

# Entrepreneurial Needs of Immigrant Women in Saskatchewan

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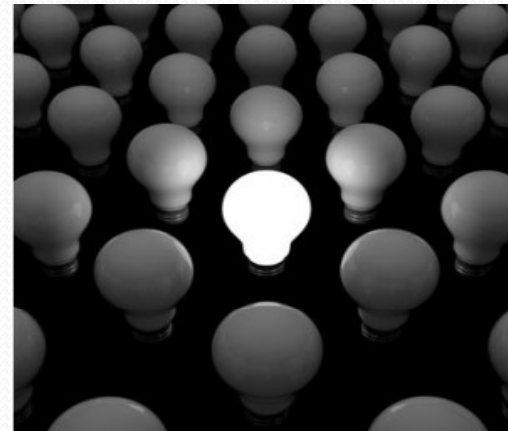
# Literature Review

- Significant increase of women entrepreneurs around the world
- Lack of studies about immigrant women entrepreneurs



# Literature Review (cont'd)

- Motivation
- Needs
- Best Practices



# Common Characteristics of (Immigrant) Women Entrepreneurs

- 35-45 years old
- Married with children
- Well-educated
- Started a business after a discouraging experience in the labour market
- Need for flexible hours to combine professional and personal life



# Sample

- 10 immigrant women
  - 6 started a business
  - 4 planned to start a business
- 6 business service providers
  - Business advisors, bankers, settlement coordinator

# Characteristics of the sample

## Characteristics of interviewed immigrant women

Age	Average: 42.3 years, Range: 25-55
Country of origin	Ukraine (3), Nigeria (1), India (1), Iran (1), Argentina (1), Colombia (1), South Africa (1), Swaziland (1)
Length of stay in Canada	Average: 5 years (62 months), Range: 9 months – 15 years
Education	Bachelor's degree(6); Post-secondary diploma (1); High school (2); Elementary school (1)
Profession before coming to Canada	Social psychologist, Teacher, Physician, Business owner, Photographer, Seamstress, Early learning educator, Civil servant, Food engineer
Children	
Number	Average: 2.2, Range: 0-5
Age	Range: 9 months – 35 years
Immigration Status	Canadian Citizen (4), Permanent Resident (5), Work Visa (1)
Stage of business:	Aspiring (4); Existing: (6), 2 were not actively involved in their business although it was still existing



# Findings

1. Immigrant women entrepreneurs in Saskatchewan resemble Canadian-born women (rather than “so-called” ethnic entrepreneurs).
2. Immigrant women are advantaged by their knowledge of and connection to foreign markets, particularly the market in their country of origin.
3. Immigrant women entrepreneurs are largely unaware of services that could assist them with their business.
4. Immigrant women, as sole proprietors of a business, are very rarely clients of business service providers and banks.

# Findings (cont'd)

## Business characteristics

Motivation to start a business	Pull factors	To do something they enjoy and know well To fill a need in the market To do something that benefits the community To be able to provide for themselves and their children
	Push factors	Find something to do when they cannot practice their original profession Find means to survive economically
Financing		Personal savings – strongly preferred Loans Credit cards Husband's support
Clientele		General/anyone People speaking their first language
International trade		Base of the business (1) Supplies from outside Canada (6)
Contacts from home country		Help to start a business (1) Help to receive supplies & know-how (6) No involvement (3)

# Findings (cont'd)

5. Seeking professional advice increases the chances for starting and operating a successful business.
6. Immigrant women have a limited access to conventional loans from banks.
7. Traditional banking institutions show a little interest in helping newcomers establish small businesses in Canada.
8. A local financial institution has the greatest potential to help newcomers with financing the business start-ups costs.



## Findings (cont'd)

9. A Lack of understanding on both sides create barriers in business start-up.
10. Low level of English skills jeopardizes chances for starting and operating a successful business.
11. Instead of developing new services and programs, promotion and integration of all currently available services is necessary in order to help immigrant women start businesses in Saskatchewan.



# Recommendations

1. Coordination of services/Information centre
2. Promotion of immigrant entrepreneurship
3. Seeking alternative financial resources
4. Easily accessible information
5. Increasing networking opportunities
6. Business communication classes
7. Guidelines for culturally aware and sensitive services

# Policy implications

- Initiation of cooperation with local financial institution
- Look for a partner to start a business information centre (e.g., EFSK)

Thank you.

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