# WORKING PAPERS

**Stories of Resilience: How Small Immigrant Businesses in Toronto's Suburbs Have Adapted in the Face of Covid-19 Pandemic**

**Jane Law & Dr. Zhixi Zhuang**
Working Paper No. 2025/09
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Toronto Metropolitan University

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# Stories of Resilience: How Small Immigrant Businesses in Toronto's Suburbs Have Adapted in the Face of Covid-19 Pandemic

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**Abstract**

Toronto is well-known for its multicultural diversity with half of the population born outside of Canada. This ethnocultural diversity is manifested in the establishments of immigrant businesses that have sprouted across the city, especially in its suburbs. These immigrant businesses promote economic vibrancy, enhance social interaction, and support community resilience at the neighbourhood level. However, small immigrant businesses continue to face greater barriers to market entry and entrepreneurial outcomes than their non-immigrant counterparts and are one of the most vulnerable sectors of the economy. The COVID-19 pandemic has further exposed and exacerbated their vulnerability.

Immigrant entrepreneurship is a well-researched topic in the literature, but research on the effects of pandemics on small immigrant businesses is relatively limited. It is thus timely to investigate the barriers and challenges small immigrant businesses are dealing with in the face of the COVID-19 pandemic. Building upon the mixed-embeddedness theory, this paper addresses the following questions: How have small immigrant businesses adapted to the economic, political, and institutional contexts during the pandemic? What are the effective strategies that support the building of economic and community resilience? What are the implications for planning policies? Two suburban immigrant business areas in the City of Toronto were investigated through business surveys and key informant interviews. This paper found that the extent to which a small immigrant business was able to adapt their business to the pandemic environment and overcome barriers largely depended on (1) the existing local, co-ethnic, or family networks in their community; (2) the ethnic strategies used and the opportunity structure in which a business was embedded; and, (3) the formal and informal placemaking methods used by immigrant business owners for community building. It offers policy recommendations for supporting immigrant businesses and building community resilience.

**Key words:** small immigrant businesses, community resilience, suburbs, Toronto, COVID-19 pandemic, mixed embeddedness

**Table of Contents**

Abstract i
Acknowledgement 3
Introduction 4
Literature Review 4
Immigrant Entrepreneurship & the Mixed-Embeddedness Model 4
Immigrant Businesses & Suburban Place-Making 6
Community Resilience 6
Research Approach 7
Case Study Areas 8
Findings 4
Using Local, Ethnic, or Family Networks to Overcom Barriers 4
Ethnic Strategies Within the Institutional Context 5
Place Making & Community Building 9
Place-Making Through a BIA 11
Discussion 13
The Contextual Factors of the Pandemic 13
Mixed Embeddedness: Opportunity Strucures within the Institutional Context 14
Structural Embeddedness & Place-Making Practices 15
Conclusion 15
References 17

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## Introduction

Toronto is well-known for its multicultural diversity with half of the population born outside of Canada. This ethnocultural diversity is manifested in the establishments of immigrant businesses that have sprouted across the city, especially in its suburbs. To establish a sense of place within these suburban neighborhoods, immigrants often create pockets of small businesses to support community life, and meet immigrants' social, economic and cultural needs (Liu et al. 2014; Schuch & Wang 2015; Zhuang 2015, 2019, 2024, 2025; Zhuang & Chen 2017). Unlike shopping malls and big-box retail, small businesses are hubs of local entrepreneurship that promote economic vibrancy and social interaction at a neighbourhood level (Liu et al. 2014). However, immigrant small business owners continue to face greater barriers to market entry over their non-immigrant counterparts, and are one of the most vulnerable, at-risk sectors of the economy (Ingirige et al., 2008; Pendakur and Pendakur, 1998; Waldinger, 2003; Waldinger et al., 2000; Yoshida and Smith, 2005). The current COVID-19 pandemic has further exposed and exacerbated their vulnerability.

Immigrant entrepreneurship is a well-researched topic in the literature, but research on the effects of pandemics on small immigrant businesses is relatively limited. Most recent research associated with the COVID-19 pandemic has explored the relationship between small businesses, crisis management and community resilience (Coram et al., 2021; Fasth et al., 2022; Mowat & Rafi 2020; Wang & Kang, 2021). However, there is a dearth of research that provides empirical insights on immigrant businesses who "appear to be at greatly heightened risk" (Vorobeva & Dana, 2021, p. 477) and how the COVID-19 pandemic has further exposed and exacerbated their vulnerability. As such, it is imperative to inquire how immigrant small business owners cope in the face of the pandemic.

Building upon the mixed-embeddedness theory, this paper investigates the effects of COVID-19 on small immigrant businesses in the inner-suburbs of Toronto by addressing the following questions: How have small immigrant businesses adapted under the economic, political, and institutional contexts during the pandemic? What are the effective strategies that support the building of economic and community resilience? What are the implications for planning policies? Two suburban immigrant business areas were investigated through business surveys and key informant interviews. The term small immigrant business in this paper refers to the combination of the following two definitions: immigrant - a person who has migrated to Canada from another country (Statistics Canada, 2020); and, small business: a business which has less than 100 employees (Industry Canada, 2012). The study investigated two case study areas, the Willowdale and the Sheppard East Village Business Improvement Areas (BIAs). Using mixed methods of interviews, windshield surveys, census data, and data collected by the Centre for Study of Commercial Activity (CSCA) at Toronto Metropolitan University (formerly Ryerson University), the study explores how immigrant small business owners used networks and a variety of other individual-level and BIA-wide strategies to adjust to the pandemic environment, including reliance on co-ethnic support, formal and informal place-making strategies, and building virtual embeddedness. The study also analyzes how larger contextual factors influence the ability of immigrant small business owners to adapt, with a particular focus on the successes and shortcomings of the monetary and non-monetary government relief programs.

## Literature Review

### *Immigrant Entrepreneurship & the Mixed-Embeddedness Model*

Scholars have developed multiple theories to describe the factors influencing immigrant entrepreneurship in host countries, with the mixed-embeddedness model as an advanced

theoretical framework (Solano et al., 2022). This approach fully explains immigrant entrepreneurship by linking the micro-level of individual social resources (e.g., ethnic networks, personal characteristics and motivations) with the meso-level of the local structure (e.g., local market, economic context) and the macro-level of institutional framework (e.g., policies, rules, regulations, norms) (Kloosterman & Ruth, 2001, 2018). This model emphasizes that in addition to ethnic networks and resources that help immigrants to establish new businesses, many factors and barriers related to the labour market of the host country compel immigrants towards self-employment. These factors are considered as the economic and political-institutional context of the 'opportunity structure,' and must be considered at various national, regional/urban, and neighbourhood scales (Kloosterman & Rath, 2001).

Under this framework, demand and supply factors play an important role in influencing an immigrant's choice to become an entrepreneur, as well as determining entrepreneurial success (Barberis & Solano, 2018). Demand-side explanations explore an entrepreneur's motivations, skills, and social network, while supply-side explanations investigate contextual and structural causes, such as policies, norms and the broader economic landscape of the country (ibid.). As a result, the opportunity structure is deeply shaped and affected by economic and political-institutional contexts (Solano et al., 2022).

The mixed embeddedness model builds on existing theories to suggest that immigrant entrepreneurship is further influenced by an entrepreneur's embeddedness in the contexts where they develop their business (termed as institutional embeddedness), as well as in their social sphere (termed as social embeddedness) (Barberis & Solano, 2018). The model highlights the importance of the matching process between immigrants' skills and resources (i.e., human and social capital) and the opportunity structure that is shaped by a society's contextual conditions (i.e., laws, rules, and market characteristics) (ibid.). Furthermore, the model helps to explain the relationship between ethnic entrepreneurship and other key players in the place-based entrepreneurial process, and suggests that entrepreneurship cannot be understood by focusing solely on the micro-scale (Zhuang, 2019). Instead, a more fulsome analysis must consider the macro and meso scales in a given locale that impact an individual's choices in regards to entrepreneurship and their entrepreneurial outcomes (ibid.). In particular, there are dimensions of the economic and political-institutional contexts that influence entrepreneurship, such as the amount of government regulation of a goods or service, assistance provided via grants and loans, the degree of social embeddedness of a goods/service within a given society, and the locality of the market for a given goods or service (Aliaga-Isla & Rialp, 2013).

It is worth noting that virtual embeddedness (i.e., use of social media and online platforms) is another factor influencing an immigrant entrepreneur's embeddedness. Social media and other online platforms are tools that can assist a small business in accessing networks and creating an online brand and platform to reach potential customers, but only when small business owners have the knowledge required in using social media to their advantage (Jones et al., 2015; Taneja & Toombs, 2014). Others may avoid the use of social media altogether due to a lack of knowledge and/or resources to aid in understanding the platform, or limited time to promote their products online (Broekemier et al., 2015; Jones et al., 2015; Taneja & Toombs, 2014). Business owners who were able to overcome the initial learning curve and committed to building an online presence over time were likely to benefit from use of social media (He et al., 2017; Jones et al., 2015). Understanding how technology impacts small immigrant businesses is important within the context of the COVID-19 pandemic, when many business activities had to switch to a virtual environment.

Overall, the mixed-embeddedness model is of particular relevance to the purpose of this research that aims to explore how small immigrant businesses have adapted under the economic, political, and institutional contexts during the pandemic and their coping strategies. Immigrant entrepreneurs have already faced the greatest barriers in the labour market due to unfamiliarity with the local language and culture, discrimination, prejudice and lack of access to the necessary

start-up resources, and lack of connection with local networks ( Kariv et al, 2010; Waldinger, 2003; Waldinger et al., 2000). Strategies used to overcome barriers are influenced by contextual factors, including support from government policies, market conditions, access to ownership, resource mobilization, and ties to ethnic social networks (Waldinger et al., 2000). Within the pandemic context, Vorobeva and Dana's (2021) study of African entrepreneurs in Finland identifies four types of responses to the global health crisis, namely disengagement, delay, compensation, and adaptation, which "prove to be tightly linked to disrupted transnational business networks, limitations of technological solutions, and restricted access to funding and assistance (p. 477)."

### *Immigrant Businesses & Suburban Place-Making*

Clustering of immigrant businesses has often led to place-making, that is, the shaping of the physical, cultural, social, economic, and political landscape of a place (Liu et al., 2014; Schuch & Wang, 2015; Zhuang, 2015; 2024; Zhuang & Chen, 2017). Place-making is both a process of community-driven engagement that centres people's experience of place in urban planning processes and outcomes (Project for Public Space, 2018; Schuch & Wang, 2015), and a strategy used by immigrant entrepreneurs to build social, economic, and spatial networks to create the necessary conditions for success (Liu et al., 2013; Zhuang, 2019). The creation of ethnic enclaves is an example of a place-making strategy used by immigrant entrepreneurs, formed deliberately through neighbourhood branding or more organically through clustering and the formation of networks providing social and spatial capital within an area (Kaplan & Li, 2006; Li & Li, 2014; Zhou & Cho, 2010; Zhuang, 2019). Ethnic enclaves are beneficial as they allow for small businesses with limited resources to access ethnic networks, recruit potential employees, and gain an understanding of how to run a business in a highly competitive market environment (Fong et al., 2007; Rath & Kloosterman, 2000).

Physical proximity was found to be critical in facilitating frequent close contact and developing trust in ethnic enclaves and building social and spatial capital (Fong et al., 2007; Kaplan & Li, 2006). However, immigrant entrepreneurship experiences vary significantly within an urban versus a suburban context (Li & Li, 2014; Zhuang, 2019). Fong et al (2007) found that the structural embeddedness of small immigrant businesses is more difficult to establish in suburban ethnic enclaves than their urban counterparts. This is because the lower density and sprawling built form of suburbs means limited choice of location for immigrant entrepreneurs and geographic isolation and disconnection with the wider community. Zhuang's (2019) study of over 100 Chinese and South Asian retail clusters in suburban Toronto revealed "the opportunities and constraints affecting entrepreneurs' interaction with other key players … as well as the need to consider how the institutional framework plays a role in shaping ethnic retail places and the spatial and physical outcomes of ethnic entrepreneurship (p. 520)." It has become imperative to further investigate suburban place-making practices of immigrant entrepreneurs in the face of the ongoing health crisis and identify the structural constraints they face and corresponding coping strategies.

### *Community Resilience*

Community resilience speaks to the ability of a community to react to disruptive events, known as "shocks"(short-term disruptive events) or "stressers" (long-term disruptive events) characterized by change, uncertainty, and unpredictability (Aldrich, 2012) The National Academies Press, 2019; Magis, 2010), as well as "the community's adaptive capacity to self-organize into a stable, functional community system" (Acevedo, 2014). The emphasis on community highlights the importance of formal and informal practices that arise in response to shocks and stressors (O'Grady et al., 2022). Measures of community resilience vary, but have been generally grouped

into natural/environmental, built/infrastructure, financial/economic, human and cultural, social, and political/institutional (Cutter, Burton & Emrich, 2010; Kulig et al., 2013; Mowbray et al., 2007). These measures reflect the underlying context that influences the ability of a community to be resilient in the face of crisis.

Human capital refers to the skills and knowledge of community members, and influences their access to information and understanding of the systems necessary to take action (Emery & Flora, 2006). Cultural capital refers to the social assets of a community, which may influence the type of collective action taken in the face of shocks and stressors (Abramson et al., 2015). Social capital is the sense of community and commitment to place, and builds trust to facilitate information sharing necessary in the face of shocks and stressors (Aldrich, 2012). Economic capital is what drives the financial resources invested in response to shocks and stressors (ibid.). Political/institutional capital refers to the shared framework of government and systems of power, and includes preferences for public versus private institutional responses to community issues (Paarlberg et al., 2019). Multidimensionality, or the ways in which community resilience "encompassess all the resources and assets available in a community" (The National Academies Press, 2019), is the one overarching characteristic of community resilience.

Literature on community resilience mainly covers topics related to natural disasters, public health epidemics such as the opioid crisis, economic disruptions, and war. Only a minimal amount of research on small businesses and community resilience during the COVID-19 pandemic exists. Research found that community resilience was directly linked to social vulnerability, as the level of social, economic and geographic resources available impacted a community's capacity to respond to and recover from disruptions caused by the pandemic (Wang & Kang, 2021). Longitudinal research conducted during the pandemic on the resilience of small businesses found that family businesses showed greater community resilience than non-family run businesses, as the former provided greater emotional, financial and socio-economical capital to ensure the long-term stability of their business (Calabrò et al., 2021; Salvato et al., 2020). The present research will address a gap in the literature by providing empirical studies on the relationship between small immigrant businesses and community resilience during the pandemic.

## Research Approach

In order to gain an understanding of the effect of COVID-19 on small immigrant business owners from multiple perspectives, this study adopts a four-part mixed research method, outlined in the following sections. First, to obtain background and contextual information about Sheppard East Village (SEV) BIA and Willowdale BIA, data available online was analyzed. Demographic information was found through neighbourhood census profiles based on the 2006 and 2016 Canadian Census. Broader impacts of COVID-19 on small businesses across the City of Toronto were identified through reports published by the Toronto Office of Rebuilt and Recovery and the Toronto and Region Board of Trade, facilitating comparison between city-wide trends and BIA-wide trends identified in interviews.

Secondly, we analyzed business data from 2008 to 2018, provided by the CSCA's business survey data, an annual survey of commercial strips and major shopping nodes in the Greater Toronto Area conducted since 1993. The data helped to reveal business changes and closures at each location by providing the store name, address, and vacancy rate in both BIA areas.

Thirdly, fourteen semi-structured interviews were conducted online to obtain first-hand accounts of the effects of the COVID-19 pandemic on immigrant-run small businesses. Key informants were selected based on their expertise and knowledge about small businesses and/or their personal experiences of owning a small business during the pandemic. For more public-facing interviewees with City Councillor or staff (2; 1 per study site), the SEV BIA Coordinator (1),

Economic Development Officers (2; 1 per site) and the Small Business Centre staff member (1), contact information was found online. For other interviewees with immigrant business owners (8; 4 per study site), snowball and convenience sampling were used with an attempt to reflect the range of business types and the ethno-racial make-up of the BIA.

Interviews included a set of semi-structured questions related to the neighbourhood economic context and the impact of COVID. Questions were framed to draw out an individual's perceptions and opinions regarding the impact of COVID-19 on small immigrant businesses. Interviews with immigrant small business owners provided firsthand accounts of how the pandemic affected their business, strategies used to adjust, and temporary and/or permanent changes undertaken to ensure the future of their business. Interviews with the BIA Coordinator provided information on how immigrant business owners generally adapted to navigate through the pandemic, and evaluations of the effectiveness of the Canadian Government's small business grants. Interviews with Councillor or staff included general questions relating to the effect of the pandemic on main street retailing, and observations on the future of small immigrant businesses. Interviews with Economic Development Officers and the Small Business Centre staff focused on the impact of COVID-19-related policies, initiatives and programs targeting small immigrant businesses.

Lastly, windshield surveys were conducted in each BIA area to assess the number of stores closed, vacant, or on lease, and included observations in car and on foot. Photographs were taken to document the present state of main street businesses. Field notes included the total number of businesses, total number of vacant businesses, any noticeable streetscape improvements implemented by the BIA, and the general built form of the street.

There are several limitations associated with this study. The research was conducted during the COVID-19 lockdowns in Ontario. Due to the social distancing protocol, the research was limited by the inability to meet in person with interviewees. Although online interviews allowed participants to be interviewed in a space and time of their choosing, face-to-face interviews would have allowed for a better read of an individual's non-verbal cues and helped facilitate the interviewing process. Further, the lockdowns had presented unprecedented challenges when it comes to participant recruitment. Many potential business interviewees had to decline the interview requests due to uncertainty of the future of their business and/or being stressed out by the pandemic situation. We had to approach individuals with active roles in the respective BIA first and used a snowball approach for recruitment. These challenges had resulted in a small sample of interviewees and limited representations of immigrant entrepreneurs' lived experiences and perceptions.

## Case Study Areas

Located in the northern end of the City of Toronto, the Willowdale BIA was formed in February of 2021 with over 1800 businesses, many of which are Korean, Persian and Iranian (Personal Interview, C1; CSCA, 2018). Due to the proximity to a regional transit hub, the area is heavily populated by commuters, who are the main supporters of restaurants and other businesses in the BIA (Personal Interview, C1). The SEV BIA was formed in January of 2007, and is located in the east end of Toronto including over 560 businesses (Personal Interview, B2) (Figures 1, 2, 3).

The Willowdale BIA and SEV BIA were chosen as the two case study areas because both have an abundance of immigrant-owned businesses, yet have drastically different built form, BIA history, and a sense of place. Further, the two case study areas facilitate comparison between a more densely populated, suburban area, the Willowdale BIA, with an average of 65 people per hectare, and a less densely populated suburban area, the SEV BIA, with an average of 32 people per hectare (City of Toronto, 2016a, 2016b).

**Figure 1: Case Study Areas: Willowdale BIA & SEV BIA**

**Figure 2: Businesses in the Willowdale BIA (Centre for Study of Commercial Activity, 2018)**

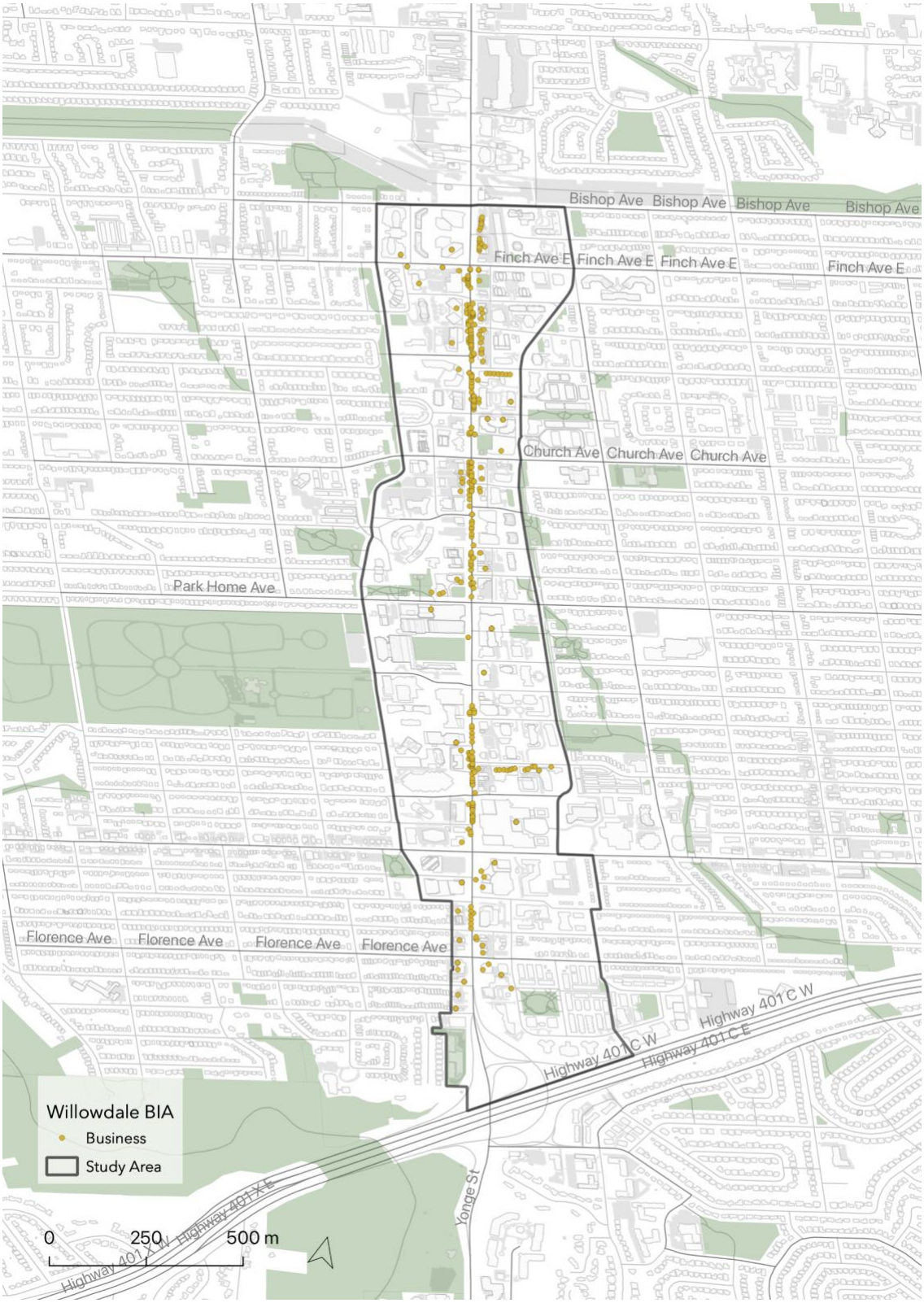
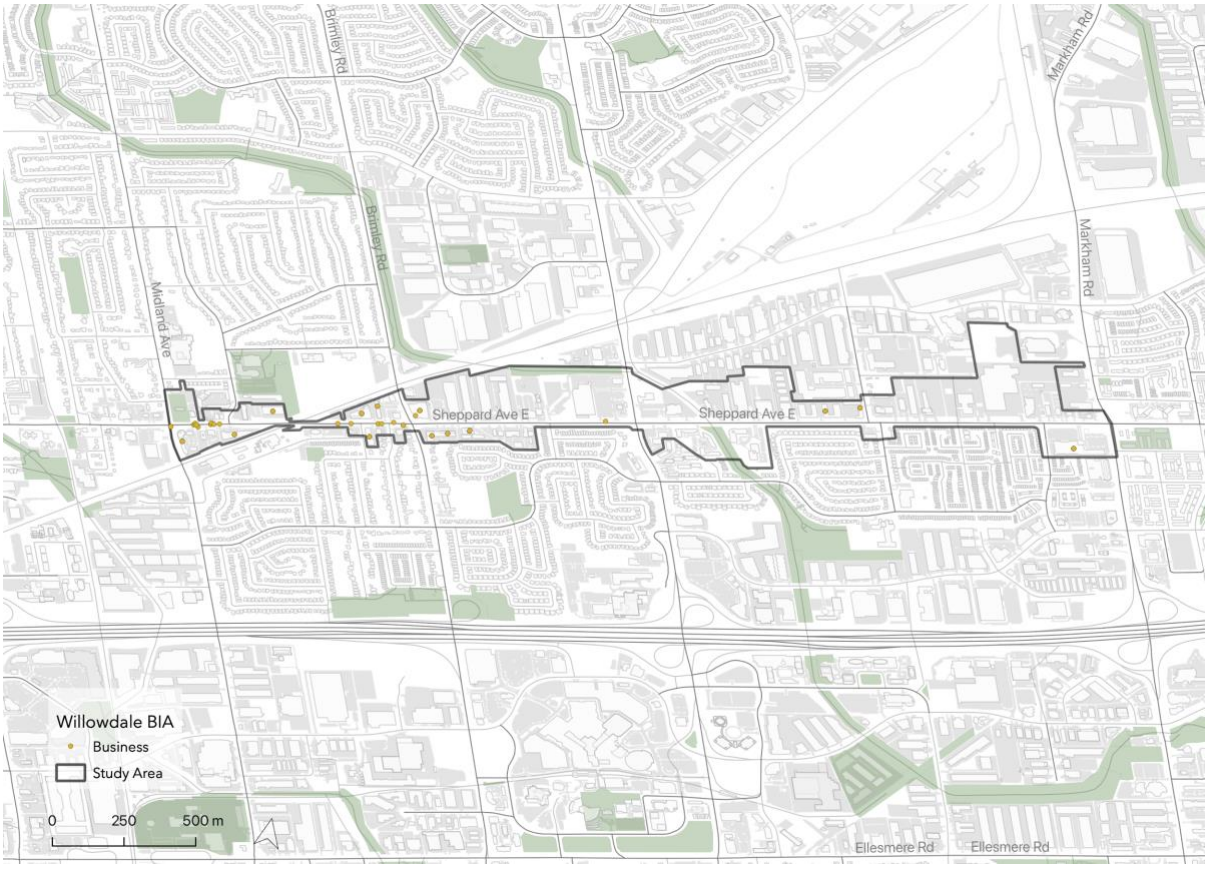


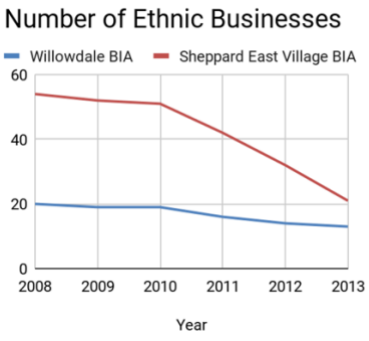
**Figure 3: Businesses in the SEV BIA (Centre for Study of Commercial Activity, 2018)**




The Willowdale BIA not only has a greater density in residential population, but also in built form, as seen in the clusters of highrises in the area (see map below). In addition, the BIA is experiencing significant growth and development, with 13 active development applications along the 3km stretch of Yonge Street. The SEV, on the other hand, primarily consists of low-rise buildings, larger blocks, and more dispersed block patterns (see map below). In addition, the BIA is experiencing less change, with only 3 active development applications along the 3.3km stretch of Sheppard Avenue East (City of Toronto, 2021).

The SEV BIA has overall a higher number of ethnic stores than the Willowdale BIA, but the overall number of ethnic businesses in both BIAs are declining (Figures 4, 5).

**Figure 4: Number of Ethnic Businesses | Figure 5: Number of Non-Ethnic Businesses**



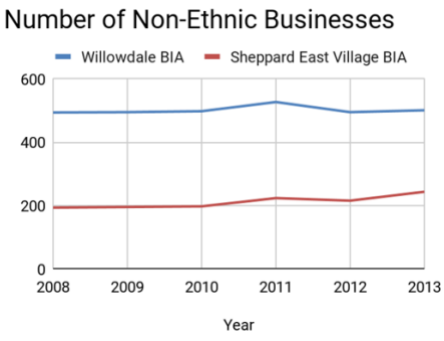
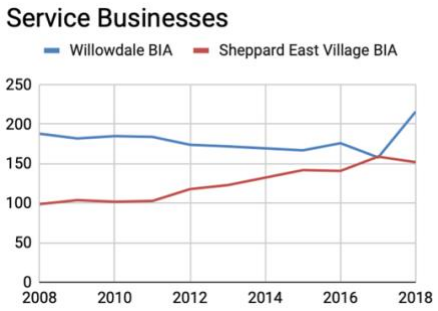



**Figure 6: Service Businesses | Figure 7: Food-Related Businesses**



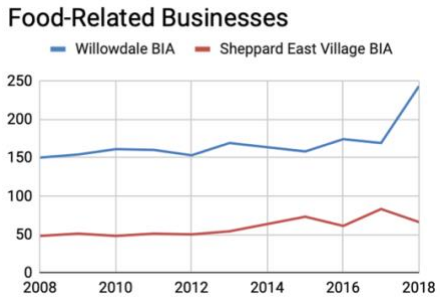
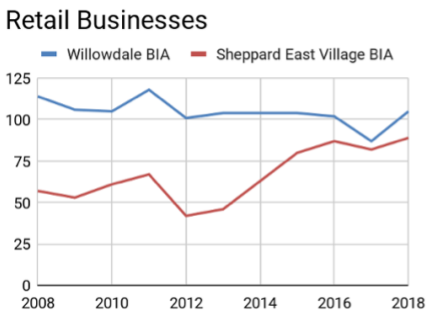
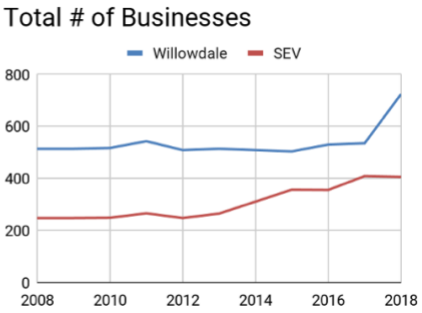




**Figure 8: Retail Businesses | Figure 9: Total # of Businesses**

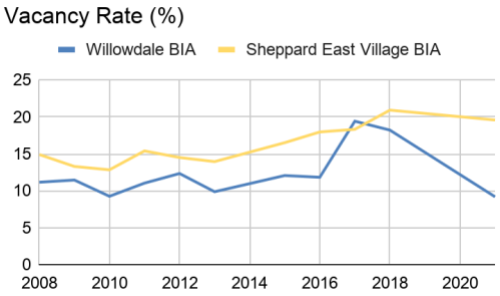



Comparing the changes in types of businesses helps to assess the overall changes in each BIA's business community. Both BIAs experienced an increase in service businesses from 2008 to 2018. The Willowdale BIA experienced growth in food-related businesses from 2008 to 2018, while the SEV BIA experienced decline in 2018. Both experienced similar patterns of increase and decrease in retail businesses from 2008 to 2012, but from 2012 onwards, retail businesses in SEV BIA grew significantly more than in the Willowdale BIA (Figures 6, 7, 8, 9).

Comparing the historical vacancy rates further explains the differences in growth. While the population of Willowdale grew by 22% and experienced a decrease in vacancy rate by 2%, the population of Sheppard East grew by 1% and experienced an increase in vacancy rates by 5% (Figure 10). Vacancy rate may be attributed to more general population change in both areas. While Willowdale grew by 22.6% from 2006 to 2016, Scarborough North grew only by 1.2%, and actually experienced a slight decline in population of 2.3% from 2011 to 2016 (City of Toronto, 2016a, 2016b). Similarly, the total visible minority population grew in Willowdale, while Scarborough North's (where the SEV BIA is located) declined (City of Toronto 2016a, 2016b).

**Figure 10: Vacancy Rate (%)**



Looking at the census data, there are some similarities and differences in the populations of Willowdale and Scarborough North. Both have a majority visible minority population, however, the type of recent immigrant differs drastically. In Willowdale, a majority of immigrants are economic immigrants, whereas in Scarborough North, recent immigrants are more evenly spread out between the three immigration categories, suggesting that Willowdale has more skilled immigrants able to participate in the local economy. Furthermore, Willowdale has a much younger population, with the dependency ratio suggesting a larger working-age population than youth and senior population (Figures 11, 12; Table 1).

**Figure 11: Visible Minority Population - Willowdale**

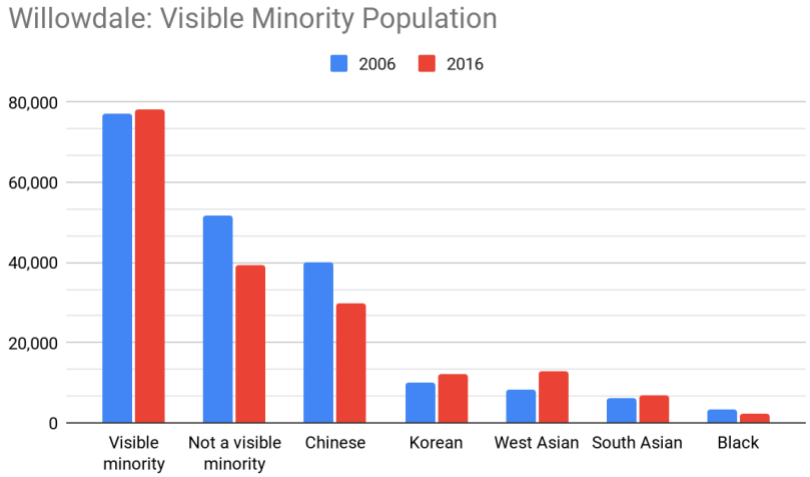



**Figure 12: Visible Minority Population - Scarborough North**

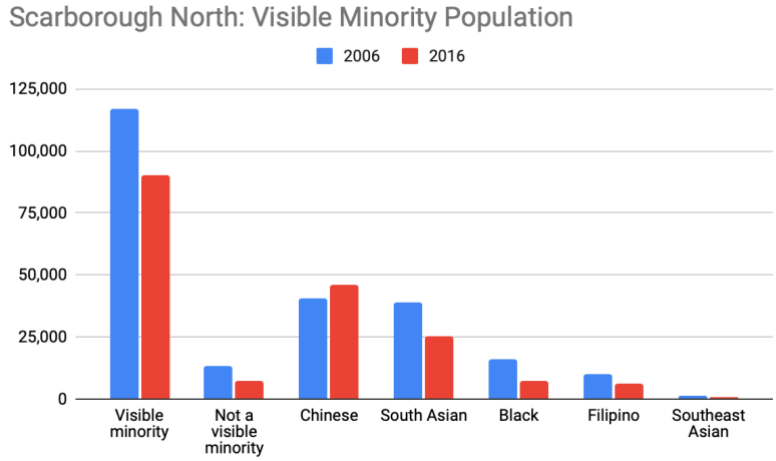



**Table 1: Willowdale & Scarborough North 2016 Demographics (City of Toronto 2016a, 2016b)**

| | **Willowdale** | **Scarborough North** |
|---|---|---|
| Dependency Ratio | 48.1 | 62.6 |

| | | |
|---|---|---|
| Visible Minority Population | 60% | 67% |
| Recent Immigrant: Economic | 75% | 37% |
| Recent Immigrant: Sponsored | 17% | 42% |
| Recent Immigrant: Refugee | 6% | 18% |
| Immigrant: Top 5 Places of Birth | Iran, China, South Korea, Philippines, Hong Kong | China, Sri Lanka, Hong Kong, India, Philippines |

## Findings

This section begins with investigation of how broader context and networks influenced small immigrant business owners's adaptability to the pandemic environment. This includes analysis of the use of local, ethnic, or family networks for support and assistance throughout the pandemic and the ways in which government policy directly impacted the ability of a business owner to adapt to the pandemic environment. Next, ethnic clustering within both study areas is explored under the framework of the mixed-embeddedness model, with findings informed by the investigators' observations from windshield surveys and analysis of interview data. This is followed by exploration of place-making strategies found through analysis of the formation, purpose, and strategy of the BIA structure within each study area. Moving from BIA-wide observations to more individual-level experiences, the final section considers the various tactics used over the course of the pandemic by immigrant small business owners interviewed, and the extent to which these tactics assisted business owners in adapting to the pandemic environment.

### *Using Local, Ethnic, or Family Networks to Overcom Barriers*

The ability to navigate to local networks was a major contextual factor found to influence the adaptability of a business to the pandemic. Adjusting businesses to the pandemic environment was found to be easier for business owners who were well integrated into an existing association or were involved in community initiatives. For example, all immigrant business owners interviewed from the Willowdale BIA were actively involved in the Steering Committee for the creation of the BIA. In addition, two of these interviewees served as board members on business associations for their respective ethnic communities. This supports existing literature on immigrant entrepreneurship which suggest that access to local networks plays an important role in removing barriers for immigrant entrepreneurs (Waters and Jiménez 2005; Waldinger et al 2000).

Use of ethnic networks, particularly in the Willowdale BIA area, was found to assist with adapting to the pandemic environment. Immigrant small business owners who faced language barriers and had difficulty navigating eligibility for relief programs and regulations around business operation during the pandemic could rely on co-ethnic support from other small business owners who could translate documents and clarify eligibility detail in a business owner's native language. For example, one second-generation Korean business owner identified how the lack of communication and language barriers left some restaurant owners with unusable patios due to language barriers leading to misunderstandings around patio regulations (Personal Interview, W2). However, through use of ethnic networks formed through a messaging group on a social networking app, immigrant small business owners were able to clarify their confusions and alert others to prevent them from facing similar problems with their own businesses.

The ethnic network could be transnational which was beneficial in the case of one Korean restaurant owner who had run a successful business in Korea prior to immigration, and adapted their knowledge and skill-set to the Canadian context (Personal interview, W1). This business owner was able to fly back to their home country with their head chef to visit restaurants within their original networks to find strategies they could borrow for their business upon return (Personal Interview, W1).

Family networks provided ethnic business owners another type of essential support. For example, business owners who had children supporting their business had an easier time adapting during the pandemic to the constantly changing policies around social distancing, opening, and closing of a business (Personal Interviews, W2, S1). These business owners dealt with fewer language barriers, and provided assistance with switching to online delivery services, which became a necessity during the pandemic. For example, one Korean second generation business owner commented how, without their assistance, their parents would have struggled immensely with adapting to online delivery platforms (Personal Interview, S1).

### *Ethnic Strategies Within the Institutional Context*

Challenges faced by immigrant small business owners included a reliance on delivery apps to reach customers and the impact of commission fees on their bottom line. For instance, one interviewee mentioned how fees collected by apps were "outrageous" because customers' expectations of prices had not changed (Personal Interview, W2). For all small business owners, immigrant or non-immigrant operated, reliance on third party delivery apps generated greater precarity.

In response to the cut in profit caused by commission fees, restaurant owners began offering 15-20% discounts to customers who chose to order without the use of delivery apps (i.e. by phone) (Personal Interviews, C1, W3). Generally, it seems that discounts were commonly used to provide an incentive to customers to purchase items directly from the store, and to avoid commission fees. The general use of discounts to draw customers away from delivery apps was reflective of the greater cuts to profit generated by delivery platforms, which was experienced by all small restaurant owners.

Another common adjustment made was changing or downsizing the menu to lower operation costs. Notably, one interviewee mentioned how paying attention to food trends assisted this process:

> *"Looking at the resources available to us, which is mainly youtube and social media, looking at what kinds of food that are trending and adapting it to us… or even foods not trending, but foods common in Korea, we've tried to offer those things as well (Personal Interview, W2)."*

One Korean restaurant owner who had shut down their business from October to mid-December actually flew back to Korea with their head chef to visit restaurants and find strategies from small restaurants in Korea that they could borrow (Personal Interview, W1). Specifically, this business owner wanted to know what food items were least compromised in terms of taste and quality when delivered rather than eaten fresh. Once they had returned from Korea in December, they changed their menu to reflect the new knowledge they had gained. The new food items were so successful that the restaurant has been sold out every day since reopening. Given this achievement, this business owner had a more positive outlook on the changes made to their business during the pandemic, expressing a sense of relief that something new and novel had come out of a time of struggle.

Moving to tactics used by all business owners across industries, the first was greater use of social media and online marketing to advertise their product or service and reach customers. Although shifting to e-commerce became necessary to some extent, it remained a challenge for many small business owners (Personal Interview, E1). For example, one business owner mentioned attempting to re-focus their marketing strategy to an online website, as well as promoting their business on Google, Facebook and Yelp, but was unsure of how effective these strategies actually were in terms of bringing in new customers (Personal Interview, S2).

Businesses that relied more on attracting new customers through word of mouth, such as small supermarkets or longstanding family-run restaurants, did not tend to rely on social media as a strategy for their business (Personal Interviews, C1, W2). Language barrier was another reason found to limit use of social media, since most social media and review platforms run in English (Personal Interview, C1). Unfamiliarity or lack of knowledge to navigate social media platforms, particularly with older business owners or those with an older target audience, was a third factor present in businesses with no social media presence (Personal Interview, S1). For example, a Filipino interviewee in their 60s who ran a non-profit organization engaging mainly with elderly populations chose to not move their business online because of their audience's limited familiarity with new technology (Personal Interview, S3).

All interviewees mentioned reliance on relief programs, which were introduced in efforts to cushion the economic blow that the pandemic had caused to brick-and-mortar businesses. The following Table 2 includes a description of each, as well as a summary of whether the program was generally positively (+) or negatively (-) received by business owners interviewed.

**Table 2: Government Programs Accessed by Interviewees**

| **Program** | **Description** | **+/-** |
|---|---|---|
| Canada Emergency Wage Subsidy (CEWS) | Designed to support employers in retaining their employees by providing a subsidy to cover a portion of employee wages (Mowat & Rafi 2020) | + |
| Canada Emergency Business Account (CEBA) | A $60,000 loan designed to support small businesses and not-for-profit organizations (Mowat & Rafi 2020). The first round of CEBA provided $40,000 to eligible business owners and NGOs. The loan amount was increased by $20,000 to $60,000 in December 2020 when the second wave of the pandemic hit (Government of Canada, 2020) | + |
| Canada Emergency Rent Subsidy program (CERS) | Provides rent and mortgage subsidies to small businesses (either renters and property owners), and subsidies are administered on a sliding scale, with a maximum amount of 65%, based on revenue loss (Government of Canada, 2020) | + |
| CafeTO | Allows business owners to extend patios on to public sidewalks. | + |
| Small Business Helpline | Assists small business owners in transitioning to online platforms (Personal Interview, E2; Personal Interview, E1). | + |

| | | |
|---|---|---|
| Canada Emergency Response Benefit (CERB) | A $2000 grant given to Canadian residents who had stopped working because of COVID-related reasons or who were eligible for Employment Insurance, and had made an income of at least $5000 in the previous year (Government of Canada, 2020) | - |
| Canada Emergency Commercial Rent Assistance (CECRA) | Provides rent reduction assistance for landlords, whereby the provincial and federal governments would assist in paying 50% of a business owner's rent through a forgivable loan if the landlord agrees to reduce the tenant's rent by 75% (Government of Canada, 2020) | - |

Overall, the combination of monetary-related programs enabled affected small business owners to keep their doors open, retain employees, reach customers, and navigate fine print. For example, all interviewees noted that CEWS was extremely helpful in assisting them to bring back employees, be it part time or full time. One interviewee noted that "the wage subsidy was quite helpful, because quite a few staff members were willing to come back to work" (Personal Interview, S1). However, they and others experienced a much higher turnover rate, which meant that more time was spent on training despite having limited training resources (Personal Interview, S1, E2)

Programs with mixed or negative reception include CERB, which led to a loss of employees, especially for those who employed people outside of their own family. For example, one Trinidadian business owner in the SEV BIA area noted that many of their core staff members "chose to get CERB and stay home" (Personal Interview, S1). This was reflective of the broader trend identified by an Economic Development Officer, who mentioned that CERB made it difficult for businesses to keep employees who found it more economical to stay at home (Personal Interview, E2). On the other hand, a Korean business owner in the Willowdale BIA area commented that part-time employees choose to continue working because "CERB [was] not enough to live in [their] area" (Personal Interview, W2).

CERCA was the second program which business owners had conflicting opinions about, reflecting broader trends in the small business community (Personal Interview, E1). On the positive side, one small business owner with a positive experience of CERCA mentioned how their relationships with their landlord had in fact improved because of the communication necessitated by CECRA (Personal Interview, S2). However, most other business owners had a more negative experience with CECRA, stating that it was difficult to access because it required strong initiative and cooperation by their landlord (Personal Interview, E1). For example, one interviewee described CECRA as

> *"a double edged sword, because there is no action being taken to freeze bills from the landlord, or freeze utility bills… everything got put on hold but [the landlord] still had to pay interest on the loans, so it left them in a limbo space where things just didn't add up (Personal Interview, W2)."*

Another interviewee noted that landlords who owned fewer buildings typically did not apply for CECRA (Personal Interview, W1). Notably, one Korean business owner with strong ties to the Willowdale BIA and Korean business community went door to door, asking landlords to assist their tenants's survival by applying for CECRA, and had personally assisted a sub-leaser in the Willowdale BIA in applying for CECRA with their landlord (Personal Interview, W1).

In terms of non-monetary relief, CafeTO and the Small Business Helpline were mentioned by some interviewees as useful for adapting business to pandemic conditions. Like monetary

relief programs, these similarly exemplify the impact of context in shaping the opportunity structure for small business owners. CafeTO is an interesting case, as regulations only applied to businesses facing a public street, yet the program was so successful Businesses saw the potential of using outdoor spaces such as parking lots and sidewalks outside their storefront, and applied the CafeTO concept to private spaces, constructing patios and outdoor eating areas on private property (Personal Interviews, B2, C1, W4, E1, E2). In the SEV BIA, for example, many small businesses did not apply for CafeTO because most were located in private spaces, such as suburban retail complexes or malls. CafeTO was slightly more successful in the Willowdale BIA, with 10 businesses installing cafes. However, around 60 patios were installed on private property (Personal Interview, C1). Further, one interviewee mentioned how the limited impact of the CafeTO program because their limited store frontage did not provide them with enough space to justify hiring additional staff to wait tables in the outdoor patio area (Personal Interview, W3). This suggests that built form plays a significant role in supporting or impeding a business owner's participation in CafeTO.

Next, the small business helpline was used by small retailers, restaurants, and service providers who called to ask for clarification regarding the various loans and programs put in place during the pandemic (Personal Interviews, E2, E1, E3). The helpline was mainly available in English, but if a business owner needs an interpreter, the Small Business Office allows for one (Personal interview, E3). However, it is on the business owner themselves to source an interpreter (Personal interview, E3). Questions were generally around clarifying technicalities of applying for loans and accounting-related assistance (Personal Interview, E3). The helpline can be considered as an example of how the City works to clarify and make transparent the rules and regulations (i.e. the opportunity structure) applicable to small business owners.

In most cases, the loans and relief programs were insufficient in assisting immigrant small business owners from keeping their business afloat. Most business owners were forced to down-size and let go of staff to save on costs, despite use of the wage subsidy and other loan programs. For example, one Korean restaurant owner who had diligently applied to all eligible loans still had to let go of more than 60% of their full-time and part-time staff (Personal Interview, W1). Similarly, another Korean business owner mentioned the need to increase working hours as a result of fewer staff to make ends meet, to the extent that it was affecting their physical and mental health and leaving them with minimal time for sleep (Personal Interview, W2). Further, they mentioned how their mother, the owner of the business, had been working without a day off for 10 months consecutively, and working from morning until 9am the next day because their family-run business had minimal staff and low budget (Personal Interview, W2).

Furthermore, despite the existence of these government relief programs, whether more positively or more negatively received by the business community, immigrant business owners expressed a general need for more unified government intervention between the different levels of government and service providers to allow programs to work with maximum effectiveness (Personal Interviews, S1, W2, W3). Doing so would also provide a more transparent and understandable opportunity structure for small business owners to navigate.

If an interviewee had not accessed relief programs, it was because their business was not eligible or because their business had closed down for a majority of the pandemic. The latter case was applicable to one of the business owners interviewed, who opened for one month of the pandemic (Personal Interview, S4). This Filipino business owner was reliant on government relief programs, including the wage subsidy and the emergency business account, but mentioned that neither were enough to help make ends meet (Personal Interview, S4).

Lastly, the changing contexts of operating a small business through the pandemic affected immigrant entrepreneurs as the lack of direct, clear communication between the different levels of government and business owners caused frustration for many. For instance, one interviewee mentioned how they were unable to access government subsidies initially because of confusion around the subsidy itself and language barriers (Personal Interview, W1). This frustration was felt

by the broader small business community, as the Toronto Office of Rebuilt and Recovery's report entitled "COVID-19 Impacts and Opportunities" (Mowat & Rafi 2020) reported that uncertainty and lack of prior notice was the main aspect which made it difficult for business owners to prepare and respond to the changing regulations around opening and closing of businesses.

Another interviewee expressed frustration around the limited action business owners could take to prepare themselves and their business for changing regulations:

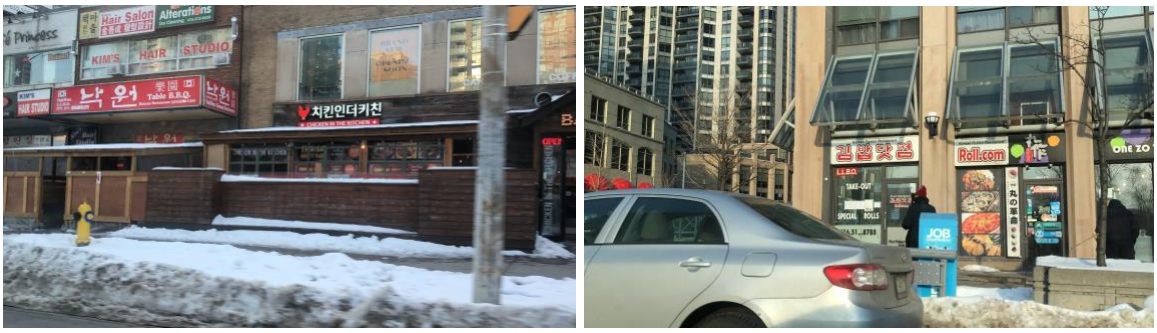
> *"All the announcements are about opening and closing, rather than providing information to restaurants about how to open and close safely. But we would appreciate it if the city gave restaurant owners a fair warning, because at this point in time during the pandemic, to know that we can open in 2 days is a whole different story from being able to open in 2 days. Customers want the full dining experience rather than 50% - and if we aren't prepared, that's a deterrent to customers (Personal Interview, W2)."*

Lastly, immigrant small business owners expressed frustration around the varied opening and reopening timelines of different municipalities. As one interviewee mentioned, boundaries between municipalities remain quite artificial, with people crossing jurisdictional boundaries on a daily basis (Personal Interview, E2). Interviewees found that when York Region, which borders the Willowdale BIA reopened from full lockdown, businesses in the BIA lost even more customers as people chose to travel slightly further to York Region with less stringent restrictions (Personal Interview, W2).

### *Place Making & Community Building*

When walking in the Willowdale BIA area, the many non-English business names and signs signal the presence of a clustering of particular ethnic communities and business owners (Figure 13). This kind of geographic clustering of ethnic businesses is an example of placemaking through the creation of ethnic enclaves. Given that the small business community had no formal BIA structure prior to 2021, the formation of an ethnic enclave seems to have emerged more organically rather than deliberately.

**Figure 13: Clustering of Ethnic Businesses in the Willowdale BIA Area**




Another example of community building within the Willowdale BIA was exemplified by the Korean business community. One Korean interviewee deeply involved with both the formation of the BIA's steering committee and the BIA itself mentioned how they had created a group on KakaoTalk, a Korean social messaging app, for business owners in the Korean Canadian Business Association (Personal Interview, W1). In this group, members would translate information disseminated by the government to Korean, the native language of many members of the online messaging group. The message app provided a space for co-ethnic support, and became this interviewee's go-to place to provide and receive encouragement from other business owners during the pandemic. The KakaoTalk group remains well-used by their ethnic community, and was mentioned by other Korean small business owners as well (Personal Interview, W2). This further exemplifies the co-ethnic involvement and community building found in the Willowdale BIA, both prior to and during the pandemic, which contributed to successful place-making.

When walking or driving through the SEV BIA, there are many signs in different languages, signalling the presence of ethnic businesses (Figure 14). However, unlike the clustering of a few ethnic communities in the Willowdale BIA, the SEV BIA contains a greater diversity of ethnic entrepreneurs from different ethnic communities rather than a clustering of one or two particular ethnic communities (Personal Interview, B2). This lack of clustering can somewhat be explained by the difference in built form, leading to a lack of structural embeddedness in the BIA. Whereas the Willowdale BIA is located in a higher-density area with shorter, walkable blocks and a pedestrian-friendly walking environment, the SEV BIA is located in a lower-density area, featuring long blocks, and a less pedestrian-friendly walking environment. Most businesses in the SEV BIA exist within malls or small retail plazas that are disconnected from one another, with significant setbacks from the street. Relationships that formed between immigrant business owners took place within malls or plazas, rather than across them (Personal Interview, S1).

**Figure 14: Clustering of Ethnic Businesses in the SEV BIA Area**


The lack of co-ethnic involvement was also evident when speaking to business owners and the BIA Coordinator of the SEV BIA. When business owners in the SEV BIA were asked if they felt a greater connection with their ethnic communities as a result of the pandemic, most pointed instead to an increased connection with other business owners within their retail plaza (Personal Interviews, S1, S2). For example, one interviewee mentioned supporting a nearby hair salon rather than cutting their hair at home like usual, and another mentioned feeling a general sense of effort by business owners to help one another out. However, the overall findings point to a greater effectiveness of community building in the Willowdale BIA than in the SEV BIA, despite the former being a newly formed organization and the latter being formed in 2007. This could potentially be explained through the formation of strong networks in the extensive community consultation process, which was conducted by the steering committee between 2019 and 2020 to increase support for the formation of a BIA (Filion 2020). For instance, the steering committee consisted of a variety of business owners, property owners, and tenants who developed and distributed flyers to over 1,800 businesses in the Willowdale BIA (Filion 2020). On the other hand, many of the SEV BIA's initiatives come from the BIA Coordinator rather than the BIA members themselves, which ultimately limits the formation of networks between business owners (Personal Interview, B2).

### *Place-Making Through a BIA*

BIAs are one component of the economic and political-institutional context shaping immigrant entrepreneurship in Toronto. The role of a BIA is to help fund supplemental public services to stimulate local economic activity within the BIA's geographic boundary (Hoyt, 2005). This may include supplementing capital for physical improvements related to urban design, stimulating consumer marketing and local tourism, and implementing surveillance infrastructure (Grail et al. 2019; Ruffin 2010). In practice, the greater the involvement of a BIA in service provision, place making initiatives, and development negotiations, the lesser the involvement of the municipal government (Lewis 2010). Unlike advocacy organizations, BIAs hold strong relationships with city government and local Ward Councillors, as City staff and Councillors consult with BIAs for developments in the neighbourhood as they represent a collective voice for the business owners in a community (Flynn 2020).

Being within a BIA more generally provides business owners with exclusive access to loans and equity building programs that non-BIA businesses cannot access, all of which contribute to place-making. Having a Coordinator work on a unified branding and marketing plan for an area further contributes to a BIA's ability to use deliberate place-making strategies. This was found to be significant for small business owners, as they would otherwise not be able to cover the costs of such initiatives (Personal Interview, C2). Over time, as BIA members become more involved with a BIA, new networks are formed where business owners share views and concerns with one another, provide mutual support, and brainstorm ways forward (Personal Interview, C2). Further, business owners in a BIA generally have greater awareness of the

neighbourhood in which their business is located, the other businesses in the neighbourhood, and the way that city operations may work (Personal Interview, E3).

The significant involvement of ethnic business owners in advocating for the formation of the Willowdale BIA exemplifies a deliberate community-driven place-making strategy. Immigrant small business owners were able to mobilize their existing Korean and Indian ethnic communities to form the Steering Committee and establish connections across ethnic groups in the Willowdale neighbourhood. The business owners received ample support from the Councillor's office, who had assigned an individual to assist in the formation of the steering committee by engaging with members of the Persian Canadian Business Association, the Korean Candain Business Association, small business owners, and landlords in the area (Personal Interview, C1). The Willowdale BIA is thus an example of deliberate place-making through the introduction of an association that brings together immigrant business owners from different ethnic communities. The use of existing longstanding ethnic networks to assist in the BIA formation process also exemplifies the use of co-ethnic networks for place-making. For example, members of the Korean Canadian Business Association and the Indo Canada Chamber of Commerce were elected as board members of the Willowdale BIA (Personal Interviews, W1, W4). Having board members who are already well connected within their ethnic networks allows the newly formed BIA to lean on existing social networks in future placemaking strategies.

Establishing a BIA was recognized by immigrant small business owners as an opportunity to access additional financial assistance for streetscape improvement programs and place-making projects, festivals, and general promotion of the area through a unified marketing strategy (Personal Interviews, W1, W2, W4). Board members were already active in planning what place-making strategies the BIA could use, despite the fact that the Willowdale BIA did not yet have a Coordinator nor an official mandate. For example, a major short term goal mentioned by several interviewees is the successful launch of CafeTO in Spring 2021, where the aim is to close a curb lane on either side of Yonge Street to allow more space for patios (Personal Interview, W1). Long term goals include increasing community engagement with businesses across ethnic groups, assisting businesses in accessing support, organizing and promoting events and festivals, and creating a construction mitigation strategy for the REImagining Yonge project (Personal Interview, W3). The Willowdale BIA is a strong example of how a formal placemaking strategy like a BIA can be used to compliment existing place-making strategies used by immigrant small business owners.

The impact of the BIA in place-making and community building was also evident in interviews with immigrant small businesses owners in the SEV BIA. From a business owners perspective, the BIA created a sense of community, and was seen as an association that would reach out and speak up on behalf of the businesses it represents (Personal Interview, S2). Being a part of a BIA, interviewees commented, gave them the feeling that they were not alone, but rather, on the same team (Personal Interviews, S2, S1). From a BIA Coordinator's perspective, building new relationships with businesses in an already-established BIA was already difficult, but perhaps was made more challenging by the pandemic. For example, despite the Sheppard Willowdale BIA's longstanding existence, there remained a lack of communication between business owners, property owners, and the BIA (Personal Interview, B2). The BIA Coordinator speculated that difficulty in communication existed because of language barriers (Personal Interview, B2). Although the amount of direct communication between immigrant business owners was not as evident in the SEV BIA, having the BIA in place did seem to fulfill a community building function as it helped small business owners feel represented, heard, and connected.

The BIA's main function, as described by the BIA Coordinator, was the promotion of small businesses and "shop local" (Personal interview, B2). Since many businesses are located within retail plazas, they are not eligible to participate in CafeTO. However, the BIA is in close proximity to several large shopping centres, which are direct competition for some small businesses (Personal Interview, B2). Further, with the growing number of online retailers, having a BIA is an

effective way to promote local businesses at a larger scale, and in a more unified manner (Personal Interview, C2). For example, the BIA created a new email server for BIA members that includes concise information about the support available to small businesses through the BIA, TABIA, and the municipal, provincial and federal governments, and how to obtain such support (Personal Interview, B2). Over the longer term, the BIA hopes to continue promoting the idea of "shop local", and suspects that gentrification may soon come to the area given the intensification proposed in the Sheppard Avenue East Segment Study (Personal Interview, B2). In reviewing the short and long term goals of the SEV BIA, it is possible to see how a BIA can play an important role in assisting more suburban small businesses in place-making, despite the additional contextual difficulties faced that limit an area's structural embeddedness.

## Discussion

Literature on ethnic entrepreneurship suggests that there are structural and contextual reasons which influence entrepreneurial success (Aliaga-Isla & Rialp 2013; Hormiga & Bolivar-Cruz 2012). Examples supporting these theories were found when looking at the existing demographics of the study areas, the prominent types of built form in each BIA, vacancy rates, and the history of the BIA itself, which ultimately influenced the kinds of methods immigrant small business owners in each study area relied on during the pandemic. Furthermore, the extent of an immigrant small business owner's integration into existing networks, whether it be familial, social, ethnic, or otherwise, was also found to influence the strategies used to adapt a business to the pandemic environment.

### *The Contextual Factors of the Pandemic*

The influence of contextual factors on immigrant entrepreneurship was well illustrated by the effect of the pandemic on the immigrant small businesses interviewed, which was also reflective of broader city-wide trends found in the City of Toronto COVID-19 Business Impact Survey (2020). The survey found that small businesses suffered most from decreased business hours caused by a lack of customers, followed by financial liquidity, cancelled contracts, general reduction in business hours, decreased staff compensation, and forced temporary closures (City of Toronto, 2020).

Besides financial impact, interviewees also described the physical and emotional toll that the pandemic had taken on themselves and their staff (Personal Interviews, W2, S1, S2). The ability of immigrant small business owners to address the added stress of operating a business during the pandemic was influenced by their existing connectivity to networks. Those who were able to use existing networks showed greater flexibility and adaptability. Networks in an immigrant's home country, when sustained, remained useful even after a business owner left the home country, and aligns with existing literature that suggests that an immigrant entrepreneur's use of ethnic networks and resources influences their level of entrepreneurial success (Barberis & Solano, 2018). The importance of family networks for immigrant small business owners is similar to findings published in the literature, which stress the role of family ties in accessing cheap labour (Renzulli et al. 2000; Kariv et al, 2010).

The virtual embeddedness through use of social media by immigrant small business owners was successful for those who had the necessary time and resources to build a presence online and engage with potential customers. This is reflective of findings in existing literature (He et al., 2017; Jones et al., 2015). The literature also provides explanations for business owners who did not use social media, which was the case for some business owners interviewed. Reasons include lack of knowledge and resources to understand the platform, lack of time to

commit to promoting their products online, and inability to overcome the initial learning curve (He et al. 2017; Jones et al. 2015; Taneja & Toombs 2014).

### *Mixed Embeddedness: Opportunity Strucures within the Institutional Context*

With consideration of the changing opportunity structures brought on the pandemic, the mixed embeddedness model calls for an analysis of the socio-political and institutional context within which an immigrant entrepreneur is operating, which impacts an immigrant entrepreneur's degree of embeddedness. First and foremost, all business owners interviewed were operating during the COVID-19 pandemic, a period of acute change and crisis. The various networks examined in this study, whether peer to peer, support from the government, or support through connectivity and networking within the BIA, all take place within the greater pandemic context. Given this context, the regulatory environment, the economic market, and the level of government assistance provided were all factors constituting the "opportunity structure" of entrepreneurship (Aliaga-Isla & Rialp, 2013; Kloosterman & Rath, 2001). The importance of opportunity structure to immigrant entrepreneurs was evident through the types of strategies used to address and overcome the new barriers posed by the pandemic. Strategies chosen depended somewhat on the type of small business an interviewees owned.

In terms of relief programs, while they generally provided some assistance to entrepreneurs, it was unclear whether these programs reduced the precarity experienced by interviewees of owning a small business. All were necessary for survival, but were supplemented by other place-making tactics used by immigrant business owners, such as the formation of the Willowdale BIA itself. In other words, although government intervention into the opportunity structure did change dimensions of the economic market influencing immigrant entrepreneurship, in most cases, the interventions alone were insufficient in addressing the full impact of the pandemic on an immigrant small business owner.

Furthermore, in all cases where government relief programs were used, interviewees expressed confusion and/or frustration around navigating applicability and the changing regulations, as well as the differing pandemic regulations of neighbouring municipalities. Complications around CERB and CERCA exemplify the significant impact that changes to opportunity structures have on small business owners, as suggested by the mixed embeddedness model (Kloosterman and Rath 2001; Kloosterman 2003, 2010). Both CERB and CERCA exemplify how government intervention, while well-intended, was not executed without flaws. CERB incentivized individuals to stay home, making it difficult for small business owners to find or keep staff, while CERCA lacked incentives for landlords to assist their tenants by reducing rent. The broader effects of the relief programs can be situated and analyzed within the mixed embeddedness model, as the amount of government regulation of a goods or service and assistance provided via grants and loans ultimately impacted immigrant entrepreneurship (Aliaga-Isla & Rialp, 2013), shaping the "opportunity structures" affecting these small business owners (Kloosterman & Rath, 2001).

In summary, the confusion and frustration felt by immigrant small business owners during the pandemic, albeit the strategies they used to survive, exemplifies how institutional context greatly influences the autonomy an individual business owner can have over the success of their business. This supports the ideas of the model of mixed embeddedness, which suggests that opportunity structures across different scales must be considered when studying immigrant entrepreneurship (Aliaga-Isla & Rialp, 2013; Kloosterman & Rath, 2001).

### *Structural Embeddedness & Place-Making Practices*

Moving from an individual scale to a BIA-wide scale, theories around the extent of structural embeddedness that an immigrant small business experiences was found to apply to the Willowdale BIA and SEV BIA. The higher density built form of the Willowdale BIA facilitated much more structural embeddedness and building of social and spatial capital than the lower density built form of the SEV BIA, which aligns with the findings from the literature which suggest that structural embeddedness is more difficult to establish in suburban areas than in urban areas (Fong et al. 2007). Given that all immigrant business owners interviewed were clustered within a BIA, this study is unable to speak to the research around differing success rates of immigrant entrepreneurs operating within and outside of ethnic enclaves (Li & Li 2014).

Theories of place-making suggest that place-making is a result of successful clustering of immigrant businesses in a neighbourhood (Liu et al. 2014; Schuch & Wang 2015; Zhuang 2015, 2019, 2024, 2025; Zhuang & Chen 2017). Similar to Liu et al (2014)'s study, this study found that ethnic business owners went beyond simple economic interests by finding ways to contribute to overall community cohesion, and increase a neighbourhood's social capital. Formal methods, such as participation in a BIA or other community association, and informal methods, such as forming networking and communication groups on social platforms, were used by immigrant business owners in both study areas.

Clustering of ethnic businesses in the Willowdale BIA enabled co-ethnic involvement, where ethnic immigrants build and actively maintain networks and relationships within their ethnic communities (Kariv et al. 2010). For example, one East Indian and most of the Korean immigrant business owners interviewed were quite involved in the ethnic community, being either Board members of the BIA Steering Committee and/or Executive members of the corresponding ethnic business associations. The strength of co-ethnic involvement in place-making is well illustrated through the successful formation of the BIA during the pandemic, which would not have been possible without the existing ethnic networks in place prior to the pandemic (Personal Interview, W1).

On the other hand, the lack of co-ethnic involvement in the SEV BIA may be explained by the lack of structural embeddedness in the more suburban built form of the SEV BIA (Fong et al, 2007). As such, the relatively low levels of co-ethnic involvement and community building by immigrant business owners in the SEV BIA mainly due to contextual factors that limited the structural embeddedness of the area, including the more suburban built form. This ultimately made it difficult for business owners to build networks with others in different malls or retail plazas, and to use place-making strategies to build community cohesion.

The purpose and role of the BIA in both study areas was found to align with the findings in the literature, which suggest that BIAs in Toronto are mainly focused on streetscape improvements and local economy development (Flynn 2020). The community that forms between business owners in a BIA should not be understated, as well as the community building and co-ethnic networking that a BIA enables. By stimulating local economic development, spearheading community improvement initiatives, and building social capital of business owners, a BIA plays an important role in place making (Flynn 2020). However, both BIAs were also found to exemplify the importance of ethnic networks in community building and place-making, as seen through the Willowdale BIA's recent formation - the result of action by immigrant small business owners with strong connections to existing ethnic networks in the neighbourhood (Personal Interviews, W1, C1, W4). Ethnic networks were also formed in the SEV BIA, as the BIA enabled stronger connections to form between immigrant small business owners (Personal Interviews; S1, S2).

## Conclusion

To conclude, this paper investigated the strategies which immigrant small business owners used to adapt during the COVID-19 pandemic in the Willowdale BIA and the SEV BIA. Through primary and secondary research, we found that the extent to which an immigrant small business owner was able to adapt their business to the pandemic environment largely depended on (1) the extent to which they used existing local, ethnic, or family networks in their community; (2) the ethnic strategies used, which was largely influenced by the opportunity structures in which a business owner was embedded within; and, (3) the formal and informal place-making methods use by immigrant business owners for community building.

These findings provide several recommendations for municipal planning and policy making. Firstly, municipalities should acknowledge and support the idea of co-ethnic as a strategy used by ethnic immigrants to actively maintain networks within their ethnic communities and beyond. These networks, as exemplified by the two case study areas, were significant in their ability to draw members of different ethnic communities together, build community cohesion, and overcome barriers faced by immigrant small business owners. This finding further illustrates how immigrant entrepreneurs mobilize to feel greater belonging to a community and neighbourhood.

Secondly, investigation of the different strategies used by immigrant small business owners during the pandemic revealed the significance of external economic, political-institutional factors in limiting how well a business owner could successfully adapt, as well as the creativity and resilience of many immigrant small business owners in findings new methods to keep their business afloat in the face of unpredictability and adversity. Lastly, the place-making strategies, whether initiated informally by immigrant small business owners themselves or more deliberately through a Business Improvement Area, were identified in both case study areas as beneficial to the immigrant small business community. Clustering of ethnic businesses built social capital in both study areas, supporting the ideas of place-making found in the literature (Liu et al., 2014; Schuch & Wang, 2015; Zhuang. 2015, 2017, 2019, 2024, 2025; Zhuang & Chen, 2017).

Further research could be conducted in other BIAs across the City, particularly in the downtown core, to see how differences in context, accessibility and connectivity of a BIA may impact the adaptability and the strategies that business owners use during major events such as pandemics. Further research could also be conducted on the differences found between different generations of small business owners, given that existing research suggests that assimilation is not always a process of upward mobility (Water & Jiménez, 2005; Jiménez et al., 2018). Lastly, research on newer business models rising in popularity during the pandemic, such as businesses that are entirely virtual, would be beneficial as it would provide comparison between virtual and brick-and-mortar businesses.

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