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Labour Market Challenges and Entrepreneurial Activities of Bangladeshi Immigrant Women in Toronto: A Family Perspective

Marshia Akbar & Valerie Preston

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Labour Market Challenges and Entrepreneurial Activities of Bangladeshi Immigrant Women in Toronto: A Family Perspective

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Abstract

Non-recognition of foreign credentials and work experiences, complex professional accreditation systems and employers' requests for 'Canadian experience' deskilled immigrants and channel them into low-paid, part-time and precarious jobs. We examine the strategies that immigrant families adopt to cope with labour market challenges. Applying an intersectionality lens, our study illustrates how family goals and familial roles, sentiments, and norms shape the diverse entrepreneurship pathways of immigrant women as they confront economic marginalization. Drawing on the narratives of university-educated Bangladeshi women who migrated to Toronto as spouses of highly skilled men, the research examines their decisions to seek paid employment, start businesses and operate home-based businesses. Though similar barriers faced many Bangladeshi couples as they sought employment in Toronto, they adopted diverse strategies to combat the economic marginalization that they experienced. Bangladeshi women in this study played a crucial role in ensuring the economic survival of the family by adopting diverse pathways to entrepreneurship.

Keywords: Bangladeshi Immigrant Women, Canadian Labour Market, Immigrant Entrepreneurship, Family Strategies, Intersectionality, Home-based Businesses, Non-home-based Businesses

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1. Introduction

Migration and integration are inherently gendered; with different negotiations and outcomes for men and women (Dion and Dion 2001; Lauster and Zhao 2017). Gender norms, interplaying with class and racialization processes, influence the social and economic integration of immigrants (Anthias and Mehta 2003, 2008; Hondagneu-Sotelo 1994, 1999; Romero and Valdez 2016; Willis and Yeo 2000). The literature on economic integration and labour market trajectories primarily focuses on immigrants as individuals rather than as members of families in which gendered processes shape the employment decisions of men and women (Bauder et al. 2019). A growing number of studies confirm that the family is the crucial unit of survival and a basis for resistance against racialization and discrimination (Baker and Benjamin 1997; Bauder et al. 2019; Creese et al. 2008; Martin 2019; Menjivar 1999; Tienda and Booth 1991; Vorley and Rosgers 2012). Family roles influence the search for income opportunities and men's and women's diverse employment decisions (Ali and Baitubayeva 2019; Menjivar 1999, 2003). This study responds to recent calls (Bauder et al. 2019; Shields and Lujan 2019, Ali and Baitubayeva 2019) for research investigating immigrants' employment decisions using a family perspective by investigating how family circumstances and family roles influence Bangladeshi immigrant women's pathways to entrepreneurship in Toronto, Canada. With its focus on the ways that family circumstances shape the entrepreneurial activities of Bangladeshi immigrant women, the study also exemplifies intersectional research about immigrant entrepreneurs that goes beyond the traditional focus on immigrant men from specific ethnic groups (Anthias and Mehta 2003; Mirchandani 1999; Romero and Valdez 2016). An intersectional approach to immigrant entrepreneurship is important as immigrants in the same ethnic group often do not have similar access to financial and social resources required for starting and operating a business due to their intersectional positionality based on gender, race, and social class (Romero and Valdez 2016). Looking at Bangladeshi women in different family circumstances helps us understand how various intersectional factors, particularly gender roles and family relations influence their engagement in diverse entrepreneurship.

Immigrant families often do not conform to traditional Canadian notions of a nuclear family with a bread-winner husband, a home-maker wife and their biological children (Ali et al. 2019; Bauder et al. 2019; Treuthart 1990). Many immigrant families include a group of people related by blood, marriage, adoption or emotional ties living in the same or separate households (Ali and Baitubayeva 2019) do not always conform to the nuclear family model of a married or common-law couple (with or without children) or a single parent with at least one child living in the same household¹ that underpins immigration policies (Hudon 2016). Nuclear family is also the basis for Canada's economic class migration that allows a principal applicant to come to Canada with dependent family members. Due to our focus on economic class Bangladeshi immigrants, in this paper, we examine the family strategies of Bangladeshi immigrant married couples with or without children living in a single household.

Most immigrant women in Canada (81%) are members of a family (Ali and Baitubayeva 2019). However, an emphasis on the labour market trajectories of people admitted as skilled immigrants, the majority of whom are men, and on individuals rather than on families has reduced attention to women's roles in the settlement of immigrant families. Drawing on a family perspective (Bauder et al. 2019), the case study of Bangladeshi immigrant women illustrates the employment barriers that many racialized immigrant women

¹ "The referent of the family is kinship, while the referent of the household is geographical propinquity or common residence ... in numerous societies families do not form households, and in even more instances, households are not composed of families" (Yanagisako 1979).

and their husbands experience and documents the various family strategies that shape their entrepreneurship. In much of the immigrant entrepreneurship literature, men have been the subject of study due to their socially constructed roles as breadwinners and their status as principal applicants (Ali and Baitubayeva 2019). Studies focus on immigrant men's efforts to overcome employment challenges by entrepreneurship and often overlook women's key roles as entrepreneurs themselves and as family members of male entrepreneurs (Anthias and Mehta 2003; Mirchandani 1999). We argue that a family perspective allows for an intersectional lens and reveals how family norms, family interrelations, and gender roles and social class shape the ways in which racialized immigrant women engage in different types of entrepreneurship. The study recognizes women's diverse entrepreneurial activities by comparing Bangladeshi women's pathways to home-based and non-home-based businesses and identifies the factors that influence the various entrepreneurial activities that Bangladeshi immigrant women conduct inside and outside the home.

Detailed information from in-depth interviews demonstrates the gendered nature of women's pathways to entrepreneurship. The study describes how women's decisions about operating home-based and non-home-based businesses are shaped by their husbands' employment experiences and the economic goals of the family. The study is presented in four major sections. Section I outlines an intersectional approach to immigrant entrepreneurship that considers how family interrelations often shape the employment and entrepreneurial pathways of immigrant women. The succeeding section provides a description of Bangladesh immigrants' employment outcomes in Toronto and outlines the data collection methods including a summary of the social characteristics of the Bangladeshi immigrant women who participated in the study. Section III documents the employment challenges and financial difficulties that Bangladeshi women and their husbands experienced in Toronto. Bangladeshi women's engagement in home-based and non-home-based businesses is analyzed in the last section that compares the types of businesses operated at the two locations and investigates how family strategies encouraged women to operate businesses inside and outside the home.

2. A Family Perspective on Labour Market Integration

Employment challenges often delay the settlement and integration of newcomers in Canada (Shields and Lujan 2019). Systemic racism, such as employers' and professional associations' failure to recognize international credentials and work experience, poses major challenges as immigrants seek stable employment commensurate with their qualifications (Bauder 2003; Gupta 2009; Man 2004; Akbar 2016, 2019; Man and Preston 1999; Teelucksingh and Galabuzi 2007; Hou and Picot 2016). Despite selection policies that favour well educated and experienced applicants, recent immigrants, especially racial minorities, often experience deskilling. They often take up low-paid and low-skilled jobs resulting a persistent gap in earnings between the Canadian born and immigrants who settled in Canada after 1980 (Aydemir and Skuterud 2004; Banerjee 2009; Gupta 2006; Hiebert 1997; Lightman and Gingrich 2013; Pendakur 2001; Reitz and Banerjee 2007; Schellenberg and Maheux 2007; Pendakur and Pendakur 2011; Tastsoglou and Preston 2005).

In this context, another branch of research has examined the role of self-employment in shaping immigrants' labour market outcomes in Canada (Li 1997, 2000, 2001; Green et al. 2016; Abada, Hou, and Lu 2014; Lo 2009; Teixeira 2001; Teixeira et al. 2007; Razin and Langlois 1996). The fact that immigrants have a higher self-employment rate than the Canadian born population encourages researchers to explore how various social and economic factors influence their engagement in entrepreneurship. Recently, Romero and

Valdez (2016) have called for an intersectional analysis of immigrants' entrepreneurial activities. They argue that in the United States and United Kingdom, the literature indicates that gender and race as well as ethnicity shape immigrant entrepreneurship. In Canada, there is also growing evidence that racialized immigrant women often experience 'a double jeopardy' (Buzdugan and Halli 2009) as they are subject to gendered and racialised discrimination in the labour market (Li 2000, 2001; Pendakur 2000; Man 2004) and struggle with patriarchal gender norms and roles in their households. Traditional gender roles and women's limited social networks often make it difficult to engage in paid work (Phan et al. 2015) and influence their decisions about entrepreneurship (Anthias and Mehta 2003; Maitra 2013).

We use a family perspective to examine women's diverse pathways to entrepreneurship. Although, most immigrants come to Canada as family units rather than as individuals, the role of family in immigrants' labour market integration has often been overlooked (Shields and Lujan 2019). Proponents of a household or family approach to settlement and integration argue that resources provided by the family and the contributions of all family members are crucial for integration (Bauder et al. 2019). Focusing on the economic outcomes for individual immigrants rather than considering the economic circumstances of immigrant families also heightens the invisibility of women in settlement. In Canada, the skilled economic migration stream is dominated by men, while women still constitute an overwhelming majority of those who arrive as 'dependents' (Adsera and Ferrer 2015). Women are often overlooked in discussions of newcomers' labour market trajectories that still focus on the experiences of male skilled immigrants (Ali et al. 2019). However, recent studies suggest that immigrant women who come to Canada as dependent spouses of skilled immigrants make crucial economic contributions. They take survival jobs to meet the financial needs of their family, while carrying out unpaid domestic and care work and providing emotional support to their spouses and children (Ali and Baitubayeva 2019). A family-centered approach recognizes the economic and non-monetary contributions of immigrant women and highlights the influence of gender roles and family relations on economic integration.

2.1. The Place of Family in Immigrant Entrepreneurship

Explanations of immigrant entrepreneurship have evolved from a focus on entrepreneurship by necessity to a nuanced appreciation of entrepreneurship by opportunity. In the 1970's self-employment was seen as a means to combat immigrant unemployment and underemployment (Light and Bonacich 1988). Cultural explanations focused on the advantages of immigrant entrepreneurship for ethnic groups with a history of entrepreneurship and willingness to share resources such as labour, financial capital, and customers (Waldinger et al. 1990; Lo 2009; Light 2004; Zhou 2004). In the 1990s, mixed embeddedness theory emphasizes how economic and institutional contexts (i.e., business vacancies, legal and regulatory structures, access to ownership and government policies) influence immigrant enterprises (Rath 2002; Lo 2009; Ram et al. 2001; Kloosterman et al. 1999). The theory highlights how the interplay of ethnic and financial resources and socio-economic institutional frameworks shapes immigrant entrepreneurship.

The above three explanations of immigrant entrepreneurship have been used in the Canadian context. Li (1997), Green et al. (2016) and Abada et al. (2014) emphasized that blocked mobility in Canadian labour markets encourages some immigrants to become entrepreneurs when they settle in Canada. In other cases, immigrants in Canada take advantage of ethnic and family resources to establish and operate businesses (Kwak 2000).

The institutional context that varies across Canadian provinces and territories also influences immigrants' entrepreneurial activities (Hiebert 2002).

While the literature acknowledges that immigrant businesses are often family enterprises in which family members collaborate to maximize collective wealth (Gold and Light 2000; Sanders and Nee 1996; Waldinger et al. 1990; Valdez 2016), little critical attention is devoted to the concept of the family. In much of the literature, it is conceived as a patriarchal institution in which men draw on different types of resources including the unpaid labour of women and children to establish and operate enterprises (Anthias and Mehta 2003, 2008; Bankston and Zhou 2002; Lo 2009; Nee and Sanders 2001; Valdez 2016; Pécoud 2004, 2010; Dhaliwal 1998, 2000). Women are mostly represented as the 'silent' and 'hidden' contributors to male-operated businesses. Studies of family businesses document how immigrant women often provide voluntary work and organize their everyday lives based on the business but do not make any decisions and cannot claim business ownership as men in the family control the finances and businesses decisions (Dallafer 1994; Dhaliwal 1998; Sanders and Nee 1996, Nee and Sanders 2001; Kwak 2002). Women are viewed as unpaid helpers rather than co-owners and co-managers.

To document and explain the experiences of female immigrants in family businesses often requires an intersectional approach to entrepreneurship (Romero and Valdez 2016). Social class, gender norms, and other dimensions of identity often affect immigrant women's business roles, the types of businesses that they start, and their access to family resources to establish and sustain businesses. Studying South Asian immigrant women entrepreneurs in the UK, Dhaliwal (1998) found that unlike working class women who play secondary roles in family businesses, middle class women who operate independent businesses play visible roles and control the businesses, though major decisions may still be made in consultation with their husbands and other male family members. Differential access to family resources by class and gender shapes the entrepreneurial activities of women in immigrant families. Studying fifty middle-class Mexican immigrant entrepreneurs in the USA, Valdez (2016) describes how household dynamics influence access to family-based resources, such as family labour, financial capital, and inheritance. Patriarchal and gendered family roles and responsibilities tend to favour investments in entrepreneurial activities by middle class men rather than by middle class women. A comparative study of businesses operated by British-born and immigrant women in the United Kingdom (Anthias and Mehta 2003) demonstrated that families offer different support to male and female entrepreneurs. Women receive little help from their families to establish and operate businesses. Family is not always a 'happy heaven' - as Anthias and Mehta (2003) suggest - it is also a site of conflict where negotiations about women's business interests often receive less priority than the economic interests of the male members.

Gender roles and differential access to family resources influence the type and location of the businesses operated by immigrant women. Within patriarchal social structures, women often have less access than men to a family's financial resources for business purposes. Women's responsibility for social reproductive work and many men's relative freedom from responsibility for social reproduction may also place women at a disadvantage. Compared with their male counterparts, many women have less time to invest in business activities and to build the social networks needed to operate and sustain a business (Anthias 2007; Anthias and Mehta 2003; Mirchandani 1999). In response to these gender inequalities, women often start businesses that require low investments and yield limited profits. In some cases, immigrant women operate home-based businesses to reconcile their families' needs for additional income with the household work expected from mothers and wives (Giles and Preston 1996; Leonard 2001; Ng 1990; Maitra 2013). In other cases, a husband's well-paid job encourages an immigrant woman to run a home-based business as a hobby for pocket money (Dallalfer 2004).

Acknowledging the contextual nature of immigrant women's entrepreneurial activities, this study examines how the labour market challenges facing Bangladeshi immigrant women and their husbands influenced the types of businesses established and operated by immigrant women. Bangladeshi women's stories indicate how the employment barriers that they and their husbands faced in Toronto required a re-evaluation of the family's social-economic status and re-negotiation of gender roles. Their experiences also shed light on how family strategies shape entrepreneurship. Specifically, the study investigates the links between husbands' employment experiences and Bangladeshi women's entrepreneurship by comparing the decisions and entrepreneurial experiences of women who operate businesses from their homes with those of women who operate non-home-based businesses.

3. Background and Data Collection

Toronto is home to the largest number of Bangladeshi immigrants (55.3% of 31,975 Bangladeshi immigrants in 2016) in Canada. Most Bangladeshi women migrate to Toronto as dependents of spouses or other family members². According to the 2016 census, the majority of Bangladeshi immigrants living in Toronto (65.6%) are economic immigrants, admitted as skilled workers or as business investors. Among Bangladeshi economic immigrants, only 37.5% were principal applicants and 62.5% entered Canada as dependents of principal applicants. Men comprise 85% of principal applicants, whereas women comprise 65% of secondary or dependent applicants. Women also comprise 63% of immigrants sponsored by other family members.

Like other racialized newcomers in Toronto, Bangladeshi immigrants, both men and women, are well-educated and the men have high rates of labour market participation. Nevertheless, the 2005 median family income of Bangladeshi immigrants, \$38,257, was only slightly more than half that of white immigrants, \$73,392 (Akbar 2019). The income gap is also evident in the high percentage of Bangladeshi households that report low incomes³. More than a third of Bangladeshi immigrant households in Toronto, 34.8%, have incomes below the low-income cutoff, almost five times the percentage of white immigrant households (7.7%) (Akbar 2019). In part, low family incomes reflect the recent settlement of Bangladeshis in Toronto. A majority of Bangladeshi immigrants in Toronto arrived after 1990, with half migrating between 2000 and 2006, unlike a majority of white immigrants that arrived before 1990 (Akbar 2016). Many settle in *Bangla Town*, the largest residential and business concentration of Bangladeshi immigrants in Toronto. Located around the intersection of two major Toronto streets, Danforth and Victoria Park Avenues, local businesses in *Bangla Town* attract Bangladeshis and other Asian immigrants from the entire urban region (Ghosh 2007, 2014; Halder 2012). Home to the largest concentration of Bangladeshi immigrants in the metropolitan area and a magnet for shopping and community

² Immigrants enter Canada as permanent residents under three major categories: economic class immigrants, family sponsored immigrants, and refugees. There are two subcategories of economic class immigrants: principal applicants who immigrate as skilled workers, and secondary applicants who accompany principal applicants as their dependants. (<https://www.canada.ca/en/immigration-refugees-citizenship/corporate/publications-manuals/immigration-category-confirmation-permanent-residence-copr.html>).

³ Data for low income families are based on the Low Income Measure (LIM). The LIM is a fixed percentage (50%) of adjusted family income where adjusted indicates a consideration of family needs. The family size adjustment reflects the precept that family needs increase with family size. A family is considered to be low income when their income is below the LIM for their family type and size. (<http://www5.statcan.gc.ca/cansim/a26?lang=eng&id=1110015&p2=46#F6>).

activities for the entire immigrant population, *Bangla Town* was an ideal site for investigating women's entrepreneurial activities.

The participants for this research were recruited through South Asian Women's Rights Organization ([SAWRO](#)), a community-based organization that has been providing settlement and integration support to Bangladeshi newcomers in Toronto since 2007. The first author provided voluntary services at the organization for six months, from April-September in 2012, to gather knowledge of the Bangladeshi community and develop relations with Bangladeshi women. With help from the executive director of the organization and other community members, purposive snowball sampling⁴ was used to select Bangladeshi married women who came here as accompanying spouses of the principal applicants and are working in home-based or non-home-based entrepreneurship.

All of the twenty-eight married Bangladeshi immigrant women who participated in this study live in *Bangla Town*. Women narrated their experiences operating home-based and non-home-based businesses in lengthy semi-structured interviews that asked about their families' and their own migration histories, labour market experiences, and decisions to become entrepreneurs as well as the challenges and benefits of entrepreneurship (Denzin and Lincoln 2000). All the women had entered Canada as dependents of principal applicants. At the time of the interviews, all but one woman had children, and more than one-third was caring for young children under the age of 5 years. At the time of the interviews, sixteen women were involved in home-based businesses and twelve women operated businesses at other premises.

The two groups of business operators differ in terms of age, educational attainment, and length of residence in Canada (Table 1). Younger women, less than 35 years old, are more likely to work in home-based businesses and older women are more likely to operate non-home-based businesses. Among the Bangladeshi business operators who participated in this research, the women who operate home-based businesses tend to be more educated than those who operate non-home-based businesses. Eight home-based business operators were university graduates, while only three of the women operating non-home-based businesses had obtained a university degree. Home-based business operators had settled within 15 years of the interviews. Most of them arrived after 2005 and all of them migrated to Canada since 2000. Their length of stay in Canada is shorter than that of most women who operate non-home-based businesses. All the non-home-based business operators migrated to Canada before 2000. Two had lived in Canada for close to 30 years and five for more than 15 years. All non-home-based business operators are homeowners, whereas all home-based business operators were renters. The longer period of stay may have helped non-home-based operators acquire the financial capital needed to invest in a business and a house (see Li 2001 and Green et al. 2016). The social characteristics indicate that young and educated Bangladeshi women who operate home-based businesses are financially struggling in Toronto compared to non-home-based business operators who have a better financial status.

⁴ The researcher's involvement with SAWRO, a Non-Governmental Organization serving Bangladeshi immigrant women, facilitated the recruitment of a non-representative sample.

Table 1: A Snapshot of the Interview Participants						
Interview Participants	Age Range	Marital Status	Education	Year of Arrival in Canada	Type of Self-employment	Additional Employment
Home-based Business Operators						
IP-3 Selina	25-34	Married	College Diploma	2010	Beautician	N/A
IP-4 Priya	35-44	Married	University Degree	2009	Catering	Work in a Restaurant
IP-5 Sumaiya	35-44	Married	University Degree	2010	Music teacher and Child care	N/A
IP-6 Morjina	45-55	Married	High School	2006	Catering and Sewing	N/A
IP-7 Tuli	25-34	Married	College diploma	2005	Catering and Child Care	Work in SAWRO
IP-8 Parveen	25-34	Married	High School	2003	Sewing	N/A
IP-9 Sufiya	35-44	Married	College diploma	2006	Catering	Work in McDonald's
IP-10 Mira	35-44	Married	College diploma	2010	Catering and Child Care	N/A
IP-11 Nipun	35-44	Married	College diploma	2011	Catering	Work in a Clothing Store
IP-13 Najneen	35-44	Married	University degree	2004	Sewing	Work in a Factory
IP-17 Sabina	20-24	Married	University Degree	2008	Child care and Sewing	Work in a Restaurant
IP-18 Ritu	25-34	Married	University degree	2009	Child care and Home décor	N/A
IP-19 Yasmin	25-34	Married	University Degree	2006	Catering and Child Care	N/A
IP-21 Shimin	25-34	Married	College diploma	2005	Sewing	N/A
IP-22 Farah	25-34	Married	University Degree	2010	Computer Teacher	Work in SAWRO
IP-29 Kamrun	35-44	Married	University Degree	2011	Catering	N/A
Non-Home-Based Business Operators						
IP-1 Nupur	45-55	Married	College Diploma	1985	Restaurant	N/A
IP-2 Rupali	45-55	Married	High School	1999	Retail Store	N/A
IP-12 Shahin	45-55	Married	College Diploma	1985	Beauty Parlor	N/A
IP-14 Rebeka	35-44	Single	University degree	1999	Restaurant	N/A
IP-15 Jinat	25-34	Married	College Diploma	2007	Beauty Parlor	N/A

IP-16 Habiba	25-34	Married	High School	2000	Jewellery Store	N/A
IP-23 Nishat	45-55	Married	High School	1993	Retail Store	N/A
IP-24 Laili	35-44	Married	College Diploma	1993	Retail Store	N/A
IP-25 Soniya	35-44	Married	College Diploma	2001	Retail Store	N/A
IP-26 Mariyam	55-64	Married	College Diploma	1998	Retail Store	N/A
IP-28 Dipika	35-44	Married	University Degree	2003	Retail Store	N/A
IP-30 Anita	35-44	Married	University Degree	2005	Retail Store	N/A

Both groups of Bangladeshi women had similar employment histories. Like many of the self-employed Korean women that Kwak (2002) interviewed, most Bangladeshi immigrant women in this study did not have paid work before migrating to Canada. Less than half (42.9%) had participated in the paid labour market in Bangladesh. Most had got married and had children at an early age, around 20 and migrated when they were 20-25 years old. They had had few opportunities to work outside the home in Bangladesh. Their limited history of paid work contrasts with that of women from Hong Kong and Mainland China (Man and Preston 1999). Women who had paid work in Bangladesh identified themselves as complementary earners who worked as a hobby to pass the time or to obtain pocket money. For both groups of women business operators, their husbands had been the primary breadwinners in Bangladesh, prior to migrating to Canada. The women also reported that their husbands had been admitted to Canada under the economic class category as skilled workers due to their qualifications and foreign work experience.

4. Starting from Zero Again!: Experiencing Labour Market Barriers

In Toronto, Bangladeshi women experienced labour market challenges similar to those reported by other recent immigrant women (Naved et al. 2006; Man 2004; Zaman 1999; Guo 2015). Their husbands who had been the principal applicants in the migration process and the primary breadwinners before migration and on whom these women expected to depend financially after migration experienced long periods of unemployment and did not obtain jobs equivalent to those that they had in Bangladesh. Sufiya, who runs a home-based catering business, explains how her husband's expectations about job opportunities in Canada were dashed.

Sufiya: Before coming here, my husband used to search in the websites to find out whether there are job opportunities for him in Canada. He was a civil engineer so he found out that there are jobs in his profession here. So I thought he will work and I will stay at home at least initially then will look for work gradually. But after coming here we realized things are different. My husband did not get any job in his profession. Everywhere they ask for experience. His work experiences don't have any value and his education is value less. So it was a huge shock for him! He got a job where he had to work at night. But it was hard for him to work at night. Here working is different, we are used to do only paper works back home but here you have to do work physically. That is difficult for anyone after coming here.

Despite having twelve years of work experience in Dhaka as an engineer, Sufiya's husband was turned down repeatedly for positions in his profession because he lacked Canadian work experience.

Similarly, Nupur, who runs a restaurant on Danforth Avenue, describes how it was unimaginable that her husband would not get a job in Toronto since his educational qualifications and employment experience were the driving forces for their migration. Despite having a master's degree in economics from a European university, her husband could not secure a job as an economist. In response, he opened a store to lend and sell videos of Bengali and Indian movies.

Nupur: When we came my husband was not getting a job related to his education and work experience. He got a master's degree in Norway. Still he was not getting a good position. My relative here told us the situation; no one gets a good job in the beginning. So, he started applying for low position jobs. He got a few job offers, not good ones, like a junior management position in a super store but why would he do those jobs? He came to work as an economist. We were running out of money and we could not sleep at night; we used to think what will we do and how will we take care of the sons? ... The idea of having a store for videos came to my husband's mind. He thought how it would be if we start a business.

Bangladeshi women also encountered labour market challenges firsthand when they looked for paid employment. Though the women came to Canada as spouses of economic class migrants, some possess university degrees, and a few had work experience prior to moving to Canada. The women's university degrees offered few advantages when they looked for jobs. Despite having a master's degree in computer science from a European country, Farah, did not even get a job interview in Toronto. "I applied for 10 to 15 jobs but no luck yet! They did not even call me for interviews", said Farah who teaches computer programming from her home.

Like their husbands, Bangladeshi women who had worked in Bangladesh failed to secure a job. Some women could obtain precarious and poorly paid jobs but job insecurity and the inadequate incomes from part-time work encouraged them to start a business. Mariyam who has a clothing business highlights how unstable work schedule and uncertainty of income as a supply ESL instructor influenced her to look for an alternative income source through entrepreneurship.

Mariyam: The job was temporary and there was no fixed work schedule and fixed salary. I used to receive calls from the ESL center if any regular teacher was absent. I used to wake up at 6 am and I had to go for work at 7 am without any prior notice and often there was so dark outside, and I had to drive while snowing. I was tired of it ... So, starting a business was my dream.

Some women had to start a business while continuing their poorly paid jobs to ensure adequate family income. Bangladeshi women's lack of success in the job market is typical for racialized immigrant women (Man 2004; Vosko 2003). Due to financial difficulties, Bangladeshi women pursued alternative economic and livelihood strategies to overcome their families' financial setbacks.

5. Finding a Way Out: Family Strategies and Women's Pathways to Entrepreneurship

Facing employment barriers and financial difficulties, Bangladeshi women engaged in diverse entrepreneurial activities. One group of women started home-based businesses and the other group started businesses outside the home. The two types of businesses are distinct in many respects, especially in terms of their types, main activities, and capital investments. The home-based businesses include catering, beautification, childcare, sewing, home decoration, and teaching music and computer programs. Six of the fifteen women had multiple home-based businesses. The home-based businesses are 'informal' in character, functioning outside government regulatory frameworks and thus, they are missing from any official records about entrepreneurship. Among home-based workers, six women have additional employment outside the home and six operate multiple home-based businesses.

Bangladeshi women operate different types of businesses at premises outside their homes. Often located on the main thoroughfare, Danforth Avenue, the women engage in formal retail and service businesses including restaurants, clothing stores and beauty salons. Unlike the home-based businesses that are operated independently by their female proprietors, many of the non-home-based businesses are operated jointly with the women's husbands. None of the women who operates a non-home-based business has any additional employment.

Despite having the same ethnic background and experiencing similar employment barriers, the two groups of women adopted different pathways to entrepreneurship. The interviews reveal that the different paths of Bangladeshi women operating home-based and non-home-based businesses are shaped by their family circumstances, social class, and families' strategies related to gender roles to combat employment barriers in Toronto, indicating the importance of intersectionality for understanding multiple factors that shape immigrant entrepreneurship.

5.1. Women's Entry into Home-based Businesses

Their husbands' employment decisions influenced Bangladeshi women's pathways to entrepreneurship. Some women were supporting their families while their husbands retrained and others were earning supplementary income because their husbands were stuck in poorly paid and insecure jobs. In both instances, the women's decisions to operate home-based businesses were shaped by the family's financial needs and the desire to redress the husband's and family's loss of social status. The professional status of the husband ensures the family's financial wellbeing - and is often viewed as a collective attribute of the Bangladeshi family that signifies its success (Blau et al. 2003; Mahalingam and Leu 2005).

Many of the women sought to facilitate their husbands' retraining by looking for paid work, often for the first time. Najneen describes a typical job search in which she stresses the importance of the economic and social advancement of her husband.

Najneen: I decided to work because it is not possible to survive here on one income. My husband is not working now. He started working in Walmart; he didn't get a good job here. He tried a lot but nothing happened. He needs to get a degree from here ... he was a banker; he was a senior manager in Sonali Bank. Here he applied for banking job but he could not get one. His job is the main concern now. He will do a diploma in finance or accounting. He needs a good job otherwise he will feel frustrated.

Najneen is typical of the Bangladeshi women who started home-based businesses when they had no other means of financing their husbands' educations. The Bangladeshi immigrant women's entry into paid work to finance their husbands' skills development has been documented for other immigrant groups. Duleep and Sanders (1993) and Blau et al. (2003) found that immigrant wives took up paid work to support their husband's human capital development. Wives' decisions to work in low-paid positions and to start businesses to finance investments in their husbands' human capital is a common practice. As the head of the family, men are often the family's priority for obtaining the educational qualifications and skills that will ensure the family's financial future.

To earn sufficient income while their husbands re-trained, several Bangladeshi women started multiple home-based businesses. Sumaiya teaches children on weekends when they are not at school and provides childcare on weekdays. Because her husband is unemployed, her home-based work is the only source of income for the family in Toronto. Operating multiple businesses increases the family income.

Sumaiya: I teach music only 2 days a week, Saturdays and Sundays. There are 2 batches of students on Sunday and 1 batch on Saturday. Not many students yet! Only 9 students. I take 30 dollars a month from those who learn in batches. I teach 1 student alone, she did not want to join with others. So I take 50 dollars a month from her... I look after 5 kids, 2 Indian kids, they stay from morning 8 am to evening 5 pm, only on weekdays when their parents are at work ... From these two sources I make like 800/1000 dollars. Somehow I am managing here.

Other Bangladeshi women described an alternative family strategy for combating their families' financial struggles in Toronto; they and their husbands took whatever jobs and income opportunities came along. Excluded from the primary labour market, their husbands were hired for poorly paid, survival jobs that do not require Canadian experience (Creese and Wiebe 2012; Mojab 1999). Some men took jobs in fast food restaurants, supermarkets, security companies and factories which are often temporary and poorly paid. Women explained that as parents, they and their husbands were inspired to sacrifice their own career goals and work hard for their children's futures by doing any type of job.

Sufiya whose husband works in a low-paid job explains the family's employment strategy. Like her husband, Sufiya obtained temporary and part-time work at McDonalds. However, due to the precarious nature of the job, she started a home-based business to provide additional income and to ensure her family's financial security.

Sufiya: After coming here no one cares what degrees you had in the past or what profession you had. So, you have to start doing whatever you get. My husband is a security guard here... I work at McDonalds. The income is not enough so I started the catering business from home. I work at McDonald from 8 am to 1 pm and then, I prepare food to cater from 2 pm to 7 pm. That's on weekdays and on weekends say I work [for catering] in the morning from 10 am to 12:30 and then in the evening I work [at McDonald] from 3 pm to 8 pm. It is hard but that's how we make money. We have to think about the future of our children.

Immigrant parents' willingness to sacrifice to provide educational opportunities for their children (Nee and Sanders 2001) often encourages them to accept poorly paid and dangerous survival jobs. And in this respect, many Bangladeshi men and some Bangladeshi women are typical immigrants who will do almost any job to secure their children's futures in Toronto. The insecurity associated with survival jobs encourages some women to become entrepreneurs.

The women's pathways to home-based businesses underscore their determination to survive financially and restore their families' social status, either by facilitating their husbands' retraining or by contributing significantly to the stability of the family income. The Bangladeshi women's experiences are unlike those of Iranian women in Los Angeles, the wives of rich men, who operate home-based businesses as a hobby or for complementary income (Dallafer 1994). For Bangladeshi women operating home-based businesses in Toronto is not a hobby or a source of 'pin money' (Wokowitz and Phizacklea 1995: 28). Rather it is a means - often the only means - to overcome the labour market barriers confronting them and their spouses, to generate an adequate income for the family, and, in some cases, to restore their middle-class status.

5.2. Women's Entry into Non-home-based Businesses

A second group of Bangladeshi women took a different route to becoming entrepreneurs. Access to financial resources and a middle-class status in Toronto allowed them to invest in businesses that require significant amounts of capital. Due to their husbands' failure to obtain well-paid and secure jobs (Zhou 2004; Ram and Jones 1998; Portes and Bach 1985; Clark and Drinkwater 2002), many husbands became self-employed entrepreneurs. Some men who had been employed in low-wage and temporary jobs became entrepreneurs to earn stable and higher incomes from their businesses. Husband's involvement in businesses influenced most women's pathways to entrepreneurship. The intersectionality of class and family strategies distinguishes this group of women from those who operate home-based businesses.

Aware of the devaluation of their husbands' foreign credentials and work experience in Toronto, several Bangladeshi immigrant women identified entrepreneurship as a route to financial security and restored social status (Light 1984; Portes and Zhou 1996). They supported their husbands' entrepreneurial efforts as a means of avoiding jobs that were poorly paid and low status. Laili, who has been living in Toronto for twelve years, describes how her husband worked in low-paid jobs for five years before deciding to start a business to improve his income and enhance his opportunities for social mobility.

Laili: After coming here in Montreal my husband worked and we had to save money for the business. Then we started the business. He started business cause one has to invest 5 to 10 years to study and get Canadian degree to become qualified for a good job. So that's why we preferred business line ... We didn't know that an engineer will have to work in a grocery store! or as a waiter in a hotel! Clean dishes in the kitchen! So why should not he try to do something by himself rather than working in low-paid jobs?

Two specific factors allowed these men to become entrepreneurs. Their early arrival during the 1980s and early 1990s worked in their husbands' favor. During this period, there were few Bangladeshi businesses in the Bangladeshi concentration in Toronto, so there was little competition. Nupur, who came to Toronto in 1985, provides a glimpse of the Bangladeshi concentration in the late 1980s when a few businesses served the needs of the growing Bangladeshi immigrant population. As more Bangladeshis settled near the intersection of Danforth and Victoria Park Avenues, demand for Bangladeshi food, groceries, money transaction facilities, and social and cultural services grew. The increasing need for entertainment among Bangladeshis allowed Nupur's husband to start a video cassette rental store.

Nupur: When I came to Canada just think, 26 years ago! We came in 1985. There was no restaurant for authentic Bangladeshi food. There were some they used to serve Indian food like Biryani. There was a Pakistani video store at this place ... There was no source for entertainment here; there was no facility to watch Bangla drama serials and movies. Then he contacted [Bangladeshi] people in New York. There were many Bangladeshi video stores there [in New York]. My husband asked them if they he could buy Bangla videos from them. They said it is possible for them to send video cassettes of Bangla drama serials and movies to Toronto ... Then we bought the video store from that Pakistani guy. My husband start bringing those videos and he also bought Indian movie cassettes from Indian stores and made a huge collection of those videos.

Access to financial resources also enabled some Bangladeshi men to start businesses in Toronto. Some women sold family properties in Bangladesh and invested their own savings in their husbands' businesses. Rupali's story is typical.

Rupali: We did not take any loan. We invested our own money. We sold all of our property. That's ok because we will not go back so keeping those properties was not profitable. We would sell those anyway. Then my husband started a clothing business. Not this store, another store on Gerrard Street. Then he sold that business and started this one here.

Their husbands' experiences as entrepreneurs in Toronto influenced Bangladeshi women's entry into non-home-based family businesses. In some cases, women helped establish their husbands' businesses. Driven by their shared interest in improving the family's financial situation and securing a middle-class lifestyle, many couples share business tasks. Nishat highlights how she and her husband decided to divide the daily work of running the business so that they can avoid paying for an employee and ensure the business is profitable:

Nishat: He stays in the evening hours but I have to decide the price of these dresses. He does not have much idea of price range. Often he calls me to know the price if customers request him to reduce the price, he calls me and then I tell him how much it is, then he sells the dress ... More people come in the evening so I often stay in the store till evening and he stays at home. We do it because he cannot be here all the time, he needs to do other things, and someone needs to be at home. Or we have to get an employee to be here and pay him. So, I think it is better if we can manage, why paying someone else if we both work together and can manage the business? Then we can spend for our son's education. After all, it is our business.

Immigrant men sometimes exploit women's unpaid labour to run a family business (Anthias and Mehta 2003). Nishat, however, identifies herself as equal contributor of the business and views her unpaid labour as her support to achieving the well-being and financial security of the family.

Some of the women started a business to expand or complement the businesses operated by their husbands and other male family members. A husband and wife may operate separate businesses to ensure the family has a stable income. If the income from one business declines, the family can rely on income from the other business. Dipika has a clothing and ornament store and her husband sells electronic goods. The dual-business strategy provides a sense of security for her as she knows that the family has more than one source of income. She describes how important it is to have a back-up plan for

generating income, since many businesses in the Bangladeshi neighbourhood operate at a loss.

Dipika: Economy is not good so here it is necessary that both husband and wife work and there is no guarantee in business here. If you have a job then different you will have a fixed income but business is uncertain. Now we are secure ... If he is not doing well I can take care of the family.

Establishing businesses in the same or related sectors is one strategy to expand and stabilize the women's and their husbands' businesses and enables family collaboration. Women whose businesses are similar or related to the businesses owned by their husbands and other family members can obtain help and support from family members. Laili started a clothing business because her husband and brothers have clothing businesses in Toronto and in the United States.

Laili: My husband has wholesale of clothing and we have a warehouse in Spadina. Because he has a wholesale store, we thought to have a retail store here. I run this business and my husband works in Tycos, they have everything from all big brands and people like me buy clothing from them. My brothers have businesses in Toronto and in the US ... We will never close clothing business cause it like a family business now.

Laili considers her clothing business to be an extension of the family business. Since her husband has a wholesale clothing store, she thought it would be beneficial to establish a retail clothing store. She buys clothing from her husband's wholesale business to sell at her store. The connections between the two businesses bring mutual benefits for their wholesale and retail clothing businesses. For these non-home-based business operators, the women's economic contributions are crucial to each family's success.

The testimonials of non-home-based businesses operators as well as those who operate home-based businesses demonstrate a very collaborative relationship with the husband. There seems to be equality and companionship – in the decision to help the husband get their qualifications recognized and find a better job while they provide for the family or in partnering with the husband to established businesses to face the economic difficulties in the new country and achieve economic security.

6. Conclusions

The study sheds light on the value of a family perspective for examining how racialized immigrant women in Toronto deal with systemic labour market barriers and engage in entrepreneurship. The Bangladeshi women's experiences confirm that family strategies are key to entrepreneurship. Most Bangladeshi women in this study encountered labour market barriers at two levels; their husbands, who migrated to Toronto as skilled immigrants, had difficulty securing permanent and well-paid employment and the women themselves had little success securing full-time and stable jobs. The discouraging employment experiences of their husbands and the families' deteriorating financial situation as well as their own failed job searches lead the Bangladeshi women to entrepreneurship.

The employment barriers that women and their husbands faced in Toronto led to diverse strategies regarding entrepreneurship depending on each family's financial resources and re-negotiated gender roles. For the home-based business operators, their husbands' entry into low-paid jobs or their enrollment in educational programs compelled

the women to take full or partial responsibility for the family's financial survival. Lacking financial resources, some women started home-based informal businesses that require little investment. In contrast, husbands who had started businesses often involved their spouses, encouraging them to operate joint businesses or independent businesses. Sharing business tasks and establishing similar and related businesses, these Bangladeshi couples ensured a stable income for the family.

The study illustrates the value of a family lens for an intersectional analysis of immigrant entrepreneurship that help understand the different entrepreneurial experiences of immigrant women. With its welcome recognition of women's active roles in family strategies to deal with employment challenges, the findings challenge discourses that portray immigrant women as silent and unpaid labour for family businesses. They also illustrate how multiple dimensions of social identity influence entrepreneurship. Even among a group of immigrant women from one country of origin, social class affected the type and location of their entrepreneurial activities. Immigrant men who settled earlier had established successful businesses, often with financial and labour contributions from their wives and these businesses enabled women to set up their own enterprises at premises outside the home. In families where husbands were still struggling with poorly paid and temporary jobs, women dealt with their limited financial resources and social connections by starting home-based businesses. Despite the similarities in women's motivations, both groups prioritize their husband's career success, their entrepreneurial strategies differ because of social class differences. Although entrepreneurial activities are different, they emerge as collaborative activities to a large extent through which women actively participate in decision making and work in partnership with their husbands for the betterment of the family.

The study focuses only on nuclear immigrant families who came to Canada under the economic class stream. Studying other types of immigrant families, such as extended families and lone parent families is crucial to gain further insight into how family strategies influence economic integration in Canada and a full appreciation of the economic contributions of immigrant women. A full understanding of immigrant women's entrepreneurship also requires comparative intersectional analysis of immigrants from other countries of origin that takes account of the social diversity within ethnic groups and between them.

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