of the opportunity structure is in relation to immigrants' business creation and their integration trajectories. The type of a business an immigrant create is not only determined by the amount of resources in the possession a potential entrepreneur but also the place and time specific opportunity structure. Market conditions determine the kind of business openings that will occur. Most importantly, markets have to be accessible for potential entrepreneurs. For example, if an entrance to a market is highly regulated, accessibility will also be low. In the same way, if an entrance to a market requires a huge amount of start-up capital as a result of economies of scale, then accessibility for newcomers will be very minimal. Concerning the mixed embeddedness model, there is an assumption that immigrants tend to lack the access to financial capital and they usually concentrate on business opportunities which require less start-up capital (Kloosterman.2010). Regarding the supply side of the mixed embeddedness model, entrepreneurs requires resources in order to start and sustain a business. Aldrich and Martinez (2001) suggested three important form of capital namely; financial, social and human capital. Kloosterman (2010) argued that the three important resources make up the supply side of entrepreneurial market of aspiring entrepreneurs. Several authors have acknowledged the importance of human capital in business establishment, especially in the case of immigrants. Most importantly, human capital enables the entrepreneur to gain an effective understanding of the institutional environment in which he/she is embedded as this environment influences the entrepreneur's values, perception and exploitation of opportunities,

practical management strategies and ultimately, business success (Yeboah,2017). This indicates that an entrepreneur with a high-level educational qualification is perceived to be better prepared and more effective with his or her business endeavours. Similarly, social capital has also been deemed critical especially for immigrants to obtain resources that are otherwise would not be available to them (Aldrich & Martinez 2001). For instance, Rusinovic (2006) posits that, entrepreneurs are able to acquire scarce resources by being embedded in formal and informal social networks. Yeboah (2017) also found that Immigrant entrepreneurs are often able to obtain capital from family members and also able to use the services of their family or co-ethnics without pay or with wages which are much lower than the legal minimum wage. Furthermore the authors such as Granovetter (1982); Kloosterman et al. (1998); Flap et al. (2000); Rusinovic (2006) argue that immigrant entrepreneurs, in particular, are able to use the services of their family members and co-ethnics (more or less) freely because of the strong mutual ties and the greater trust they have in each other. However, Yeboah (2017) noted that informal social networks are very critical at the initial stage of business creation but inefficient and less helpful for business success and growth due to their inability to obtain information and resources beyond their own social networks. Lastly, financial capital has also been noted to be an important resource to start and sustain a business, whether the entrepreneur is a native or immigrant. However, studies have noted immigrants usually come to a host country with little or no financial capital and in some cases, without requisite human capital, often leading to them precarious employment conditions which is very hard to accumulate financial capital to create a business.

2.5 Black Entrepreneurship

2.5.1 Introduction

This review demonstrates an extensive study on minority entrepreneurs but pays attention to Black business owners. In this section, I show why Black entrepreneurs are less successful than other racial groups through the lens of structural and agency factors such as financial capital, human capital, social capital, culture, family structure or business history and discrimination (Bogan and Darity, 2008; Fairlie, 1999; Feagan & Imani, 1994; Hout and Rosen, 1999; Volery, 2007). Thus, I uncover extensive literature on Black entrepreneurship and focus on the factors, which are hindering Black businesses to be successful and reach their full potential. I start with a general overview of Black entrepreneurship, and discuss the motivational factors which triggers Black people to go into business creation, some of the major challenges they face in creating and managing their business as well as some of the coping mechanisms they adopt to overcome these challenges or barrier.

2.5.2 Overview of Black Entrepreneurship

Since the late 1800s, the plan of collective progression through entrepreneurship has long remained a significant and yet difficult goal to achieve for Black communities (Horrigan, B., & Franz, K. (Eds.) (2015). Earlier studies have consistently shown that Blacks aspire to self-employment at rates exceeding those of other ethnic minority populations (Fairlie, 1999, 2004, Fairlie & Meyer, 1996; 2000, Holland, 2001; Kollinger & Minniti, 2006; Williams, H., 2018). However, some recent studies opposed that Black businesses do not achieve equal levels of business growth and success as other ethnically minority groups (Bradford, 2013; Fairlie & Robb 2013; Robinson, 2021; Singh & Gibbs, 2013). In understanding the underlying causes of lower business success

rates among Black-owned businesses, early scholars identified the lack of financial capital, social capital, and human capital as the main reasons (Bates, 1990; Bates 1997; Fairlie 1999; Hout and Rosen 2000). While the gap in human, financial, and social capital between Black and non-minority business owners has been narrowed down since the 1970s, a significant difference still exists in the level of entrepreneurial success (Fairlie, Robb, & Robinson, 2014; Singh & Gibbs, 2013; Williams, H., 2018). While Black entrepreneurs in recent times have successfully established new businesses across several business sectors, nevertheless, they still have not achieved an equal level of business success as non-minority business owners (Addae et. al, 2014; Bradford, 2013). Since the early 20 century, entrepreneurship has been known to be a feasible means of solving economic problems for immigrant and ethnic/racial minority groups who are subjected to poverty, discrimination, and other disadvantages (Bradford, 2013; Gold, 2016; Kloosterman and Rath 2003; Portes 2010; Williams, H., 2018).

2.5.3 Motivations for Black Entrepreneurship

Authors have argued that the motive for business entry or creation varies among various groups. Empirical studies on motivational factors for ethnic businesses have identified both negative and positive motivations for embarking on self-employment. In examining these motivational factors, scholars have identified cultural disposition (Bygrave & Minniti,2000), the presence of family patterns of business ownership, institutional support (Phizacklea & Ram, 1995), labour market disadvantages, ethnic enclaves, underemployment, high unemployment rate, blocked upward mobility as the reasons why ethnic entrepreneurs pursue entrepreneurship (Ram and Jones, 1998). Authors broadly categorize these factors into push and pull factors. The push motivational factors refer to the negative factors which propel individuals to pursue entrepreneurship. Soydas and Aleti, (2015) noted that factors such as unemployment, discrimination, lack of education and skills, and

social exclusion to enter self-employment as pull motivational dimensions for immigrant entrepreneurship and added that, the existence of these push factors suggests that immigrants seek self-employment as an alternative to unemployment rather than specifically for economic independence. In contrast, the pull motivational factors refer to the factors that entice people to pursue entrepreneurship. In the extant literature, Black entrepreneurs have been pushed into entrepreneurship as a result of discrimination in the mainstream labour market, underemployment, unemployment, blocked upward mobility, etc.

Comparing Asians and Black business owners in Europe, Ward (1987) noted that Asians are pulled into entrepreneurship by ambition, positive aspiration, and opportunity recognition while Black business owners are pushed into entrepreneurship as a result of unemployment and discrimination in the mainstream labour market. Similarly, Aldrich (1990) reviewed three ethnic minorities in the US: Afro-Americans, Asians, and Hispanic, and found that Koreans, Chinese and Cuban entrepreneurs had higher self-employment rates while Afro-Americans had a lower self-employment rate, which is far below the national average. Singh & McDonald (2004) also reports that whites are more likely to pursue entrepreneurship purposely for financial gain while Blacks on the other hand might pursue entrepreneurship to gain autonomy, economic advancement, to be their bosses, ability to use skills under-utilized in a paid employment, social status, attainment of work-life balance, get more time for family, spiritual activities, as a mean to give back to the community to meet specific needs while the financial need comes later. Adding to this, Herring (2004) argues that whites are often pulled into entrepreneurship by available opportunities whereas Blacks are pushed into entrepreneurship because of inequality in the labour market. On the contrary, Lee et al., (1997) conducted a study between African Americans (native-born) and immigrant Chinese entrepreneurs in the Denver metropolis and found that African Americans

portrayed more financial and human investment (in terms of personal funds) than Chinese immigrants. The authors also noted that African American displayed a stronger tendency towards their own group in terms of engaging co-ethnics in comparison with immigrant Chinese. Boorah and Hart (1999) also studied the differences between South Asians and Black Caribbeans in Britain and found that Black Caribbeans were less inclined to self-employment because of their low level of educational qualifications. Edelman et. al, (2010) compared nascent entrepreneurs with white and Black entrepreneurs with regard to start-up motivation and success and the authors found no racial differences in the motivations to start a business (including independence, self-realization, family, innovation, and recognition).

In Canada, earlier literature on Black entrepreneurship has noted that unlike other minority groups, Blacks entrepreneurs are usually motivated to start their own businesses because of push factors of unemployment, inadequate human capital or lack of skills and discrimination in the mainstream labour market (Uneke, 1996, Teixeira, 2001, Rhyne, 1982). However, more recent studies in Canada have identified Black business owners as opportunity-driven entrepreneurs and indicate that majority of them are motivated to start their businesses as a result of pull factors such as; ready to be my own boss or zeal for independence, pursue my passion, the need to fill a market void, to help others, to earn extra income, dissatisfied with the job market, and family history of business ownership (Canadian Chamber of Commerce, 2021; Millar, 2021; Nkrumah, 2016; Obeng-Akrofi, 2015; & Pitch Better, 2021). Meanwhile, in Nova Scotia, literature is unclear as to whether Black immigrants and Canadian-born Blacks pursue entrepreneurship because of the same motivating factors. Therefore, this study examines the underlying factors, which shape the entrepreneurial decisions of these distinct groups, to make a meaningful understanding of their experiences to develop effective policies that work for both groups in their entrepreneurial trajectories.

2.6 Challenges of Black Entrepreneurs

2.6.1 Introduction

Scholars have acknowledged that minorities face multiple constraints in their daily lives due to differences in their identities and discrimination (Bruder et al., 2011). Starting and operating a small business can be very challenging for any business owner, however, research has demonstrated that Black business owners face higher barriers than other racial groups (Addae et al, 2014; Fairlie, R. W., & Robb, A. 2010). Moreover, studies have consistently revealed that Black businesses lag as a result of limited resources and other factors which act as a barrier to business entry and growth (Addae et. al, 2014: Bates, 1990; Bates et. Al., 2007 & Bradford, 2013). Barriers confronting Black business owners have been largely investigated by scholars in the field of sociology, economics, and geography. Authors broadly categorize these barriers into financial, human, and social capital Bogan & Darity, 2008; DeVaney, Anong, & Yang, 2007; Feagin & Imani, 1994; Kollinger & Minniti, 2006. Financial capital is defined as the formal and informal monetary resources that support the establishment and sustainability of a business. Social Capital on the other hand refers to the networks and relationship that a person builds in a given society that helps in effective functioning or norms of reciprocity, whereas human capital on the other hand refers to the personal characteristics that facilitate an individual's economic advancement such as education, skillset, experience, and training (Howard, 2019).

2.6.2 Black entrepreneurs' Financial Portfolio

Studies have constantly shown that access to financial capital is one of the most important determinants of small and subsequent business performance and success rate (Evans and Loughton 1989; Hurst and Lusardi, 2004, Bradford, 2013; Fairlie, R. W., & Robb, A. M. 2010) and in terms

of the literature that compares ethnic minority and non-minority access to finance and their effects on business performance, most of the findings indicate that disadvantaged minorities usually encounter additional barriers due to lending discrimination which in turn accounts for lower business performance (Coleman 2004; Fairlie and Robb 2008). In terms of the literature on Black Entrepreneurship, difficulty in accessing finance has constantly been identified as the most pressing barrier to successful entrepreneurship (Bradford, 2013; Fairlie & Robb, 2010). Research had demonstrated that historically, Black business owners are less likely to seek or apply for external financing than Whites did for start-up capital (Robb & Fairlie, 2007). Authors have noted that Black entrepreneurs tend to rely on credit cards, family and friends, and the equity they had in personal belongings (Bates, 1997, Robb & Fairlie, 2007, Light, 1972). Robb and Fairlie, (2013) studies in the USA found that ethnic minority entrepreneurs are less likely to apply for external funds because they feared being turned down. Robb and Fairlie (2007) previously found that the difference in why Black business owners tend to depend less on Banks for start-up capital in comparison to whites is because several Black businesses tend to require little start-up capital and are often seen as being less successful, so investors will rationally decline to invest in such businesses (Robb & Fairlie, 2007). Although authors like (Harris, 1968 and Roberts, 2009) argue that Black entrepreneurs are discriminated against when it comes to accessing loans to establish their businesses, Robb and Fairlie, 2007 assert that racial disparities that exist in lending practices have more to do with personal wealth than just racial discrimination. The authors add that business success rate largely depends on personal wealth rather than racial discrimination in lending institutions.

In Canada, recent studies have also documented access to capital as the most pressing challenge for Black-owned businesses. (Millar, 2021; Canadian Black Chamber of Commerce 2021;

Nkrumah, 2016; Obeng-Akrofi, 2015; Pitch Better 2021, & Sein Kipusi, 2020). However, none of these studies compares the experiences of both Canadian-born Black entrepreneurs and Black immigrant entrepreneurs and in Nova Scotia, nothing is known about how these groups' financial experience concerning entrepreneurship.

2.6.3 Social capital (Limited Network Opportunity)

Entrepreneurs draw important resources for their businesses from the network of relationships. The existing literature argues that social capital is a major factor that influences the success of minority entrepreneurs (Lin et al, 1981; Portes, 1998; Backes-Gellner & Moog, 2013). According to Bourdieu (1985; p. 248), social capital refers to "the aggregate of actual or potential resources which are linked to possession of durable network of the more or less institutionalized relationship of mutual acquaintance or recognition". Bourdieu (1985) argues that social networks that enable group members' access to resources and the extent and quality of the resources. Ram & Jones (2009) affirm that social capital implies that a business is embedded in social relations, while Valdez (2008) adds that social capital is the ability to access information or generate resources based on group members. Waldinger et. al, (1990) notes that ethnic social networks are vital to the growth of ethnic businesses. The authors add that the close nature of ethnic social networks provides operational advantages that are not accessible by non-members. Kloosterman et al. (1998); Rath (2000); and Rusinovic (2006) classify social networks into formal and informal networks, with the informal consisting of family, kin and close friends whereas the formal includes acquaintances, colleagues and casual friends. The ability of the individual entrepreneurs to acquire and use these scarce resources by being embedded in social networks is of crucial importance (Rusinovic 2006). The resources that members make available to assist individuals in the social relations, depends on the size and the 'density' of the membership and readiness of members to

assist when the need arises (Bourdieu and De Saint Martin 1978: 28; Rath 2000). However, studies have demonstrated that when compared to other minority business owners, Black business owners are at a social capital disadvantage (Howard, 2019; Turner, 2017). Bradford, (2013) found that Black entrepreneurs usually operate in an underground and informal economy due to their lack of social capital and mostly build their business networks through word of mouth. For Howard (2019), she noted that African Americans face three crucial elements of social capital leading to the lack of rational networking, economically self-sufficient ethnic enclaves, and monetary assistance. She further noted African Americans have less access to professional social capital networks, which is a foundation for business development and expansion. Her studies further discovered that, in the USA, African Americans have the lowest level of social trust of any group in the country, hence they are not able to access enough resources to start and grow their businesses, translating into why Black-owned businesses growing at a much slower rate than other non-minority owned businesses.

2.6.4 Black entrepreneurs and human capital

According to Becker (1993), human capital is defined as the skills and knowledge obtained through an individual's learning process to enhance productivity. Baptista, Karaoz & Mendonca (2014) argued that knowledge is derived from formal education, management experience, work experience, or business ownership experience. Hitt & Ireland (2002) argued that human capital is a vital contributing factor to higher income, greater satisfaction, and social cohesion within individual economies and a determinant of economic growth. Nyberg & Wright (2015) notes that in the eyes of an entrepreneur, human capital is an investment that must be made before the entry into the marketplace and must be consistent throughout the entrepreneur's career. Scholars have affirmed that businesses created and managed by entrepreneurs who possess a higher level of

human capital succeed to a greater degree than those founded by people who do not have these elements (Bradford 2013, Singh & Gibbs, 2013).

Williams H. (2018) argues that, although many Black entrepreneurs have attained education from highly recognized institutions and have attained working knowledge, managerial experience, and skills that facilitate business success, they are not able to sustain their business growth. Over the past 50 years, scholars have discovered that the human capital gap between Blacks and Whites is closing as Black-owned businesses are increasingly better equipped with the knowledge and the expertise needed for achievement and growth, yet a significant gap still exists. Investigating this, Goldin (2016) found that historically African-American in the USA have experienced systematic barriers to the attainment of education. William (2018) found that contemporary Black business owners still encounter problems faced by generations of Black entrepreneurs years ago.

2.6.5 Black Entrepreneurship and the Black Family Structure

Research has indicated that having a self-employed person(s) in one's family or prior family business ownership increases the probability of an individual engaging in entrepreneurship (Bates, 1997; Fairlie & Robb, 2007). The authors attributed the presence of self-employment family members to a reliable source of cultural business tradition as well as a great source of an intergenerational link where one can pick and learn a range of skills, which they can later use in creating their businesses. Studies have shown that intergenerational family wealth can influence a person's decision to engage in self-employment (Bates, 1997, Dunn-Holtz and Eakin, 2000). Authors like Devaney et. al., (2007), Fairlie (1999), and Bradford & Majd (2016) believe that intergenerational links to new knowledge, skills, values, and behaviors are transferred to newer generations. As Nee & Sanders (2001) highlighted the critical role of family members as a cheap

source of unpaid labour and financial resource. Olutola (2019) found that Black African entrepreneurs barely use their family members as a source of labour and hardly involve their children in business activities or family business, but they rely on family ties for financial capital. Some authors have also argued that whites are more likely to have fathers who are self-employed than Black people (Hout & Rosen, 2000; Fairlie, 1999). Hout & Rosen (2000) found that among the men who are business owners, Blacks are less likely to follow the path of their fathers into business ownership than white men.

2.6.6 Racial Discrimination

Although there is a higher propensity for ethnic minorities to create businesses in their own communities, nevertheless institutional discrimination and inequalities become problematic for minority businesses, especially for Black-owned businesses to obtain the support they need (Andre Perry et al, 2020). According to (Bogan & Darity, 2008), the self-employment rate among Black people has been linked to external factors. Although studies have found that Black people are more optimistic to pursue entrepreneurship than non-minority people despite uneven structural barriers (Kollinger & Minniti, 2006). Authors have found that Black entrepreneurs who have reported that their businesses are not as successful as those of non-minority firms have linked the reason to discrimination (Washington, 2017). On the contrary, Feagan and Imani (1994) disagree and argue that racial discrimination is no longer an entrepreneurial issue and contends that higher educational advancement is attained within the Black middle-class population. However, centering on entrepreneurial research within the last century have recorded high business failure and lower start-up rate than other minorities and whites (Bates, 1997; Boyd, 1990; Fairlie & Meyer, 2000).

In Canada, there is the Canadian Human Rights Act (CHRA) and similar legislation at the provincial government that prohibits discrimination based on race, religion, ethnicity, sex, and various other grounds. The purpose of the CHRA is to protect individuals from discrimination. It explains that all Canadians have the right to equality, equal opportunity, fair treatment, and an environment free of discrimination. There is also the Employment Equity Act, which promotes equity in the workplace, ensures that all employees receive equal opportunities and that employees should be treated fairly by their employers. This law protects Canadians from unfair treatment and any form of discrimination and aims to fight against discrimination that marginalized groups such as disabled people, women, and racialized groups encounter in Canadian workplaces. The Act also seeks justice and better opportunities for disadvantaged groups (Hier & Bolaria, 2006).

Despite these policies, as Agocs and Jain (2001) argue that discrimination in the workplace persists, "while the job category of upper-level managers grew, the proportion of visible minorities in this category did not increase" (Galabuzi 2006, p. 3). In addition, Quillian et al. (2019) identified that there is pervasive institutional discrimination against non-white groups in hiring in Canada. However, in the case of Nova Scotia, there is no evidence on whether Black business owners face discrimination in the process of accessing resources to set up their businesses or whether they face any form of discrimination from their customers. Therefore, there is a need to investigate if Black entrepreneurs are challenged with any form of discriminatory acts in the process of creating and operating their businesses.

2.7 Coping mechanisms or Strategies among Black Entrepreneurs

Entrepreneurs are often considered at high risk of stress and stress-related issues (Baron et al., 2016). The process of business creation and management involves several activities and roles that come with a high level of risk, uncertainty, high responsibility, financial insecurity and intense

workload (Baron et al.,2016) can lead to a distressful experience for entrepreneurs and can result in the physical and mental strain as well (Jamal, 2007). However, a significant number of entrepreneurs suffer venture failure within the first seven years of operation. The failures of some entrepreneurs have been linked to high levels of emotional, interpersonal, and financial costs; often manifesting in the forms of philological distress, marriage breakdown, and loss of personal assets (Eager, B., Grant, S. L., & Maritz, A. 2018). For instance, Direction, S. (2019) notes that protracted feelings of stress and exposure to a high-stress environment largely affect personal performance both mentally and physically. However, personal performance is a core aspect of entrepreneurship, meaning that any negative implication from stress can have a substantial impact on their entrepreneurial venture. Thus, the ability of business owners to cope with stress is a key mechanism to gaining and keeping a competitive advantage. The literature on entrepreneurial stress demonstrates diverse findings regarding the entrepreneurs' experience of stress. While some authors contend that entrepreneurship is stressful and can worsen health situations, very recent findings argue that entrepreneurs' ability to cope with stress in a way that makes them experience low levels rather than more stress (Baron et at., 2016).

In Canada, a study by Nkrumah (2016) identified four coping strategies that Ghanaian female business owners adopted to overcome their entrepreneurial challenges. Nkrumah (2016) noted that the most profound strategy that run through all Ghanaian female entrepreneurs was resiliency coupled with persistence, initiative, and creativity. Nkrumah noted that the majority of the female Black entrepreneurs adopted a psychological strength to ward off any racial discrimination they encounter. The study noted that the Black female entrepreneurs used resiliency coupled with persistence, initiative, and creativity as a coping mechanism to any discriminatory practices they faced. However, in the case of Nova Scotia, nothing is known about the coping mechanisms of

Black business owners. Although a recent report by (Millar, 2021) has asserted racism as one of the pressing challenges of Black businesses in Nova Scotia, there is no literature on how they are dealing with these challenges. Most importantly, it should be recognized that making progress toward the goal of eliminating disparities in the Canadian business environment, would require documenting the coping mechanism of Black entrepreneurs. Moreover, this information is needed to identify the nature and extent of disparities to target quality improvement efforts and to monitor progress. To develop a policy that works and provides an equitable business environment for Black businesses to thrive, it is very important to identify and examine the coping mechanisms of these Black business owners.

CHAPTER THREE

METHODOLOGY

3.1 Introduction

This chapter outlines the methodological processes involved in gathering and analyzing data for this research. This section starts by discussing the research approach and design, followed by discussions of the study population. Then, it goes further to discuss the study population, study participants, selection of participants, data gathering procedures, research ethic considerations, and data analysis.

3.2 Role of the Researcher

Roulston, (2010) argues that a researcher's race, age, gender, or sexual preference can influence the research process and therefore call for the need for reflexivity. From the early stage of the research process, I carefully thought about the role of power, personality, and outsider status as a researcher interviewing both Canadian-born Black and Black immigrant entrepreneurs. Before conducting the research interviews, I assumed that my nationality, gender, my status as a graduate research student, and the fact that I am not a business owner would make me an outsider and will impact my interview recruitment process, however as an African, my race gave me an advantage of being an insider, which helped me gain access to interviewees, obtained cooperation and build rapport with the research participants. Again, my position as a graduate student enabled me to get easy and direct access to the Black business owners. The majority of the research participants had already acquired some sort of post-graduate education and understand the importance of academic research, so they were not hesitant to be part of this research. However, I also realized that not only am I not a Nova Scotian, but also of Ghanaian descent with a distinctive cultural background.

As a result, I realized that I was an outsider, especially in the eyes of Canadian-born Black entrepreneurs. There was a possibility that these people had experienced past trauma and hardships because of systematic discrimination or racism, which I had not experienced yet. Therefore, I focused on always being aware of my boundaries as a Ghanaian graduate student who is relatively new to Canada, while conducting the interviews.

3.3 Research Approach and Design

To understand the challenges and experiences of Black entrepreneurs in Halifax, and how these experiences may be different between Canadian-born Black business owners and Black immigrant entrepreneurs, I utilize an exploratory qualitative design. Braun & Clarke, (2013) define exploratory qualitative research design as the type of design that allows researchers to explore research questions that are less understood within particular study contexts or among a particular social group of research interest. There is little existing literature on the experiences of Black business owners in Canada, however, in the case of Halifax, Nova Scotia very little research has been done about Black entrepreneurs on their lived experiences and challenges. By examining the experiences of Black entrepreneurs, this study aims to add to the growing literature which examines complex and nuanced experiences of Black business owners by taking qualitative approaches and this study also adds to the immigration and settlement from a mid-sized Canadian city. Adopting a qualitative research approach would produce a detailed description of participants' feelings, opinions, and experiences; and interprets the meanings of their actions (Denzin, 1989). Additionally, Senthanar et al., (2020) point out that qualitative research helps to examine deeper subjective experiences and accounts, which is very essential in policy development. Again, qualitative approaches are ideal for studies in situations where institutional

and cultural disparities undertake an important function, as such studies often deal with nuanced and somewhat discreet complexities that other methodologies are difficult to catch (Hay, 2016).

3.4 Study Participants

The target population of this study was Black entrepreneurs who have established and operate their businesses in Halifax, Nova Scotia. The focus of this study is on both Canadian-born Blacks and Black immigrant entrepreneurs in the Halifax Regional Municipality. The Canadian-born Black entrepreneurs are persons of African descent who are born in Canada and they have created and manage their businesses in Halifax. On the other hand, Black immigrant entrepreneurs are persons of African descent who have immigrated to Canada and have established and manages their businesses in Halifax.

In this study, twenty (20) Black entrepreneurs in Halifax, Nova Scotia, Canada were engaged as participants. The guiding principle for gathering qualitative data is the concept of saturation where adequate information is available or collected for the study, when the capability to obtain additional new information has been limited, and when further coding is no longer feasible (Creswell & Clarke, 2017). In this study, an online platform; a questionnaire survey through Qualtrics was used to map out the socio-demographic characteristics of participants followed by an in-depth semi-structured interview via zoom video conferencing which captured the responses of participants. Using this technique, the data was gathered from the participants until no new insights were arising. In this study, I detected saturation after the 15th participant. However, as suggested by Braun and Clarke (2013), it is essential to test if saturation is truly achieved, by conducting a few more interviews after saturation is detected. Therefore, after detecting saturation with the 15th participant, data were gathered from five additional participants, where responses

were repeated, confirming that indeed saturation was reached. I, therefore, ended the data collection process after the 20th participant, making the sample size 20.

3.5 Sampling Technique

In this study, the snowball sampling technique was utilized to identify participants for this study. According to Neuman and Robson (2009, p.138) snowball sampling is “a method of identifying and sampling the cases in a network.” As Goodman (2011) argued, snowball sampling provides a convenient method to recruit participants who meet the study criteria. Snowball sampling is also unique because it is respondent-driven sampling where initial members provide leads for the further recruitment of participants (Morgan, 2008). Despite the unique features of the snowball sampling technique, there are some limitations. For instance, Morgan (2008) argued that researcher has little control over the sampling method and because the initial respondents have a strong impact on the overall sample. To overcome this limitation, I first reach out to the Black Business Initiative (BBI), an organization established by the government of Canada and the province of Nova Scotia to distribute my posters among the Black-owned business in their database. Since I was new to Halifax and did not know many Black entrepreneurs this technique was very helpful. The few connections and personal networks I made within the Black community in Halifax provided me with the opportunity to identify potential individuals who assisted me with the recruitment of research participants. To be qualified for the study, participants had to be a person of African descent of 18 or more years, who owns and operates a business in the Halifax Regional Municipality. I did not restrict my sample to a particular type of business; it included entrepreneurs who own different types of businesses. My participants included both males and females and people above the age of 18 years old. I contacted individuals by telephone to inquire about the nature of the business, what it entailed, and whether the business is Black-owned. Entrepreneurs

whose answers were in line with my parameters (units of analysis) were selected and later asked if they were willing to participate in the study.

3.6 Data gathering procedures

As argued by Merriam and Tisdell (2016), qualitative data can be obtained through research participants using various data collection methods such as interviews and direct quotes. Through these methods, research participants can successfully express their personal experiences, feelings and opinions related to a phenomenon. Interviews represent a critical factor of this study, as suggested by Fritz and Vadermause (2018), allowing an emergence of analytical results through the face-to-face virtual meetings with the participants. The initial data collection plan was to supplement the online questionnaire survey with face-to-face semi-structured individual interviews. However, with the implementation of the ongoing Covid-19 pandemic social distance measures, data for this study could only be gathered virtually. Therefore, data collection consisted of the administering of close-ended questionnaire surveys to map out the demographic characteristics of participants as well as virtual semi-structured interviews which were conducted on the zoom video conferencing platform. Before the conduction of interviews, the researcher informed respondents that their participation in this study was completely voluntary and they may choose to skip any questions during the interviewing. Additionally, all research participants were permitted to withdraw their involvement in this study at any time of the interview without any form of consequence and in case a respondent decides to withdraw their participation after an interview has already been conducted, the data will be deleted and destroyed completely.

The recruitment process consisted of the researcher sending a potential participant an invitation letter through email. Interested participants were sent an informed consent form and upon acceptance to partake in the study, a questionnaire survey link was sent to the individual. The

survey questionnaire purposely helped to map out the demographic characteristics of a research participants before conducting the virtual semi-structured interviews. Time was given to read this independently to ensure an understanding of the study's purpose, thereby implying informed consent. In addition, verbal consent was given through the recorded Zoom interviews. Participants were permitted to ask questions about any information contained in the informed consents, the purpose of the study and the interview process.

Through the Zoom video conferencing platform, all interviews were audio/video recorded in English with the consent of participants and they varied from 45 to 90 minutes. Notetaking was also used to further capture the accuracy of the information. The form of data collected were narrative stories provided through the words/voices of the participants responding to the open-ended questions of the interview. The interview data was recorded via Zoom teleconferences and kept on a secured password-protected USB flash drive kept in a locked file cabinet drawer in the researcher's office. Information on the audio for each recorded interview was maintained for transcription and data analysis. The audio information was also stored on a password-protected USB flash drive. All the audio notes were then transported to otter.ai (an online platform that uses artificial intelligence to empower users with real-time transcription meeting notes that are shareable, searchable, accessible, and secure) for transcription. Participation of this study was completely voluntary so research participants were not given any form of compensation to get involved in this study.

3.7 Research Ethics

Several ethical issues need to be taken into consideration when dealing with research that involves the human population. Roulston (2010) indicates that ethical issues have to be addressed to prevent any form of misunderstanding in the research data collection process as well as to protect the rights

of respondents and the researcher. In this study, all ethical concerns regarding approval, informed consent, privacy, and confidentiality were adhered to. First, the Research Ethics Board (REB) at Saint Mary's University cleared my research ethics application (see Appendix 1). Following the clearance of my research ethics application of the REB, the informed consent form was embedded in the online questionnaire survey which was to be completed to map out their socio-demographic characteristics before the semi-structured interviews were conducted. Before the interview commenced, I introduced myself to the interviewee and provided a summary of the purpose of the research, and the potential harm and benefits. Only with the consent of the participants, the interviews were recorded. Through the informed consent form, I ensured that their participation in the research is voluntary, and the information provided will be kept confidential.

3.8 Data Analysis

This narrative inquiry used a thematic analysis approach to identify, organize, analyze, describe and report the themes that emerged from the collected data. According to Nowell et al. (2017), the use of thematic analysis crosses a wide range of research questions and epistemologies. Thematic analysis can also provide a detailed yet rich approach to a complex account of collected data, offering a form of analysis that is more accessible. A thematic analysis approach is chosen, usually with the use of interview transcripts, as it provides method of examination of the perspectives of different research participants while highlighting the similarities and the differences generating insights that are unanticipated (Nowell et al., 2017). When trying to interpret the experiences, views, opinions, knowledge of individual participants, a thematic approach is often used.

In analyzing and interpreting the data obtained from this research, processes such as; coding, finding themes, clusters and patterns were adopted. Miles and Huberman (1994) reveal three vital components in qualitative analysis – data reduction, data display, and the drawing and verification of conclusions. Data reduction occurs through coding, memoing, finding themes, clusters and patterns of the phenomena under investigation. In this study, the data were individually coded but analyzed collectively (Silverman, 2015). This process provided a holistic view of key issues in Black entrepreneurship. Using Otter.ai, the audio interviews were first transcribed before being analyzed. The thematic analysis process of Brawn & Clarke’s (2006) was employed for the data analysis and Brawn & Clarke’s (2013) procedure. The thematic analysis was done utilizing Dedoose software (an online-based qualitative data analysis software). The development of themes in the data interpretation occurred in the following ways – themes emerged out of the literature review, and also some themes that emerged from participants’ narratives. The initial step required getting familiar with the data. This involved reading the transcribed data repeatedly with the intent to identify reoccurring themes that emerged (Clarke et. al, 2015). With the aid of dedoose software, I coded all the demographic and socioeconomic characteristics such as age, gender, level of education, and other related backgrounds like migration history, type of business, business start year and country of origin which emerged from the survey questionnaire. The second stage involved coding across the broader themes regarding the lived experiences of Black entrepreneurs (Braun & Clarke, 2014). In this study, the researcher assigned two distinctive codes “CB” and “IB” for participants. The code “CB” refers to the Canadian-born Black entrepreneurs, while “IB” referred to the immigrant Black entrepreneurs.

This was accomplished through transcribing and coding all transcripts in order to answer the questions the research set out there to answer (Castleberry & Nolen, 2018). I used descriptors and

codes to identify reoccurring themes and patterns across the responses given by the research participants. After coding was done, I analyzed my data based on knowledge obtained from the existing literature as well as the themes that emerged from the narratives of the participants. As Wolcott (1994) suggested, data interpretation extends the analysis by raising questions, connecting findings to personal experiences, contextualizing the findings, and turning findings into theory. Another level of my interpretation involved making comparisons with the existing literature. Through this process, I was able to develop new findings and also reinforce the existing literature.

3.9 Conclusion

Qualitative methods were adopted for this study, incorporating zoom video conferencing interviews and a close-end survey for the research participants. The main motive for employing the qualitative method was to explore the lived experiences of Black business owners in Halifax, NS. These methods add up to the literature in the area of Black/Immigrant entrepreneurship, by providing a depth of individualized experiences to complement the dominance of quantitative methods that are often used in existing studies.

CHAPTER FOUR

PRESENTATION AND DISCUSSION OF FINDINGS

4.1 Introduction

The first section of this chapter presents key findings of the study and discusses the findings within the context of the literature reviewed. I start by presenting the demographic profiles of the research participants, and revisit research questions to provide a summary of key findings from the study. The remainder of the section discusses the findings based on the objectives which are; the motivating factors for Black entrepreneurship, challenges Black entrepreneurs encounter in establishing and operating their businesses, strategies are adopted by Black entrepreneurs to overcome the challenges and how different & intersecting socio-demographic factors such as race, and migration status impact the experiences of Black entrepreneurship. Relying on the mixed embeddedness and the intersectionality theoretical framework, I interpret and describe the significance of the findings, in light of the existing literature and highlight what is known about Black entrepreneurship in Canada as well as new insights discovered in this study.

4.2 Demographic characteristics of participants

The demographic profiles of the participants are presented in Table 4.1. For the purpose of managing confidentiality of research respondents and data analysis, the codes, "CB" and "IB" were used to represent Canadian-born Black entrepreneurs and Black immigrant entrepreneurs. Research participants constituted five Canadian-born Black and fifteen Black immigrant entrepreneurs. All research participants have their business located in the Halifax Regional Municipality. Their businesses included industries of manufacturing, retail and wholesale trading,

social services, health care, jewellery and accessories, fashion/clothing, beauty, event planning and transportation. The representation from different business sectors or industries is not even because the study opened to recruit participants from various industries without emphasis on equal distribution. Centering on Table 4.1, it can be deduced that the Canadian-born Black businesses are dominant in the manufacturing and consulting firms while most Black immigrant businesses are mostly found in the wholesale/retail, food service and event planning industries.

In terms of gender, females represented fifty percent (ten business owners) of the total participants, whereas males accounted for forty-five percent (nine business owners) and five percent gay (one business owner). The data from the respondents indicate that the wholesale and retail industries are dominated by Black male entrepreneurs, as majority of the female Black entrepreneurs find themselves in the beauty/cosmetic manufacturing and event planning industries. Concerning the number of years in business operation, majority of the Black-owned businesses are mostly new businesses, with only eight businesses existing before the Covid-19 pandemic. These businesses start years range between the years of 2000 and 2018, while 12 businesses were created amid the pandemic. Specifically, Canadian-born Black businesses appears to be older ranging from the year 2000 to 2020, while the Black immigrant businesses aged between 2016 and 2021. Interestingly, both Canadian-born Black and Black immigrant entrepreneurs show a higher level of education qualification as eighteen out of the twenty (90 percent) research participants attain a post secondary level of education, with only two persons (10 percent) having a senior high school diploma.

Participant ID	Gender	Country of Origin	Business Start Year	Business Type	Level of Education
CB01	Female	Canada	2019	Cosmetics Manufacturing	Bachelor's Degree
CB02	Female	Canada	2000	Retail, Event Planning & Consulting	Bachelor's Degree
CB03	Male	Canada	2020	Wholesale Trading	Bachelor's Degree
CB04	Female	Canada	2017	Jewellery and Accessories	High School Diploma
CB05	Female	Canada	2018	Mental Health Consultancy	PHD
IB01	Female	Ghana	2018	Restaurant	High School Diploma
IB02	Male	Nigeria	2017	Retail Trade	Master's degree
IB03	Female	Jamaica	2019	Event Planning/Clothing	Post Secondary Diploma
IB04	Female	Nigeria	2019	Fashion/Clothing	Master's Degree

IB05	Male	Rwanda	2016	Retail Trade	Bachelor's Degree
IB06	Female	Ghana	2016	Cosmetic Manufacturing	Master's Degree
IB07	Male	Nigeria	2021	Health Care/Social Assistance	Master's Degree
IB08	Male	Sudan	2019	Retail Trade	Post Secondary Diploma
IB09	Female	Zambia	2019	Retail Trade	Bachelor's Degree
IB10	Male	Eritrea	2016	Saloon/Barbering Shop	Post Secondary Diploma
IB11	Male	Tanzania	2020	Export, Import and Consultation	PHD
IB12	Male	Tunisia	2019	Food Manufacturing	Master's Degree
IB13	Female	Egypt	2019	Immigration Consulting Agency	Bachelor's Degree

IB14	Gay	South Africa	2020	Art Gallery/Restaurant	Bachelor's Degree
IB15	Male	Nigeria	2021	Transportation	Bachelor's Degree

Table 4.1: Demographic characteristics of Participants Source: Primary data (2022)

In this study, I investigate the experiences and challenges of Black entrepreneurs in Halifax, NS. Specifically, I examine their experience, barriers or challenges and the coping mechanisms they adopted. The following research questions were posed:

1. What are the motivating factors for Black entrepreneurship in Halifax, Nova Scotia?
2. What are the challenges Black entrepreneurs encounter in establishing and operating their businesses?
3. What strategies are adopted by Black entrepreneurs to overcome the challenges they face in their entrepreneurial practices?
4. How do different & intersecting socio-demographic factors such as race, gender, and migration status affect the experiences of Black entrepreneurship?

4.3 Motivational Factors for Black Entrepreneurship

The concept of motivation in this study refers to the driving force that influence individuals to create their own businesses. Respondents were questioned on what motivated them to get involved in entrepreneurship and to discuss their experience in their respective business. The motivational factors exhibited by the participants in this study are essential component of this research, as I believe it is through this lens that the Black business owners have identified and assessed opportunities and challenges in their entrepreneurial endeavours. These responses have been classified into two major categories of push and pull factors. These two factors are defined in detail and analyzed with the key findings to better understand the rationale of Black entrepreneurs in their decision to engage in self-employment.

While for some ethnic groups, it is easier to classify motivating factors for entrepreneurship into either push or pull factors, it is not the case for Black entrepreneurs in Halifax, NS. Participants in this study expressed a mixture of push and pull factors as the driving force that influence them to pursue entrepreneurship. The previous literature on Black entrepreneurship has asserted that most Black peoples are usually engaged in business not out of choice but out of necessity, mostly due to exclusion from the mainstream labour market opportunity (Rhyne, 1982 Teixeira, 2001, Uneke, 1996). However, the findings from this study indicate, although some Black people are disadvantaged in the mainstream labour market, most of them went into entrepreneurship deliberately to exploit the opportunities in Halifax. Thus, business owners were motivated by their experience (push or pull), displaying a high degree of preparedness and propensity which could provide new perspectives in the understanding of Black entrepreneurship. Generally, four factors such as; opportunity recognition, family needs/influence, previous entrepreneurial experience and labour market discrimination were broadly identified as the driving force towards Black

entrepreneurship. These factors are discussed below, and supported with the narratives from the participants in this study.

4.3.1 Opportunity Recognition

The desire to cater for a need within an ethnic community or enclave can motivate a person to go into business. Kloosterman and Rath (2001) argue that in order for any entrepreneur to start business activity, there exist accessible opportunities. They also added that, immigrant entrepreneurs does not only take advantage of opportunities that exist in the host country but also can create their opportunities through innovative ideas that previously may not have existed. For Black entrepreneurs in Halifax, spotting an opportunity in the market was the most significant pull factor that drive them into pursuing entrepreneurship. In this study, thirteen Black entrepreneurs (nine Black immigrants and four Canadian-born Blacks) indicated that, they were self-motivated to pursue entrepreneurship as they identified viable market opportunities in Halifax. These business owners mentioned it was not in their plans to establish a business when they arrive in Canada. Instead, they just happened to chance on an opportunity that provided them with an employment advantage.

For example, IB05 is one of the respondents who were pulled into entrepreneurship as result of opportunity identified within his own ethnic community. In 2006, he migrated from Rwanda to Halifax, NS as a refugee. He completed his master's degree at a Nova Scotia University and currently works for the Government of Nova Scotia. He recalls when he and his partner would drive from Halifax to Montreal, QC to buy African groceries and products. He mentioned that in the early 2000s, he could not identify any grocery store specialized in African goods in Nova Scotia so he realized that opening an African grocery store could be an opportunity to cater to the needs of his fellow Africans. Illustrating this, IB05 stated:

“So, I’ve been with the province since 2006. So, the idea of starting a business came out of necessity or the needs of our traditional food. I remember back then 2007/8/9/10 every summer we used to go to Montreal and then I will probability carry 2 or 3 coolers so that we can bring in some food, especially fish, especially tilapia and the other stuff that I could not find locally here because right now the population their African communities growing” (IB05, male).

Similarly, IB02 also migrated from Nigeria to Halifax in 2016 through the Nova Scotia Provincial Nominee program with his wife and kids to begin a new life. He identified that, getting foods of African origin was a major challenge for the community. For IB02, creating an African grocery store is an opportunity he could not let go. This is what he stated:

“It was a case of opportunity identification. So, when we came six years ago, we as a family, we had a challenge with so many of the products that we needed. And a lot of other families in our community also having those challenges. So, we saw that as an opportunity to start a business in that space, supplying groceries of African origin, and we identified that it was an opportunity and took advantage of it” (IB02, male).

For both IB02 and IB05, the presence of high concentration of Black immigrants in Halifax presented them an opportunity to go into entrepreneurship. They realized they can serve their ethnic niche market by selling the products of African origin. According to Rodrigo et al., (2018) and Shinnar & Nayir, (2019), the demand for cultural products and services by the ethnic community created market opportunities and motivated some immigrants to engage in entrepreneurship. This finding is also reinforced by a study Lassalle (2016) who argues that, ethnic

minorities usually position their business to serve ethnic market as they have a better understanding of the needs within the community.

4.3.2 Previous entrepreneurial experience

Prior business experience can influence people's decision to create new businesses as well as benchmarks for identifying and judging new opportunities. As mentioned earlier, previous entrepreneurial experience is relatively good predictor for starting subsequent businesses (Wright et al., 1997; Davidsson and Honig, 2003). Four respondents stated that they had entrepreneurial background prior to immigrating to Canada and that was what led them to establish a business after they settled in Canada. Thus, four Black immigrant entrepreneurs mentioned that their previous familiarity in entrepreneurship made them pursue entrepreneurship in their new community (Halifax Regional Municipality).

For instance, IB01 is an immigrant woman who migrated from Ghana to Halifax fifteen years ago with her daughter to join her husband who is a teacher. Before moving to Canada, she already operated her own restaurant and already had an experience in the food service industry so she decided to go into the food service business again after she found her feet in Halifax. For IB01, she realized the business rules and regulations in Halifax, Nova Scotia are totally different from Ghana so the strategy that worked for her was working in several restaurants for few years and learning how things work in the Canadian business environment before she could open her restaurant. She stated:

“With me, in general, even in Ghana, I am a person that loved being an entrepreneur. So even in Ghana, I run my own restaurants before I moved

restaurants and rental services before I moved here. So, when I got here, I didn't start my business right away. I worked in food establishments. I worked at the M. I also worked at a breakfast restaurant. I worked at RDs, it's a steak house and I also worked at an Italian restaurant. So, I didn't jump right into my own business but I worked in other places just to study how the new place I've moved into how things are and to see if it's suitable to start my business” (IB01, female).

Similarly, IB07 is a Nigerian immigrant who migrated to Canada in 2021 through the federal skilled worker program. He operates a healthcare workers recruitment company, where he recruits nurses from West Africa to Europe and North America. Prior to moving to Canada, he had lived and worked in four continents and had a successful health care recruitment company of which he recruited hundreds of nurses mainly from Nigeria and Ghana to the United Kingdom to offset the labour market shortage within their health care system. Dwelling on his prior experience, and identifying a similar challenge in the health care system in Nova Scotia, he decided to carry on with his business venture here in Halifax. He mentioned:

“Overall, my career has just been around marketing, sales, human capital development, trainings, and all that stuff, business consulting, which I've done pretty much and been able to work with people like Amazon in the UK, LP consult in Nigeria, and China as well, I worked with a couple of companies in two different cities, one in Thai Jo, which is like a tier two city and then in Guangzhou as well, which is one of the lower THC this as well, but overall was a good experience just learning, traveling. And when I got to Canada, I was like, okay, you know what, now it's time to put all of this experience I've gotten over the last year in business that I love, I would love to run and yeah” (IB07, male).

Shane's (2000) points out that prior knowledge about markets, customer problems, and knowledge about how to serve markets will influence individuals' discovery of opportunities, thus influencing entrepreneurial behaviors. These types of knowledge typically can be embedded in an individual's job experience. Therefore, the nature of jobs that an individual has taken may influence his/her entrepreneurial intention. Interestingly, four Black immigrants in this study indicated their decision to go into entrepreneurship was largely influenced by the prior experiences they had back home. Although these respondents acknowledged how business rules differ between Canada and their respective countries of origin. However, the issue did not act as a discouragement to them. Other researchers such as Wakkee and Moser, (2016) and Unger et al. (2011) also stated similarly that the re-entry process would need less time and effort if the entrepreneurs had prior experience in doing all the tasks to start the new business. This was the case for IB07, as he affirmed that getting his business started in Canada was not a big task. He added that, the demand for health workers is constantly there for Canada, especially for Nova Scotia and several African nurses for willing to work outside their countries of origin for a better payment and benefits. This finding is also consistent with Guerrero and Peña-Legazkue's (2019) study that the prior entrepreneurial experience together with networking and leadership skills help potential entrepreneurs collect and assemble the necessary resources to establish their new business after migration.

4.3.3 Family needs or influence

In this study, two Canadian-born Black entrepreneurs expressed that they choose entrepreneurship as a way to generate extra income to support their families. These respondents mentioned they were involved in lower earning jobs and they believe having their own business on the side will provide them with an additional income to support their families. For instance, CB04 is a mother of three children and works full time as a public servant for the provincial government. Considering

the added stress caused by the Covid-19 pandemic crisis and higher inflation within the province of Nova Scotia, she admitted creating her jewellery business on the side was a great opportunity to earn extra income to support her family of five. She mentioned that:

“I started my business to generate further income and to support my family of five. You know, as we know, everything seems to be going up within the province, especially with COVID and you know, our wages are not so you know; find their way to be able to manage a household with multiple children” (CB04, female).

Similarly, CB02 is currently a retail store and an event management company owner who started her first business at the age of seventeen. After getting her first cheque of social assistance, she decided not to rely on government support but created her own hair salon company. She stated:

“I did not want to be a number or statistic for the welfare. I did not want to be a single mum on social assistance having them give me a check for I don't know what \$100 a month where they can then dictate my life dictate who I see dictate where my child can and cannot go dictate who and I can and cannot be around. When they gave me my first cheque and they gave me the rules with that cheque and I was 17 and that rules were if I move out, I cannot have no one lived with me. I want to be a mother to a child, whatever they're like, whatever the rules they were back then” (CB02, female).

The narratives presented above demonstrate that these Canadian-born Black business owners were pushed out of their own will to engage in entrepreneurship in order to generate extra income to support their families. This finding adds to the conversation on the motivational factors that drive

Black business owners to become entrepreneurs. This is because the existing literature have identified the role of family's entrepreneurial background as a pull factor ushering people into entrepreneurship (Bates, 1997; Fairlie & Robb, 2007). However, this study has revealed that Canadian-born Blacks are pushed into entrepreneurship so as to be able to generate extra income to support their families.

4.3.4 Labour market barriers/discrimination

Existing studies suggest that in Canada and the US, immigrants, especially visible minorities facing unemployment, are more likely to resort to entrepreneurship because of challenges such as lack of recognition of their foreign credentials, segregated labour markets, and discrimination (Ahmad, 2020; Block et. al, 2019; Zaami, M., & Madibbo, A., 2021). In this study, two participants pointed out that unfavourable labour market situation was the motive behind their business establishment. Regardless of their experience, knowledge and skills, their working conditions were not satisfactory and made them consider pursuing an entrepreneurial venture of their own. Two Black immigrant entrepreneurs stated that they would not be successful in an employment position and drawing upon their negative Canadian workplace experiences, they believed that they had no other option but to create their own business.

IB06 owns a cosmetic manufacturing company. She migrated to Nova Scotia to join her husband under the family class immigration program. To IB06, human capital was not an issue as she earned two master's degrees in two prestigious universities in Europe (the United Kingdom and Sweden). However, she still believes she was oppressed in the mainstream labour market so having her own business was the best option. IB06 stated:

“Well, being around Europe, in my experiences as a Black person, um, I did my studies in Sweden and did everything to integrate in Sweden I speak fluent Swedish, and everything. But I felt like I was being restricted there so, I went to the UK and I studied in the UK but still, I still felt like I was still restricted in the UK.The struggle of having all the education. Still, wherever you go a black person, you struggle to find a job. That is what made me think that the best option is to be an entrepreneur” (IB06, female).

Another respondent, IB04 also recounted an unfair treatment at her job and considered business creation as the best alternative. IB04 is an event planner who migrated from Jamaica to Canada in 2017 under the Nova Scotia provincial nominee program. She possessed a post secondary diploma from Jamaica and worked as a caregiver for sometime until she took a program which landed her a role as an office administrator. However, due to unfair experiences she had at her job, she quitted to start her own business. She shares her experience below:

“I had Medical Office Administration program and that has challenges. The last place that I worked, or the two last places that I worked was a nightmare for me. I wasn't allowed to have a voice.” (IB03, female).

The participants explained that they were working hard in unfavorable conditions, but they were even more prepared to work for themselves through business operation. This explains that choosing self-employment was not an easier option but their negative experiences in the mainstream labour market triggered their decision to take a more difficult route, one for which they would take full responsibility. This finding partially reflects with the literature of ‘disadvantage theory’ (Light and Gold, 2006) which is embedded in a structural approach with an

emphasis on various disadvantages faced by immigrants and minorities in the mainstream labour market. Black business owners have expressed a series of discriminatory practices they encountered in the process of creating their business and some of the comments indicate they still face this issue due to the colour of their skin. These experiences of exclusion have restricted the full potentials of Black business owners to breakout into the wider market and further enforce them to stay within the ethnic niche markets.

4.4 Business establishment and management challenges

4.4.1 Introduction

In this section, I document, analyze and discuss the challenges that confront Black entrepreneurs in establishing and managing their businesses in Halifax. The challenges expressed by both Canadian-born Blacks and the Black immigrant entrepreneurs while establishing and managing their businesses are multifaceted and have been categorized into six overarching thematic areas; inadequate finance, operational delays, inadequate staffing, discrimination, strict business rules and regulations and inadequate visibility in the mainstream market. This section will use data extracts and present these in relation to the identified themes.

4.4.2 Inadequate Finance

Finance is an essential element in business establishment, sustainability and growth. The findings from this study indicate inadequate finance as the most important resource for business establishment and sustainability yet, it remains the most challenging issue faced by the Black entrepreneurs. These financial challenges range from where to identify financial resources, lack of collateral for loan applications, unsatisfactory credit score/ history, lack of formal social networks

who could connect them to financial opportunities and lack of intergenerational wealth. All these factors accounted for a higher rate of loan refusal among the Black entrepreneurs. Through her own social network CB01, a cosmetic manufacturing company owner was able to receive a grant from Nova Scotia Business Incorporation (NSBI) in partnership with Dalhousie University. She mentioned that Black entrepreneurs are not well positioned in the society of money network and also added that Blacks in Nova Scotia do not have generational wealth of which they could benefit from and create a business with. This is what she stated:

“When it comes to money, especially, it's all about who you know, and what connections you have. Because those connections, either will let you know what's out there, or they'll at least get you sitting in front of somebody to make your pitch. And in the black community, we do not have those resources, those connections, it's just, we just are not in that circle, where the money is. Another barrier when it comes to financial resources, is that, you know, a lot of us have debt, where, you know, we may not have that credit score that they're looking for another thing too, like, we don't have that generational wealth.and so that definitely plays a role. So now when you want to go get a loan, it is like, uh, you know, either you do not have creditor or hide it and so therefore, nobody's really willing to kind of take a chance on you” (CB01, female).

For CB01, inadequate finances for Black entrepreneurship goes beyond the issue of not being able to meet loan requirements. She believes that many Black families live on pay check to pay check and barely build an intergenerational wealth of which they could pass on from one generation to the next unlike the white counterparts. She also highlights the need for Black entrepreneurs to have a formal social network who could connect them with financial resources.

The lack of intergenerational and family wealth was also highlighted by an African immigrant who stated that, his Chinese counterparts in British Columbia and Lebanese business owners in Halifax have greatly benefited from intergenerational wealth. This is what he said:

“Another challenge, of course.....when you come here you are alone, you don’t have uncles, you don’t have whatever, whatever we are not established. We are the first generation; we have people who have been here for 5/6/7/8/9 or 10 generations and that is what we call ‘amassed wealth’, we don’t have wealth. But some of my colleagues I work with some have grandfathers and fathers, they’ve left their homes for them. Just imagine if you are starting a job here without worrying about a mortgage. You can do a lot of stuff without the mortgage. The mortgage kills, I’m telling you, and you can do a lot of stuff” (IB05, male).

For IB05, he believes not having access to intergenerational wealth as an immigrant poses an additional challenge to him. When probed, he mentioned unlike the natives who have benefited from their older generation’s wealth, buying a mortgage as an immigrant set you back in life. He further adds that his business and his life in general would have been so much better without the financial burden.

Another emerging factor which runs through the narratives of the participants is inadequate or no credit history. Two immigrant entrepreneurs also mentioned how having a good credit score in Canada impacts the accessibility of finance for entrepreneurial purposes. IB03 argues that some Black immigrants in Halifax do not know how the credit score system works and this lack of knowledge results in their loans application to be refused. This is what she stated:

“Sometimes all we need is to support but, it comes with a lot of criteria to get those support, especially a black immigrant, maybe you messed up your credit, because you didn't know how that system with credit worked” (IB03, female).

IB05, a grocery store owner, acknowledged that having a good credit score goes a long way than just business creation. He shared his experience below:

“But it's a challenge if, for example, if you're starting especially as an African guy, it's really big, a big problem. ... To them, I did not exist. If you do not have a credit history, if we have not been borrowing money, you are nobody. To be somebody you have to be borrowing. Okay. And in my culture and my tradition, borrowing is not a good thing” (IB05, male).

Some participants found loan application and requirement a bit complicated hence leading to their application being refused. For IB01, a restaurant owner, she admitted that for a person to increase his or her loan application approval rate, they must have asserts and other relevant requirements. She believed her application would not be successful if she did not have a collateral. She stated;

“But I went in for a loan we own condo and even with that we have to use a collateral. You have to have some asset, so if we didn't have our house, I don't think even the BBI [Black Business Initiative] loan will go through. So, to me, I know, you can't just go and say I want a loan to start a business when you haven't grown your business yourself a little bit or if you don't have assets” (IB01, female).

Similarly, IB09, a head wrap manufacturer also affirmed loan application to be cumbersome and mentioned the application requires a lot of things which is hard to come by hence leading to the refusal when she first applied for a business loan.

“Yeah, I think we’ve tried for sure. And, you know, I think the challenge with funding is that you need to have a lot of things, you know, like, I think at the time, when we were looking at funding, you have to be in business for like, a certain amount of time, whether it was like one year or two years, and then you needed to have like tax information completed for all of those years....” (IB09, female).

Almost all (fourteen) participants in this study expressed a negative experience with obtaining startup capital for their businesses. Previous studies found that, immigrants normally move to their host country with little or no money and they usually encounter other barriers to entering the labour market, including a lack of language skills, the non-recognition of overseas credentials, and unfamiliarity with the social, economic, and legal structure of the host society (Bonacich, 1993; Kim et al., 1989). These challenges eventually push them into entrepreneurship, but their chances of establishing a sustainable business is minimal. Again, Canada is one of the highest paying tax countries in the world (Enache, C.,2020), and the businesses in Canada are mandated to pay Canada Pension Plan of 5.7 percent for workers, while dealing with Worker’s compensation, business tax, business registration, minimum wage rule and keeping up with employment standard. This could create an additional barrier for potential entrepreneurs who may want to establish their businesses with small capital and employ workers. Some may give up the idea of establishing a new business. Some researchers have suggested that Black business owners are three times more likely to be denied credit application when compared to White business owners (Perry et al, 2020). This argument resonates with the findings in this study as several participants stated their loan

applications were rejected as a result of unmet requirements. Other scholars like (Fairlie et al., 2016 & Liberti & Peterson, 2018) also argue that financial institutions usually require a series of documentations and information such as business plan, financial statements, economic or business projections, and collateral, which leave Black entrepreneurs at disadvantage. Several participants of this study also found the loan application to be a bit cumbersome especially with the requirement of collateral which decrease their chances of getting their loans approved.

4.4.3 Discrimination

As the researcher asked participants to share their challenges, fifteen participants shared their personal stories and experiences of dealing with racial and gender discrimination in their particular field of work. While there are instances of blatant discrimination easily identifiable, some of the participants shared stories and experiences of instances not easily identifiable but discriminatory nonetheless.

For instance, IB03 (an event planner) believes that, her inability to achieve a higher level of business success as a result of her race, in a sense that people want to purchase her services at a very cheaper price because she is a Black woman in a decor business. When probed, she added that her line of business is dominated by white people who do not want to open any door of opportunity for her because of her race. She concurs that:

“It's not my gender, I have never found gender to be a discriminatory issue differ, but I strongly feel like it has to do with my race..... Traditional decor is really expensive, very expensive. You cannot walk up to a Canadian or Caucasian and say, I want this for this price. It's not even a conversation that you can have.It's

just not something that you have, so you see me as the cheaper option” (IB03, female).

CB04, a jewelry and accessory store owner also shared her experience establishing that at the beginning of her business, it was hard for her to gain the visibility she needed to be able to penetrate into the wider market. She mentioned that:

“For me, I would say that some of the challenges was the main one was being a black woman in business...it was hard to be able to get into markets, because a lot of times local markets there for, you know, the white community or, you know, to oftentimes I was the only black person, you know, in there. So that was difficult” (CB04, female).

CB01, a cosmetic manufacturing company owner, also expressed that other racial groups have a stereotype that Black businesses do not produce and deliver quality services on time, hence impeding her business establishment and growth. She concurs that:

“Another challenge, I do believe that exists as a black business owner is how other people perceive you.....There are some people who just will not purchase or even listen, because it's like, oh, well, it's probably not good quality, or they're probably, you know, going to be late, or probably can't fulfill the order. These general stereotypes that people have of the black community, I knew for some people would play, you know, in their mind.” (CB01, female).

With the lack of attention paid to the role of racial discrimination in the literature, some scholars have even argued that racial discrimination is no longer an issue for Black entrepreneurs especially; those in the middle class (Feagan & Imani, 1994). However, the findings from this study indicate discrimination as one of the most pressing challenges for Black business owners. Almost all of the participants mentioned racial discrimination as a major hindering factor to their business establishment, sustainable management and future growth. Sixteen participants acknowledged racial discrimination plays a role on every aspect of their businesses, whether being financial, networking and reaching for business visibility. According to Wade (2010), African American entrepreneurs face overt and covert racial discrimination in the process of establishing businesses and sustaining them. Similarly, Hodge and Feagin (1995), Meier and Lewis (1959) and Ogbor, (2000) identify racism as the utmost impediment in the U.S. entrepreneurship. The findings from this study are in line with these literature on immigrant entrepreneurship as Canadian-born Blacks constantly struggle with internalization of racism, especially in the early stage of their businesses due the stereotypes attached to the Black community, while the Black immigrant entrepreneurs indicated that, they were excluded from business opportunities due to their race.

4.4.4 Limited social network opportunities

Another major challenge that emerged from the narratives of the participants was inadequate social network opportunities. Previous studies have noted that entrepreneurs draw important resources from their social networks, and for Black business owners having access to good reliable social networks is vital for business growth. Conley, N. (2018) argues that without networking or developing social capital, businesses are incapable of sharing vital information and marketing in order to be successful. Even though many Black entrepreneurs in this study are involved in various

networking opportunities in Halifax, most of the respondents indicated they struggled with gaining visibility in the wider mainstream market. Almost all (sixteen) Black entrepreneurs in this study admitted their businesses suffered to gain visibility beyond ethnic niche market due to the limited network opportunities. Furthermore, they acknowledged that the Covid-19 pandemic has worsened the issue.

IB04 is among the participants who established their business in the midst of the Covid-19 pandemic crisis. She quit her job as an accountant whilst she was on a maternal leave just before the Covid-19 pandemic occurred. She expressed that Covid-19 pandemic crisis added an additional challenge for her business establishment because she could not effectively network with the community due to the Covid-19 restrictions. She stated:

“You know, I wanted to do a fashion show, get people to know more about me, but then COVID hits, and it was more of a challenge, you know, COVID itself was a challenge. I think the challenges I faced was more of the visibility, letting people know more about me” (IB04, female).

Similarly, IB03 also shared her experience with inadequate visibility within her field of business, expressing that, other industry players would not help promote her business. She concurs that:

“And I think recognition also, so okay, I'll give you an example. So today, until this day, recognition and acceptance that, here is another black event stylist doing something different, but she is so awesome. Should we put her on the platform with everybody?.... That's what I'm dealing with” (IB03, female).

Networks put a business in the position to gain access to larger global markets, and for minority entrepreneurs, networking with the business owners with similar background can yield multiple benefits, including methods and connections to overcome community specific challenges. However, the findings from this study indicated that, for seventeen Black business owners, getting their business to be recognized out there has been very challenging, especially with the emergence of the Covid-19 crisis. Most business owners noted that they are at disadvantage with networking because their connections were confined mainly to their co-ethnic enclave. Some of the Black entrepreneurs believe their white counterparts are into business naturally and win visibility without a struggle. The interrelationship of the themes emerging from the participants and the reviewed literature confirms networking as an essential element for Black businesses. What emerged constantly among the participants was with the use of family, friends and customers for business support. Due to the inadequate formal social networks of the Black businesses, most of the respondents relied on word of mouth from family, friends and customers for business marketing and growth. The finding from this study is consistent with the existing literature. For example, Bradford (2013), Fraser, (2003) & Young, (1998) indicate that Black entrepreneurs also have fewer informal and formal network contacts for securing key resources and information.

4.5 The Impact of Covid-19 Pandemic

The COVID-19 pandemic has presented unprecedented challenges in many ways. Across Canada, the Covid-19 pandemic crisis has caused an economic and labour market shock, affecting not only the production of goods and services but also consumption and investment. Since the onset of the Covid-19 pandemic, all businesses regardless of their sizes have suffered the repercussions of the crisis especially in areas of tourism, aviation and hospitality. Especially for self-employed persons, the implications have been more challenging (Kritikos, 2020). The narratives from the participants

in this study have also affirmed the negatives impact of the deadly virus on Black-owned businesses in Nova Scotia, however, an interesting finding from this study was that despite the Covid-19 pandemic being an economic shock, it created a lot of opportunities for twelve Black people to start their own business. Regardless of these entrepreneurial opportunities identified by 12 Black entrepreneurs, the narratives from the research participants have affirmed that establishing and growing these businesses among these Black entrepreneurs was not a smooth journey. Three major Covid-19 pandemic related challenges were expressed by the participants. These challenges included; strict business rules and regulations, business operations delay and inadequate staffing.

4.5.1 Strict Business Rules and Regulations

According to the Government of Canada (2022), regulations set the standards and rules that ensure the Canadian marketplace is safe, consistent and fair to everyone. Although, business regulations are in place to support a fair and competitive marketplace, and protect customers, workers, and the environment, they could also reduce efficiency and limit innovation (Davis, 2022). In this study, some participants cited they struggled with business and tax regulation in the process of establishment of their business in the Covid-19 pandemic crisis. To some respondents, the business regulations in Nova Scotia is a bit complicated and somewhat affected their business establishment and management.

CB03 is in the cannabis industry. He mentioned the opportunity for his business establishment stemmed from the Covid-19 pandemic when he realized a lot of people smoked and stayed at home at the beginning of the crisis. He expressed that, the rules and regulations surrounding the Cannabis industry within the province of Nova Scotia is cumbersome and as a new business owner, he had to go through hurdles to make things work. He mentioned that:

“.... there's so many regulations within the cannabis industry, especially here in Nova Scotia, it's a new industry, and you only make money” (CB03, male)

While highly motivated to start their own business, some respondents in the study noted about the difficulty in familiarizing themselves with Canadian business regulations. This was very evident especially in the midst of the Covid-19 pandemic crisis, which presented additional challenges for Black businesses. Despite the Canadian Covid-19 restrictions being more relaxed in comparison to other countries, more rules and restrictions were considered a hindrance for the Black entrepreneurs.

4.5.2 Business Operational delays

The Covid-19 pandemic severely disrupted supply chain globally and business owners and operators have suffered to maintain their operations, fulfill urgent demands and mitigate supplier challenges. The findings from this study indicate abrupt delays in Black business operations, especially when the Covid-19 crisis was at its peak. Sample narratives from the respondents describing these experiences are provided below:

“Yeah, no, for sure, um, we're really fortunate that our business was able to expand and grow during the pandemic. But we also experienced challenges as well, you know, shipping challenges and delays were issue finding and sourcing products, that was a challenge. some of the locations, and the companies that we sourced our fabric from, for a little bit of time, nobody had anything, because nobody was able to get any products or any supplies” (IB09, female).

For IB09, she affirmed that although her business was fueled by the Covid-19 pandemic and added she recorded a great number of sales during the period; however, she added at some point, her company had to pause with production due to the shortage of raw materials. IB05 also shared a similar challenge he faced during the pandemic:

“But the biggest challenge came about where to find products, we ran out of stock. I think last year and then to get the stock, it's been a challenge. We used to bring the fresh produce at least three, four or five times a year. But since there was nothing in 2021, there was nothing in 2020 for example and of course that affects us in terms of sales” (IB05, male).

IB05 owns and operates an African grocery store. His field of business was under the “essential business” category and was permitted by law to operate during the peak of the Covid-19 pandemic. He indicated that, prior the Covid-19 pandemic crisis, he was able to import fresh products from Africa at least on three occasions and in some cases on five occasions on a good year. He mentioned that due to the pandemic caused halt in transportation of goods and services, he wasn't able to receive any goods from Africa in the year of 2020. To him, this was a big blow to his business as his sales was significantly affected.

A common challenge expressed by the participants was disruption in supply chain. The closure of businesses and services that Black entrepreneurs relied on in their supply chains negatively affected their businesses. The participants indicated the ripple effects led to difficulty of producing goods and providing services, as well as challenge in reaching out to new customers and sustaining the existing customers. Two African store grocery store owners and a restaurant owner noted that in the midst of the Covid-19 pandemic, they managed to keep their business running because their

firms were classified as essential businesses and were given the mandate to operate. However, they added that delays in supply chain affected their productions and sales negatively. Several business owners in the manufacturing sector had to wait for months for raw materials to arrive and in some cases some businesses were forced to shut down temporarily.

4.5.3 Inadequate Staff

Although the world of work has been profoundly affected by the Covid-19 pandemic crisis, twelve Black entrepreneurs in this study were able to identify entrepreneurial opportunities in Halifax. However, in the process of establishing and managing their businesses amid the Covid-19 pandemic, five respondents stated they struggled with getting and retaining working staff. This is what some of the respondents stated:

“So I constantly worked, because we were short staffed and at the time, we started here at 4am, and then be here until midnight, between four hours asleep and 20 hours of work a day, seven days a week, because we just didn't have anybody to work and that still is a challenge now.” (IB12, male).

IB12 is an immigrant from Tunisia who owns a food production company. He did his master's program in Business in QC and moved to Nova Scotia after meeting his wife. He bought the food production business from a lady who had retired and left the business idle. IB12 bought the business and had to incur a huge amount of money on renovation and food manufacturing equipment. On top of these challenges came with a lack of qualified workers who could manufacture their specialized food item.

Five Black business owners also expressed the difficulty in getting workers for their business especially during the peak of the Covid-19 crisis. Due to government regulations to avoid the spread of the virus, several businesses were advised to shut down temporarily. The participants in this study had no other option than to close down their businesses and lay their workers off too due to the high level of uncertainty. When non-essential businesses were given the mandate to operate, it was hard for Black business owners to have their workers back to work. For instance, IB01, a restaurant owner explained that the emergency relief fund the employees were receiving from the government was more than what they were earning from the employment. The workers often end up choosing to stay home with their family and remain on the government assistance, as they considered the option safer and smarter. This is what she stated:

“And to be honest with you what the government was giving to them was more than what they earned when they come to work. So when you call them they don’t come so majority of the work was on my family and myself” (IB01, female)

4.6 Coping Strategies and Adaptations

Entrepreneurship is considered as a rewarding endeavour yet a stressful responsibility, as it is attributed with risk taking, income uncertainty, decision autonomy and intense work routines (Aldrich and Martinez, 2001; Boyd and Gumpert, 1983; Wiklund, 1999). Entrepreneurs are usually responsible for business opportunity recognition, business planning, acquiring resources, hiring of workers, solving business problems and making practical decisions in critical and uncertain situations (Douglas and Shepherd, 2000; Patzelt and Shepherd, 2011). Due to the nature of these tasks, they generally experience higher levels of stress compared to those hired managers (e.g., Buttner, 1992; Harris et al., 1999). Through this study, Black entrepreneurs have demonstrated a

wide range of experiences and challenges in their entrepreneurial practices. For most of them, they believe their race present them an extra set of layers which needs to be overcome to be able to reach the mainstream market and achieve a higher growth in the future endeavour. In this study, the participants expressed a wide range of coping mechanisms of which I have categorized into four themes of; family, friends/social network, having a positive mindset, government/organizational support and good quality product. The participants in this study relied on these mechanisms not only for their business-related challenges but also as strategies to recover from the Covid-19 pandemic.

An emergent coping strategy which runs through the narratives of the participants is relying on family, friends and social network. Although, the findings from this study indicate personal funds as the main source of start-up capital, some research participants indicated that they relied on their family and friends for financial support. Fifteen respondents also mentioned their families and social networks have been very helpful in marketing and advertising of their business as well as day-to-day management of their business. This was evident especially in the midst of the Covid-19 pandemic when some participants noted the support from their friends, family and social networks to be very critical. All of the participants acknowledged that the support provided by family, friends and co-ethnic communities was critical and comes in multiple forms – as moral support, business management, practical advice, labour, finance, advertisement and role model inspiration. For instance, IB07 (a Nigerian immigrant who operates a healthcare recruitment company) established that, his friends and family have been very instrumental in helping him reach new clients which would not have been possible, especially in the midst of the Covid-19 pandemic crisis. He stated: “Yeah, they, they - so my friends and family always support me by -because word of mouth is still very powerful in my line of work”. When probed, IB07 added that the primary

source of his startup capital was obtained from his family. Again, family support was extremely felt by the participants, especially those who were classified as essential services (example; restaurants and grocery stores). Respondents indicated that, as result of monies received from the government such as the Canada Recovery Sickness benefits, employees were unwilling to work as they government money was more than what they earned when they worked. At this stage, respondents relied largely on family members for their business operations. For IBOI (an immigrant woman who owns a restaurant) shares her experience, where she rotated business duties between her husband and daughter. She mentioned: “I go in early to do stuff, do lunch. My husband is a teacher, right, so during that time that school was closed and stuff, he will be with me in the morning to help me go through lunch and stuff. And then he will leave, I will stay in like, so like four o'clock and my daughter will come also take over to closing. So, we did stuff like that to you know, gain our energy back”. This finding is directly in line with the argument made by Liao & Sohmen, (2001) that family support seems extremely important during a business start-up process especially where financing opportunities are very tough. The authors add that immigrant families invest in their business venture with financial and human resources. Often, family members are willing to work for minimal compensation in exchange for a future gain and for the sake of being family.

Another dominant coping strategy exhibited by the participants in this study is having a positive entrepreneurial mindset. Masurel *et al.* (2004) as proponents of the culturalist approach argue that some immigrants and ethnic minorities have high entrepreneurial attributes born out of their cultural heritage and family upbringing, such as dedication to hard work, frugal life style, risk taking, ability to network and nurturing solidarity among co-ethnic groups. In this study, thirteen respondents indicated they had to stay positive and be resilient in dealing with challenges and

pressures passed by establishing and creating their businesses. Those respondents with a positive entrepreneurial mindset were able to stay calm and identified the opportunities that came with the pandemic, whereas others simply hoped that business activities would resume soon. For example, IB04 (a fashion designer) is one of those respondents who demonstrates that, the entrepreneurial journey has not been a smooth one and that she had to stay positive to fight through the adversities she faced in her entrepreneurial journey. She narrated that her life was way better when she was working as an accountant, and did not have her business but she added she never got depressed and always had a positive mind. Affirming this, IB04 stated:

“You know, one thing that I will say, keep me going is having a positive mind. Having a positive mind. I mean, there are times that you just sit down and you just be like, whoa, you will cry, your eyes out, you will be like, oh, what is happening to my life? My life was way better when I was working, when I was not starting a business, you know, but in all, I have never been depressed” (IB04, female).

This finding is in line with a Canadian study conducted by Nkrumah (2016) on the experiences of Ghanaian female entrepreneurs in Canada which noted a lot of his respondents adopted resiliency coupled with the persistence, initiative, and creativity to ward off any racial discrimination and other challenges they encountered.

Again, insights from the study indicate nine participants relied on government and organizational support for the establishment and survival of their businesses. For most business owners, government resources especially, startup capital was hard to reach at the beginning of their business establishment. Six respondents indicated they were turned down when they applied for

financial assistance from the banks. Two immigrant entrepreneurs indicated that financial institutions did not believe their business was viable enough for a loan. Although, most of the participants indicated their awareness of the availability of financial assistance from the federal and provincial level, most of these businesses were new and did not meet the requirement for grants and loans from the government. Only six respondents were able to obtain financial assistance from the government during the Covid-19 pandemic in the form of rent assistance. At the provincial level, six business owners also indicated affiliation with the organizations such as the Immigrant Services Association of Nova Scotia (ISANS), Halifax Chamber of Commerce, Center for Women in business (CFIB), the Black Business Initiative (BBI), and the Black Network Canada. Respondents mentioned they relied on these organization for training in advertising, marketing, pricing, customer service and networking.

Affirming this, IB06 (a cosmetic manufacturing company owner) stated:

“So, I pivoted, I pivoted by getting involved in training, did a marketing, I did a lot of marketing course, BBI, Black Business Initiative, was the first organization that offered a marketing course. I have been doing a lot of courses, so many courses, digital business, pricing. mastermind programs, you know how to scale up, so many people BBPA, Center for Women in Business, you name it, I jumped on any program because you know, during the pandemic, there were a lot of courses, online courses going on.” (IB06, female).

For three respondents, producing good quality products or improving upon their services was a way to keep their business running and stay afloat. Some participants believed that this strategy was efficient for them to reach out to the wider market and to be on par with their white counterparts. A respondent acknowledged that due to the existing stereotype against the Black

business communities for not producing high quality products and not delivering their services on time, she made sure to produce and deliver quality products so that helped grow the number of clientele and sustain her business. Affirming this, IB03 (an event planner) mentioned:

“So, the coping mechanism was strategic for me, I’m a black girl, I don’t have time to make mistakes. So, what I did was offered a good service. And I made, my service, very transparent and I communicated where I ended, I gave you more than what your book paid for. So, I had to use what was in my hand. So, if I can impact each customer that I served, that’s how my networking started to grow.” (IB03, female).

This strategy really worked effectively for the respondent as she believes the best way of ward off the existing stereotype among the black entrepreneurs is that they produce and deliver quality products on time.

4.7 Intersectionality of Black Entrepreneurship

In order to examine and understand the ways certain aspects of entrepreneurship were shaped by race, gender and migration status, I highlight the Black business owners’ entrepreneurial activities to throw light on how these various facets were shaped by the combination of these social construct. The intersection of race, gender and migration or citizenship status are reviewed in terms the process of becoming entrepreneurs, challenges and coping strategies in dealing with these challenges. The findings from this study indicate that race and migration status supersede the role of gender in the entrepreneurial experiences of the Black entrepreneurs.

In some ways, the Black's decision to engage in business establishment reflects the findings of existing studies of gender and entrepreneurship. Specifically, for women in this study, they are largely necessity driven to entrepreneurship whilst their male counterparts are more opportunity driven. In this regard, most Black women's choice to become business owners are dependent on their way to either escape labour market discrimination or to generate extra income to sustain their families. For instance, IB06 (an immigrant woman who owns a cosmetic manufacturing company) shares her experience on how she is still not able to find a meaningful employment despite possessing a master's degree from both Sweden and the United Kingdom. Her experience indicates an underlying barrier for her. She mentioned, "So really, it was my story, the background of struggling to find a job. The struggle of being having all the education. Still, wherever you go a black person, you struggle to find a job. That is what made me think that the best option is to be an entrepreneur". Similarly, IB04 (an event planner) also shared a story on unfair treatment from her work. She stated, "The last place that I worked, or the two last places that I worked was a nightmare for me. I wasn't allowed to have a voice.I couldn't bring myself to the table to discuss an issue that was really affected me, and how I performed in the workplace, it was not tolerated". Prior to opening her decor business in the midst of the Covid-19 pandemic, she worked as a medical administrator, she felt singled out of her job and decided to go into a decor business. Centering on the narratives of IB06 and IB04, I argue that Black immigrant women are vulnerable and prone to labour market discrimination than their Canadian-born female entrepreneurs. Interestingly, this finding highlights that being a Black female immigrant presents an additional challenge in the Halifax's labour market due to their racial background and unrecognized educational qualification. In the case of Canadian-born women, the desire to provide for their families acts as an important determinant to pursue entrepreneurship. Although, some immigrant

entrepreneurs indicated they have children here in Halifax but, their main decision to go into venture creation was not mainly determined by the needs of their families. However, in the case of Canadian-born female entrepreneurs, the need to generate extra money to support family was a huge factor of their entrepreneurial intentions. On the other hand, this study revealed majority of the Black male business owners as opportunity driven entrepreneurs as majority of them got involved into entrepreneurship due to an identified opportunity in Halifax.

Again, for Black immigrant entrepreneurs in this study, the presence of African immigrants in Halifax presented them an opportunity to create their businesses to serve their needs. Thus, Black immigrant entrepreneurs were able to tap into their ethnic enclaves/niche markets by setting up ethnic businesses (e.g., African grocery stores and restaurants) to serve their co-nationals. Interestingly, their transnational ties to their home countries present them an extra advantage to get resources and services from reliable sources. Affirming this, IB07 (a healthcare recruiter) states, “I’m getting access to the right contacts, and also just being on the back end, also building the funnel, you know, with my team back home, as well. And I have people in Ghana, Kenya, Nigeria, and also in the Philippines, so we just like helping me picture and put together that funnel as well”. IB07 highlights the ties not only to his home countries but also other parts of Africa and the Philippines, where he partners with other stakeholders to help him recruit health care workers. IB05 (an African grocery store owner) also states that, “Mostly, Africa; Ghana, Nigeria from Lagos and so we also get products from Ghana, mostly and then other products from Togo and Cameroon.....Over the years, I’ve built a good relationship with some suppliers for example. People trust me, we can send stuff without receiving payments first. Okay, I can pay in two weeks, three weeks and all kinds of stuff. So, once we have that kind of relationship, you don’t have to worry about the stock”.

On the other hand, the Canadian-born Black entrepreneurs in this study channel their businesses to cater for the needs of the wider population. Additionally, sourcing raw materials for business production differs in the case of Canadian-born entrepreneurs, they largely rely on manufacturers in either Nova Scotia or other Canadian provinces like Ontario, Prince Edward Island, Alberta and in some cases China and the USA. For instance, CB03 (an owner of manufacturing company) mentioned, “I mean, I just Google a little bit of research and then reach out send the email”. For him, he obtains raw materials by random online research and then emailing to inquire and placing an order. Dwelling on these narratives, this study reveals that Black immigrant business owners can benefit from reliable and trusted suppliers based on personal network than the Canadian-born Black entrepreneurs.

Another interesting finding this research reveals is the role of previous entrepreneurial experience as a major driving force for Black immigrant business owners. In particular six immigrant entrepreneurs (three male and three females) reported that their prior business experiences from their home counties ushered them to go into entrepreneurship in Halifax. Regardless of the difference in the business rules and regulations in the host country (Canada), these entrepreneurs portrayed a strong level of business experience and were very resilient that their businesses will be very successful when the Covid-19 pandemic is well taken care of. However, in the case of Canadian-born Black entrepreneurs, none of them possessed previous entrepreneurial experience prior to starting their businesses. They are knowledgeable in the business rules and regulations in Canada and trust to build their experience with time which will enable them to build a success business. Findings of the study indicate that the Canadian-born Black entrepreneurs are youthful, with their ages ranging between 24 and 36, while the Black immigrant entrepreneurs’ ages ranges from 30 to 59 years. Both the Canadian-born Black entrepreneurs and Black immigrant

entrepreneurs did not mention about their business succession plan to transfer business ownership to their children or any relative. Few respondents indicated that, if their children grow and they are interested in their line of businesses, they will guide them and hand over their business to them.

This study also reveals the intersection of race, gender and migration/ citizenship presents different challenges for the participants in this study. Although, the research participants demonstrated inadequate finance, discrimination and lack of networking opportunities as their most pressing challenges. However, inadequate finance was expressed as the biggest challenge for the black entrepreneurs. In terms of accessing financial capital, both male and female business owners demonstrated financial challenges which ranges from where to access to financial resources, lack of intergenerational wealth, lack of collateral and lack of credit score or history. These factors run through the narratives of both male and female Black entrepreneurs regardless of whether they are Canadian-born and immigrants. Accessing capital from financial institutions can be very challenging for both genders but it is more difficult for women than it is for men (Alkadry & Tower, 2013; Bruni et al., 2005; Gupta et al., 2009; Pines et al., 2010; Marlow & Patton, 2005). The findings from this study, however, demonstrate that both Black men and women's biggest challenge in business is the inadequate financial capital.

Regarding discrimination, this study demonstrates that women face more barriers than men and in the case of female immigrants, their situation is critical. As noted earlier in this section, two Black immigrant entrepreneurs shared their stories on the unfair treatment they faced in the mainstream labour market which triggered them to start their own business. The narratives from both the Canadian-born Blacks and Black immigrants in this study demonstrate racial discrimination is prevalent in the entrepreneurial practices. Again, the nature of racial discrimination differs among each group. In particular, the findings from this study indicate that the Black immigrant business

owners demonstrated the racial experiences based on their quest to obtain access to business resources (e.g., finance and market visibility) whilst the Canadian-born Black entrepreneurs expressed racial discrimination in the form of internalization. For instance, IB09, an immigrant manufacturer) asserted that:

“So, you know, whether it's like funding or loans, or even just the visibility in the market, you know, one of the things that we've noticed is that if I scroll through my LinkedIn, I don't always get to see, you know, the successful black entrepreneurs that are winning, but it's always easy to see, you know, every, like, let's say, Caucasian, you know, running businesses typically getting a lot of visibility as well, naturally” (IB09, female).

On the contrary, CB01 (a Canadian born retail store owner) shared her racial experience as:

“Another challenge, I do believe that exists as a black business owner is how other people perceive you. You know, one thing that I thought about when I launched, which I believe that probably non-black business owners did not think this. But it's our reality..... These general stereotypes that people have of the black community, I knew for some people would play, you know, in their mind” (CB1, female).

Dwelling on the narratives presented above, the Canadian-born Black and Black immigrants interpret and perceive racial discrimination differently. Thus, the Canadian-born Black entrepreneurs struggled with internalization of racism, especially at the early stage of their business creation, whereas in the case of Black immigrant entrepreneurs, they disregarded internalization of racism. In particular, the Canadian-born Black entrepreneurs in this study comes from a

generation who have endured a culture of anti-Black racism and systematic discrimination and have a perception that, Black businesses do not thrive and the community perceives them to produce less quality products and do not deliver their services on time. Whereas, narratives from the Black immigrant entrepreneurs indicated that, they have never experienced a culture of anti-Black racism prior to moving to Canada and so they do not carry any thought of systematic racism in the business endeavours, especially during the early stage of their business creation.

4.8 Mixed Embeddedness Theory and Black Entrepreneurship

Kloosterman et al. (1999) argues that social networks refer to both the neighborhood in which immigrant entrepreneurs are located, as well as more formal networks such as business associations. According to these authors, the ways in which immigrant entrepreneurs embedded with these groups would produce, create and influence opportunities for businesses. Thus, social networks come about as a result of an interaction between the economic and political-institutional context, as these are usually determined the geographic location of an immigrant entrepreneur.

In this study, majority of Black business owners were influenced to go into entrepreneurship as a result of economic opportunities identifies in Halifax. Thus, findings from the study indicate that economic context within which the Black business owners created their business varies. In particular, this study revealed that twelve out of twenty Black businesses were created during the period of economic downturn (in the midst of the Covid-19 pandemic), while few others established their businesses during the period of economic growth (before the Covid-19 pandemic crisis). For most immigrant entrepreneurs, the presence of African immigrants in Halifax presented

them an opportunity to channel their services to cater for their ethnic group, while Canadian born Black entrepreneurs channeled their businesses to serve the larger community/mainstream market. Findings from this study reveals that, Black entrepreneurs (both immigrants and Canadian-born) draw important resources from their informal social networks (friends and family) for their businesses than formal networks. They mostly relied on their personal and family members for their start-up capital as well as for unpaid labour in their business operations. A distinguishing feature among Black immigrant entrepreneurs is the presence of transnational links or networks. The study reveals most Black immigrant entrepreneurs relied heavily on their transnational links from their home countries for ethnic products, whereas the Canadian-born Black entrepreneurs relied on their local networks in Canada for their resources.

Again, Kloosterman et al. (1999) argued that immigrant entrepreneurship develops from the political-institutional context of the host country. Countries with flexible rules and regulations presents a conducive environment for both immigrants and natives to grow and sustain their businesses. Findings from the study reinforced the importance of flexible rules and regulations in ensuring a smooth transaction of business activities for both Canadian-borns and immigrants however, in the case of Black immigrant entrepreneurs, having flexible rules and regulations was seen to be more critical. This is because, they largely relied on their transnational networks from their home countries to keep their business running. Thus, a flexible rules and regulations that permit them to send and receive cultural or ethnic products is very critical. The occurrence of Covid-19 pandemic reinforced the importance of political-institutional in immigrant entrepreneurship. As a result of the federal and provincial rules and regulations which were implemented to curtail the spread of the deadly Covid-19 virus, only few businesses fall into the category of “essential businesses” and were permitted to operate their business in full capacity.

This study revealed that, only four out of fifteen Black immigrant entrepreneurs were allowed to operate in person at a full capacity at the peak of the Covid-19 pandemic crisis. Most Black-owned businesses were forced to shut down their business operations, with only few been able to pivot online based business. Thus, this study revealed that only two African grocery stores and two food services companies were eligible to operate at the height of the Covid-19 pandemic. This finding highlights the importance of structural embeddedness, especially for potential entrepreneurs especially, for Black immigrant entrepreneurs, structural embeddedness was deemed to be more critical as they mostly relied on their transnational networks from their country of origin for ethnic products or raw materials for their businesses. At the political-institutional level, the strict rules and regulations which were put in place by the federal and provincial brought most of their business endeavours at a halt. This resulted in shipping delays and manufacturers shut down which led a huge reduction in business sales. Gradually, transnational ties of Black immigrant entrepreneurs became weaker as rules and regulations did not permit them to import and export products to sustain their businesses. In the case of Canadian-born entrepreneurs, this study revealed that it was an advantage for them since their business largely catered for the mainstream market, so they mostly relied on local networks for their raw products, they were able to pivot their businesses online and operate them from home. They were able to operate their businesses and maintain their sales and customers simultaneously, whereas the Black immigrants in this study tend to be at a disadvantage with low sales and suffered from customer loss. Again, the study identified that, although the Canadian-born Black business owners in this study are knowledgeable about the market structure of Nova Scotia and are temporary benefiting from their local networks for their products or raw materials, however these opportunities are tend to be limited in the short

run and there is a potential advantage for the Black immigrant entrepreneurs with improved transnational networks and local knowledge gain over time.

CHAPTER FIVE

CONCLUSION

5.1 Introduction

In this study, I examined the experiences and challenges of Black entrepreneurs in Halifax, Nova Scotia. Employing the mixed-embeddedness and intersectional analytical framework, I wanted to understand how Black entrepreneurs' (Canadian-born Blacks and Black immigrants) experience and challenges emerge from and how they were shaped by social networks, economic context and the political-institutional environment. I wanted to understand how identity, particularly race, gender, and migration citizenship status influence the entrepreneurial activities of both Canadian-born Blacks and Black immigrant entrepreneurs. I involved twenty Black entrepreneurs (fifteen Black immigrants and five Canadian-born Blacks) and examined their motivations for going into business, the challenges they encounter in creating and managing their businesses as well as the coping strategies they adopt to overcome these challenges. This chapter summarizes the major findings of the thesis, posits the contributions this research makes to the existing literature and suggests recommendations and prospects for future research.

5.2 Purpose of the Study and Theoretical Contributions

This study aimed to understand the experiences and challenges of Black business owners when engaging with their ventures in Halifax. Additionally, this study looks into coping strategies which are used to ward off the challenges of these business owners. First, motivational factors that drive Blacks into business creation were examined, where four factors of opportunity recognition, prior entrepreneurial experience, family needs/influence and labour market discrimination. The most

dominant factor that triggered Blacks to go onto entrepreneurship is opportunity recognition, with majority of Black immigrants relying on strong presence of ethnic community as an opportunity to establish their businesses. For Black immigrants in this study, their transnational networks were very critical in their businesses creation and operation as they mostly served as the main suppliers of ethnic products. Both Canadian-born Blacks and Black immigrant entrepreneurs showed a greater propensity to entrepreneurship, however more immigrants tapped into their previous entrepreneurial experiences and used that as their advantage to reopen same businesses they had in their country of origin. Gender also comes into play with regards to the factors responsible for Black entrepreneurship. The study revealed more men to be opportunity driven entrepreneurs whereas women to be more necessity entrepreneurs. In particular, female immigrant entrepreneurs were forced to consider entrepreneurship due to a disadvantage they faced in the labour market whereas, Canadian-born females entrepreneurs were also driven by the needs of their families to generate extra money to sustain their families.

Regarding the major challenges encountered by the Black entrepreneurs are inadequate finance, discrimination and inadequate social networking opportunities. An interesting finding of this study was that, despite the negative implications of the Covid-19 pandemic on Black owned businesses, many participants in this study identified business opportunities fueled by the COVID-19 pandemic crisis. However, inadequate finance was recorded to be the most challenging resource for Black businesses. More importantly, this finding highlights financial capital as the most important resource in the creation and sustaining Black-owned businesses. While the need to address discrimination in the mainstream labour market, the role of formal social networks must be highlighted as a great tool for Black businesses to thrive. The research participants also highlighted the role of family in business management and advertisement through word of mouth.

However, the participants have stressed the need to get access to formal social networks to be able to reach out to the mainstream market. This study also looked into the impacts of Covid-19 pandemic crisis where the strict rules and regulations, operational delays, and inadequate staffing were identified as the challenges caused by the pandemic.

Although, the few existing research on Black entrepreneurship in Canada has examined the experiences of Black entrepreneurs. However, these studies have largely focused on Canadian gateway city of Toronto as well as few prairie region of Saskatchewan, Alberta and Manitoba. Moreover, these studies have mainly paid attention to either Canadian-born Blacks or Black immigrants and have ignored to examine how the experiences of each group differs from each other. In addition to the absence of empirical research on Black entrepreneurship in Halifax and the province of Nova Scotia in general, there is a gap in conceptual development of Black entrepreneurial experiences. This research is one of the few studies in Canada that adopts an intersectional lens to explore the differences in the entrepreneurial experiences between Canadian-born Blacks and Black immigrants in Canada. Although, these groups are of the same race, however adopting an intersectional analytical framework has offered new way to understand that their positionality has generated different and varied experiences for them in their entrepreneurial practices. On the other hand, mixed-embeddedness is a popular model to examine how macro and meso-level forces including social networks, the economic context and the political-institutional environment shapes the entrepreneurial experiences of immigrants. Additionally, intersectional emerged as a popular theoretical framework to explore the identity and hierarchies of power including, gender, race and migration/citizenship status plays in the realms of entrepreneurship. Adopting these theoretical frameworks led me to three key propositions. The first suggestion is that Black entrepreneurs are embedded in the social, economic, and politico-institutional context

of the host country. The second proposition is that the experiences of both Black immigrant and Canadian-born entrepreneurs differs and are intersectional based on personal attributes including gender, migration/citizenship status, and race. The third proposition is that intersectionality influences Black entrepreneurs' embeddedness in the social, economic, and politico-institutional context of the host country.

5.3 Limitations & Future research direction

During the research process, unforeseen circumstances and limitations were presented to the researcher especially, during the data collection stage. Due to the federal/provincial regulation and restrictions in order to control the spread of the COVID-19 virus, the researcher adjusted the interview process from in-person to virtual platform (Zoom teleconference meetings). The onset of COVID-19 also shifted the direction of the research questions to include the challenges of navigating the impact of the COVID-19 pandemic in participants' business practices. In addition, the participants had different technological capabilities and various living conditions while conducting interview and these may have affected the process of online interviewing. In one instance, an interviewee had a child constantly intervening the interview process. This also included differing internet speed access, video conferencing specifications and other kinds of distractions which occurred at participants' environment. Online interviews also made it challenging for the researcher to fully gage any cues (e.g., facial expressions and body gestures) elicited as opposed with in-person interactions.

This study is a significant step in filling the gap in research on Black entrepreneurship in Canada. However, more research is needed in this field of which recommendations are made. First, a comparative study between first and second generation of Black entrepreneurs on their lived experiences using an intersectional approach is needed to establish the extent to which they differ

or merge. Additionally, more studies are needed to document the experiences of Black Immigrants who migrated to Canada through the business class category and those who migrated into Canada with different immigration pathways. Finally, it will be very interesting and insightful to conduct a comparative study on entrepreneurs along the same lines involving Black entrepreneurs in mid-sized cities like Halifax, Saint John with Canada gateway cities like Montreal, Toronto, and Vancouver. This will allow us to know if the challenges that Black entrepreneurs residing in Halifax face are barriers peculiar to entrepreneurs in Halifax or if these challenges are also experienced by other Black entrepreneurs in Canada. All these would assist government and policy makers to tailor their strategies and policies to assist entrepreneurs accordingly to be successful.

5.4 Policy Recommendations

Based on the findings from this study, several recommendations have been deduced for policy makers and service providers. A major problem, which initiated this study, is the lack of existing knowledge around the struggles faced by Black business owners in Canada. The purpose of this qualitative study was to explore the challenges/barriers Black businesses owners face in creating and sustaining their businesses with a small sample. While some participants acknowledged there has been some improvements over the years, this study confirms Black entrepreneurs are still disproportionately deprived of access to financing which is critical for establishing and maintaining their business. As inadequate finance was captured as the most pressing challenge for Black entrepreneurs, policy makers and stakeholders should team up with immigrant serving organizations such as the Immigrant Services Association of Nova Scotia (ISANS) and connect directly with Black entrepreneurs to educate them on accelerator programs, available financial resources and potential credit history. Additionally, the major banks or financial institutions should

work together with the African Nova Scotian organizations to promote entrepreneurship within the community via lowering the barriers to financing. Also, hiring more Black bankers and financial advisors who can provide adequate information and viable borrowing options for potential and existing business owners will be an effective way to lower financial barriers among potential and active Black entrepreneurs.

The second most mentioned barrier to entrepreneurship for the Blacks in this study was racial discrimination. Although the findings from this study might portray that blatant racial discrimination may not be occurring, there are subtle instances of racial discrimination faced by Black entrepreneurs in Halifax. It is recommended that policies and resources aimed at serving the needs of Black entrepreneurs are led and administered by Black leaders who can better understand and provide tailored solutions to the challenges of Black business owners. Lastly, the narratives of the research participants suggest that policy makers, stakeholders and institutions should approach the existing barriers to Black entrepreneurship with a multicultural perspective. Findings from this study have proven that, although Black entrepreneurs are of the same racial background however, their backgrounds and experiences are very diverse from each other.

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APPENDICES

Appendix A: Recruitment Poster Seeking Research Participants:

The Experiences and Challenges of Black Entrepreneurs in Halifax
SMU REB#22-002

Dear business owners in HRM,

I am inviting you to participate in the study which examines the experiences and challenges of Black business owners in Halifax Regional Municipality. This study will delve into the motivation factors for Black entrepreneurship in HRM, the challenges Black entrepreneurs encounter in establishing and operating their businesses, as well as the strategies that are adopted by them to overcome the challenges they face in their entrepreneurial practices.

If you are 18 years and over and a self-identified racially Black entrepreneur who is currently operating your own business in HRM, you are eligible to participate in the study. If you agree to participate in the study, you will be asked to complete a short on-line survey questionnaire and join in an interview. The survey will take about 10 minutes. The interview will occur on zoom video conferencing platform and it will take about 60 minutes. The information collected for the study will be kept confidential. Your participation in this research is completely voluntary and you can choose not to participate or to withdraw from the study at any time. If you are interested in participating in the study, please contact me by email. If you have any queries, please do not hesitate to contact:

Gabriel Nimoh Tawiah

Saint Mary's University

Tel: (782) 640 -1917

Email: gabriel.nimoh@smu.ca

Appendix B: Informed Consent Form

Title: The Experiences and Challenges of Black entrepreneurs in Halifax

SMU REB FILE # 22-002

Researcher: Gabriel Nimoh Tawiah (Department of Geography and Environmental Studies), Email: gabriel.nimoh@smu.ca and Phone: 1-782-640-1917.

Supervisor: Dr. Min-Jung Kwak, (Department of Geography and Environmental Studies), Email: min-jung.kwak@smu.ca and phone 1-902-420-5736.

You are invited to participate in a research project entitled “The experiences and challenges of Black entrepreneurs in Halifax”.

Introduction:

My name is Gabriel Nimoh and I am a master’s student in the Department of Geography and Environmental studies at Saint Mary’s University. As part of my master’s program, I am conducting research, which is titled “The Experiences and Challenges of Black Entrepreneurs in Halifax Regional Municipality”, under the supervision of Dr. Ming-Jung Kwak.

Purpose of Study:

The purpose of this study is to examine the experiences and challenges of Black business owners in Halifax Regional Municipality (HRM). Findings from research will inform academics, policy makers, and other stakeholders to provide adequate resources or programs for Black entrepreneurs and furthermore help them build a more equitable business environment.

What to expect from the study:

If you agree to participate in the study, you will be first asked to complete a short online survey questionnaire to gather your socio-demographic information. After the survey, I will meet you for

an interview which explore your experiences and challenges as a Black business owner in Halifax, NS. The interview questions will cover factors for Black entrepreneurship in Halifax, the challenges Black business owners encounters in establishing and managing their businesses and the strategies they have resulted to overcome those challenges.

Length of Time:

It will take about 10 minutes for the survey and about 60 minutes for the interview. Both survey and interview will take place only once.

Withdrawal from the Study:

Please note that this study is completely voluntary, and you can choose to skip or not to answer any questions in the survey and the interview. You may also withdraw from the study at any time without having any form of consequences. If you decide to withdraw your participation after an interview has already been conducted, the data will be deleted and destroyed completely. Please note that once the research findings are published, it will be impossible for you to withdraw from the study. I expect the completion date of the study is August 2022.

Possible Benefits:

The findings from interviews will be reported to immigrant community organizations and government officials in hopes to create a more successful, and inclusive policies for Black business owners in Halifax, NS.

Possible Risks:

This research poses a minimal level of risk to participants. Potential social and/or emotional stress may arise while discussing the challenges and experiences with the labour market or employment, integration, relocation and immigration.

If you feel discomfort during or after the interview, you are encouraged to contact your family

physician or seek assistance via mental health crisis line (1-888-429-8167). You can also check <https://mha.nshealth.ca/en> for more available support.

Confidentiality:

The ethical duty of confidentiality includes safeguarding participants' identities, personal information, and data from unauthorized access, use, or disclosure. The survey platform that I will use is Qualtrics and the terms of conditions for the software can be found here: <https://www.qualtrics.com/terms-of-service/>.

Your identity and identifiable information will be kept confidential. Once the data are collected, all data files will be identified by code number and stored in password protected computers of the researchers. Interview transcripts uploaded into a qualitative coding software will be anonymous, using a code number. The interview data coding program that I will use is QDA miner and here you can find the terms of conditions for the software, <https://q9j3s8w6.rocketcdn.me/wp-content/uploads/2020/04/Terms-and-conditions-Provalis-2018.pdf>.

Recording of Data:

The zoom interview will be video/audio recorded with your consent. You may request to stop the recording at any point during the interview. The recording will be done via zoom and the data file will be saved in the researcher's own, password protected device (not cloud). The recordings will be only used to transcribe the audio data. Transcription will be done using a transcribing software, Otter.ai. For the terms of services and privacy policies of Otter.ai, please check the link: <https://otter.ai/terms-of-service> and <https://otter.ai/privacy>. For more information of the terms of services of Zoom, please check the link: <https://explore.zoom.us/en/terms/>.

Use, Access, Ownership, and Storage of Data:

I will keep the data for about five years. All data files will be kept in encrypted hard drive of a password protected computers of the researchers. Only the researchers of the study will have access to the data files. After the five-year retention period, I will delete the project related files from the devices and destroy the data with the best available software application.

Sharing of Results with Participants:

If you wish to receive a one-page summary of the research findings, please let me know after the interview. I will send you the report upon completion of the study. My thesis will also be available at The Patrick Power Library at Saint Mary's University and can be accessed online at <https://library2.smu.ca/handle/01/13285> .

Questions:

You are welcome to ask questions before, during, or after your participation in this research. If you would like more information about this study, please contact: Gabriel Nimoh at 1-782-640-1917 or via email at gabriel.nimoh@smu.ca. My supervisor Dr. Min-Jung Kwak may also be contacted at 1-902-420-5736 or via email at min-jung.kwak@smu.ca.

Research participant rights and protection

The Saint Mary's University Research Ethics Board has reviewed this research with the guidance of the TCPS 2 based on three core principles: Respect for Persons, Concern for Welfare and Justice. If you have any questions or concerns at any time about ethical matters or would like to discuss your rights as a research participant, please contact ethics@smu.ca or 902-420-5728.

Consent:

Clicking “Yes, I agree” button below means that:

I understand what this study is about, appreciate the risks and benefits, and that by consenting I agree to take part in this research study and do not waive any rights to legal recourse in the event of research-related harm.

I understand that my participation is voluntary and that I can end my participation at any time without penalty.

I have had adequate time to think about the research study and have had the opportunity to ask questions.

I agree to participate in the interview.

I agree to be audio/video recorded for the interview.

Yes No

Appendix C: The Survey Questionnaire

The Experiences and Challenges of Black Entrepreneurs in Halifax Questionnaire

SMU REB #22-002

Researcher: Gabriel Nimoh Tawiah

Supervisor: Dr. Min-Jung Kwak

1. What is your gender:
 - a. Male
 - b. Female
 - c. Non-binary
 - d. Prefer to self-describe as below:
(Specify) _____
2. Which country are you originally from? (Country dropdown menu)
3. In what year were you born? _____(Year dropdown menu)
4. How long have you lived in Nova Scotia?
 - a. 0 to 2 Years
 - b. 2 to 5 Years
 - c. 6 to 10 Years
 - d. Over 10 Years
5. What is your migration status in Canada?
 - a. Student visa or landed immigrant
 - b. Permanent resident
 - c. Citizen
6. Do you have permanent resident status/ Canadian citizenship in Canada?
 - 1) Yes → Continue
 - 2) No → Go to Question 7.
7. Under which immigration programs did you become a permanent resident in Canada?
 - 1) Nova Scotia Nominee Program
 - 2) Skilled workers
 - 3) Business class (Entrepreneur/ Self-employed/ Investor)

4) Family class

- 5) Caregiver stream
- 6) Refugees or refugee claimants
- 7) Other (please specify) _____

8. What is the highest level of education that you have completed?

- a. High school education or below
- b. Trade and/or college level post-secondary certificate/diploma
- c. Undergraduate level University degree
- d. Masters degree/Professional degree or higher

9. What type of business are you currently operating?

- a. Construction
- b. Manufacturing
- c. Transportation and warehousing
- d. Wholesale trade
- e. Retail trade
- f. Accommodation and food services
- g. Finance, insurance and real estate
- h. Health care and social assistance
- i. Professional, technical and scientific services
- j. Arts, entertainment and recreation
- k. Other (please specify) _____

10. What is your **total gross annual HOUSEHOLD income** from all sources (before tax and social insurance deductions)?

- a. Under \$30,000
- b. \$30,000 - \$49,999
- c. \$50,000 - \$79,999
- d. \$80,000 - \$119,999
- e. \$120,000 - \$149,999
- f. Over \$150,000
- g. Prefer not to answer

11. What is your **total gross annual PERSONAL income** from all sources (before tax and social insurance deductions)?

- a. Under \$30,000
- b. \$30,000 - \$49,999
- c. \$50,000 - \$79,999
- d. \$80,000 - \$119,999
- e. \$120,000 - \$149,999
- f. Over \$150,000
- g. Prefer not to answer

12. How long has your business been in operation?

- a. 0-2 Years
- b. 2 to 5 years
- c. 5 to 10 years
- d. Over 10 years

13. Which neighbourhood in Halifax Regional Municipality is your business located?

(Short Answer)

14. What is the size of your business of employment (including all employees)?

- a) 1 to 4 employees
- b) 5-19 employees
- c) 20-99 employees
- d) 100 or more employees

15. In what mode, do you operate your current business? If you are using a mixed format, please select all that apply

- a. In-person customer service in the physical premise
- b. Remote mode/on-line platform
- c. Mobile service provision by visiting different locations

16. What was the main source of capital for establishing your business?

- a. Personal funds
- b. Family or Friends
- c. financial institution e.g., Bank
- d. Local or Provincial
- e. Federal Funds
- f. Other (Please specify)

17. What was the main challenge(s) you encountered in establishing your business?

- a. Difficulty in Accessing Startup Capital
- b. Inadequate network opportunity
- c. Difficulty in obtaining affordable working space
- d. Difficulty in attracting and retaining customers
- e. Finding the Right Business Location
- f. other (Please specify)

18. When you started your business, who were your target customers?

- a. Your ethnic community in local area (your City, Town, Village)

- b) The general community in local area (your City, Town, Village)
- c) The larger community in Nova Scotia
- d) The larger community in Canada
- e) The international community
- f) Your home country (transnational community)

19. What was the main reason for establishing your own business? (Select All that Apply)

- a) To escape racial discrimination in the job market
- b) To build family or personal wealth or to gain financial freedom
- c) As a result of Inadequate human capital such as language skills, education and Canadian experience
- d) To attain higher social status
- e) As a result of Racism
- f) The zeal for independence or being your own boss
- g) To contribute to or give back to the community
- h) A sense of achievement or fulfillment
- i) If Other (Please specify)

20. In your opinion, do you think these indicators have affected the establishment, the growth and success of your business?

Please choose from the scale below the one that best applies in each case.

Strongly agree	Agree	Neutral/depends	Disagree	Strongly disagree
1	2	3	4	5

A)	Your Nationality	1	2	3	4	5
B)	Your Race	1	2	3	4	5
C)	Your Language	1	2	3	4	5
D)	Gender	1	2	3	4	5
E)	Your Current Level of Education	1	2	3	4	5
F)	Your Socioeconomic status	1	2	3	4	5

Appendix D: Interview Questions Guide

The experiences and challenges of Black entrepreneurs in Halifax

SMU REB #22-002

Interview Guide

General Business Questions	Probing questions
<p>What is the name of your company?</p> <p>- Where did you get the idea for this business?</p>	<p>-Can you tell me more about your business?</p> <p>- Where are you located? Do you own/rent this location? If renting, has rent increased/decreased?</p> <p>- How long have you been operating?</p> <p>- What products/services do you sell?</p> <p>Where do you get these products from?</p> <p>-Do you have any business partners? Are you the sole owner?</p> <p>-Is this the first business you have ever owned?</p> <p>- How many employees do you employ?</p> <p>Tell me about them, are they immigrants, family/friends, Nova Scotians?</p>
<p>Motivations or Reasons for Setting up Business</p>	<p>Probing questions</p>

<p>I would like to hear about how you got into entrepreneurship?</p> <p>Why did you decide to start your business?</p>	<p>-Was this in response to anything? (Job market/language barriers/ racism, or was this a lifelong dream)</p>
	<p>-What were the first steps you took to start this business?</p>

	<p>-Any assistance Family/friends? Financial advisors? Local organizations (e.g., ISANS)?</p> <p>-What services did they provide?</p> <p>Has your business changed since you started it?</p> <p>- Does your business strategy involve using your (or any specific ethnic or cultural origins) cultural origins as a marketing strategy?</p> <p>- If so, can you tell me about these strategies?</p> <p>Has the city played a role in this?</p>
Experience owning a business	<p>- Can you tell me what your experience has been like owning a business in NS?</p>
Challenges in Creating and Managing Business	
Reflecting on your own experience to date, what are the main challenges and barriers you have faced in creating your business?	<p>-Are these reoccurring or were they more prominent during the Startup Phase of the business?</p>
Was access to skilled labour a challenge to entrepreneurship in Canada?	

<p>-Are business taxes a huge challenge to entrepreneurship in Canada?</p>	<p>Are the taxes fair? Are they based on the profits you make or the size of your company?</p>
<p>Was accessing credit/finance from the bank difficult when you started?</p>	<p>-Is it still difficult now that you are established?</p>
<p>-Are your consumers only Blacks or they are made up of other racial groups who live in Nova Scotia?</p>	

What are three important barriers you encountered when starting your business?	-Which of them was the most challenging?
Did you feel discriminated against because you are Black when you tried entrepreneurship?	If Yes, how so? In what ways do you think you were discriminated against? Was it due to your race and gender, immigration status or social class?
What are some of the challenges Black entrepreneurs in Halifax encounter when they go into entrepreneurship?	
Are the aforementioned challenges peculiar to Black entrepreneurs or they are experienced by another racial group in Halifax?	How do you know?
If they are peculiar to Black entrepreneurs, why do you think that is the case?	
Did any of the challenges make you want stop at any point of your career?	If any what challenge was that?
Why do you think most Black people are not into entrepreneurship?	
Do you agree most Black people fail in entrepreneurship because they venture into ethnic businesses? Why?	
Do you think Black businesses have a low	What do you think are some of the reasons

survival rate in NS?	why most Black businesses have a low survival rate?
Adaptation Process and Coping strategies	
What kind of coping strategies have you sought and adopted?	<p>-Which resources have been useful and important for you?</p> <p>-What did you find lacking the most while you try to deal with many challenges?</p> <p>-If any, what has been the role of technological innovation in your business? What were they and how important have they been in your business operation?</p>
Role of Gender, Nationality, Race and social class in Entrepreneurship	
Do you think your gender, nationality, race and social status played a role in entrepreneurship?	If so? Please explain further

<p>As a Canadian born Black Business owner, does your condition generates different experiences in creating a business in Halifax?</p> <p style="text-align: center;">Or</p> <p>As a Black immigrant Business owner, does your condition generates different experiences in creating a business in Halifax?</p>	<p>If so, do your think your situation differs from Black immigrants operating business in Halifax? If so why?</p> <p style="text-align: center;">Or</p> <p>If so, do your think your situation differs from Canadian born Blacks operating business in Halifax? If so why?</p>
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Thank you for your participation in the study.

If you wish to receive a summary report of the study, please let me know.

I will send you the report via email once the study is completed.

Appendix E: List of Mental Health Resources in Nova Scotia

Name of Resource	Contact
1. Nova Scotia Health Mental Health & Addictions	Phone: 902-424-8866. Toll Free: 1-855-922-1122 (mha.nshealth.ca)
HRM	
2. Bayers Road Community Mental Health	902.454.1400
3. Bedford/Sackville Community Mental Health	902.865.3663
4. Cole Harbour/Eastern HRM Community Mental Health	902.434.3263
5. Dartmouth Community Mental Health	902.466.1830
6. West Hants Community Mental Health	902.792.2042 Addiction Services (1.866.340.6700)

Appendix F: FEEDBACK LETTER

The Experiences and Challenges of Black Entrepreneurs in Halifax

SMU REB File # 22-002

Researcher: Gabriel Nimoh Tawiah (Department of Geography and Environmental Studies),

Email: gabriel.nimoh@smu.ca and Phone: 1-782-640-1917.

Supervisor: Dr. Min-Jung Kwak, (Department of Geography and Environmental Studies),

Email: min-jung.kwak@smu.ca and phone 1-902-420-5736.

Date:

Dear Participant:

I would like to thank you for your participation in this study.

As a reminder, the purpose of this study is to examine the motivations, challenges and opportunities experienced by Black business owners in Halifax. The data collected during interviews will contribute to a better understanding of the experiences of Black business owners.

Please remember that any data pertaining to you as an individual participant will be kept confidential. Once all the data are collected and analyzed for this project, I plan on sharing this information with the business communities of Black entrepreneurs and the research findings will be presented at academic conferences.

If you are interested in receiving more information regarding the results of this study, or if you have any questions or concerns, please contact me at either the phone number or email address listed at the bottom/top of the page.

If you would like a summary of the results, please let me know by providing me with your email address. When the study is completed, I will send it to you. The study is expected to be completed by August 2022.

As with all Saint Mary's University projects involving human participants, this project was reviewed by the Saint Mary's University Research Ethics Board. Should you have any comments or concerns about ethical matters or would like to discuss your rights as a research participant, please contact the Chair of the Research Ethics Board at 902-420-5728 or ethics@smu.ca.

Sincerely,

Gabriel Nimoh Tawiah