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**Immigrant Entrepreneurship and the Role of Non-Government  
Organizations in an era of Neo-liberal Governance**

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## RIIM

### Research on Immigration and Integration in the Metropolis

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**Immigrant Entrepreneurship and the Role of Non-Government  
Organizations in an era of Neo-liberal Governance**

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**Abstract**

In this study we investigate a relatively new and unique activity conducted by a Non-government organization (SUCCESS) dedicated to the provision of immigrant settlement services: support for immigrants who wish to become entrepreneurs. In partnership with the Business Development and Training Centre of SUCCESS, we explore two research questions. First, we survey the major programs and services offered by the Centre to immigrants as well as the general public. Secondly, we investigate immigrant experiences with the Centre in an effort to assess the impact of these programs. Our study is an attempt to understand the ongoing transformation of NGOs in our current neo-liberal age, through exploring the example of SUCCESS. While financial support for NGOs has become more driven by a market-based approach (such as competitive systems of funding allocation), SUCCESS increasingly has developed programs that are best described as “social enterprises”. These, such as the Business Development and Training Centre, incorporate both market principles and an ideology of volunteerism. As a result, the nature of SUCCESS as a non-profit NGO is being redefined, with the organization itself becoming more entrepreneurial. Above all, we emphasize the fact that SUCCESS is not merely reacting to external change, but is exercising agency in its decisions. We argue that SUCCESS is an active participant in the introduction of market-based programs in the non-profit sector.

**Key words**

Non-government organizations (NGOs); Neo-liberalism; Immigrant settlement services; Immigrant entrepreneurship; Economic barriers; Volunteerism

## **I. Introduction**

Entrepreneurship offers an important route to economic integration for new immigrants and we have seen increasing rates of immigrant entrepreneurship in Canada. Seeking the causes of this phenomenon, researchers have developed two important streams of theoretical explanation. While American scholars tend to focus on endogenous factors like social capital, class and ethnic resources that lie behind immigrant business mobilization, recent European scholarship has paid more attention to a wide range of opportunity structures. Different business regulations, immigration policies and various service delivery programs, for example, create structural contexts within which immigrants establish businesses. Pursuing a more balanced approach, we believe that the experiences of immigrant entrepreneurs should be contextualized within widely changing but locally specific political economic structures. These structures include, in our view, a variety of institutions. Drawing upon a case study of an immigrant service agency in Vancouver, we examine the role of a Non-government organization (NGO)<sup>1</sup> in assisting immigrant entrepreneurs in the contemporary era of neo-liberal governance.

Since the 1980s, the arrival of neo-liberal capitalism and the contraction of the welfare state have had notable impacts on immigration policy and urban governance in Canada. Canada's intake for those with human capital and/or business skills and financial assets has increased. By the late 1990s, the annual ratio of the economic class immigrants and their dependants has surpassed those coming under family and other humanitarian programs. At the local level, the shift towards more entrepreneurial and innovative modes of governance has influenced the ways in which immigrant service organizations operate. The NGO sector of immigrant service organizations has had to meet new challenges in their program development and service provision. Financially, they have become

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<sup>1</sup> In this study, we use the terms NGO (Non-government organization) and Non-profit organization interchangeably.

more dependent upon unpredictable, short-term and competitive contract-style funding sources (Creese 1998). At the same time, the ever growing diversity among immigrant groups in Canada has put pressures on the sector to respond with more complicated and specialized program service delivery.

In discussing the neo-liberal funding regime and its impacts on the non-government sector, most recent scholarship has focused on the failure of neo-liberalism to provide adequate services, given a reduction in their financial base, describing immigrant service agencies and their clients as victims of the system. While sympathetic to the difficulties faced by immigrant service agencies today, we are uneasy about this one-dimensional critique of neo-liberalism and its impact on immigrants in particular. Our goal is not to produce a moral evaluation of neo-liberalism but to employ a political-economy approach to understand neo-liberalism as an emerging opportunity structure for NGOs and immigrants, one that forecloses certain possibilities while opening others. Drawing upon a case study of SUCCESS,<sup>2</sup> we hope to illustrate the ways in which the Vancouver-based immigrant service agency has adjusted its approach to assisting immigrant clients and engaged itself with new opportunities in the market economy. In so doing, we hope to challenge the unidirectional view of the relationship between immigrants, immigrant service agencies and neo-liberalism. As a new element in the opportunity structure for immigrant entrepreneurs, our specific focus lies on the business development and training programs of SUCCESS, which help (potential) immigrants to become self-employed in Vancouver.

In partnership with the Business Development and Training Centre of SUCCESS, we explore two sets of research questions. First, regarding the role and interests of the centre, we ask: what major programs and services does the Centre offer to immigrants as well as the general public? And, under

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<sup>2</sup> SUCCESS is the acronym for the United Chinese Community Enrichment Services Society.

the neo-liberal funding regime, how does the Centre view entrepreneurial opportunities in the knowledge economy? Secondly, we investigate immigrant experiences with the Centre. Some key questions include: who are the clients of the Centre? What kinds of businesses do they start and how successful are they? Is SUCCESS able to serve its traditional Chinese-Canadian constituency as well as reach out to new groups, such as Korean-Canadians? Lastly, how do clients assess the programs and services of the Centre? We then offer some suggestions to improve the activities of the Centre. In our conclusion, we discuss the implications of our findings for researchers and policy makers.

## **II. Research Background**

The small business sector has always been an important ingredient of urban economies. This trend has been accelerated over the past few decades by the rapidly changing nature of macro-economic structures. Since the arrival of post-industrial economies, more jobs have been created in the knowledge and service oriented sectors of the economy rather than resource and manufacturing based industries. In addition, as Sassen (2001) notes, the on-going process of globalization accentuates the development of two-tier economies in so-called 'global cities'. While multinational corporations have practiced footless mobility and faceless expansion around the world, we have also seen a burgeoning sector of specialized, usually labour-intensive, small enterprises in major urban cores. The latter sector is often established and maintained by an immigrant labour force equipped with relatively small financial assets but rich human resources.

Metropolitan Vancouver fits this description of a post-industrial gateway city. Since the 1960s, the region has experienced significant changes in its economic structure and labour force. Once developed around its resources and resource extraction industries, the most profitable industries of BC are now believed to be those that are technology driven, service oriented and knowledge based. This trend has largely been driven by small business growth in the region. According to a recent

report, BC has experienced the highest provincial growth rate (in Canada) of small businesses in the past decade (WED 2005). Between 1994 and 2004, the number of small businesses in the province grew 25 percent, while the national average was just under 15 percent. Turning to several specific sectors as examples, the growth rates in the number of employees of small businesses providing education services (16.3%), information & cultural services (12.9%) and business services (8.0%) were notable.<sup>3</sup> With the presence of a large (and steadily growing) number of Asian immigrants involved in these industries, their experiences as entrepreneurs within Vancouver's political-economic structure deserve scholarly attention.

Chinese- and Korean-Canadians are two of the most entrepreneurially-oriented ethnic groups in Vancouver. Although ethnic Chinese and Korean men and women in Vancouver show below-average levels of labour market participation, and wage rates, their self-employment rates are consistently higher than Vancouver's total average (See Table 1). For Korean-Canadians, especially, the ratio of self-employed individuals is nearly twice the average. What kinds of factors encourage more Chinese- and Korean-Canadian immigrants to engage in self-employment than other groups? In North America, where studies of the two groups have been most prevalent, scholars have emphasized the "blocked mobility" thesis, that immigrants who face disadvantages in the general labour market choose to be self-employed by utilizing whichever resources are available to them (Light & Gold 2000, Li 1997, Preston et al. 2003). Individuals draw upon their own human capital, social networks and broader ethnic resources. In the case of Chinese immigrants, individuals draw upon the long merchant tradition of the group, and frequently their own individual experiences of running a business before migration. On the other hand, Korean immigrants tend to arrive without previous experiences

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<sup>3</sup> According to figures provided by BC Stats, the other two sectors with notable growth rates were Arts, Entertainment & Recreation and Real Estate Services, each at about 7 percent. The figures are important indicators of sector specific growth in the BC economy; however, they should not be considered as a precise measure because there is no reliable data available on self-employment by industry. The figures are drawn from the data on paid employees in small businesses and thus exclude the number of self-employed persons without paid help (WED 2005).

in business operations (Min 1996, Ley 2003).<sup>4</sup> Instead, Korean immigrants' personal human capital, particularly their high level of education, and their strong social capital (elaborate family and friendship networks) are responsible for their moderate success in the small business sector.

**Table 1. Labour Force Activities by Different Population Groups in Vancouver, 2001**

(%)	Vancouver Total			Visible Minority			Chinese			Korean		
	Tot	M	F	Tot	M	F	Tot	M	F	Tot	M	F
<b>LFP</b>	<b>66.2</b>	<b>71.6</b>	<b>61.1</b>	<b>60.9</b>	<b>65.9</b>	<b>56.5</b>	<b>54.6</b>	<b>59.0</b>	<b>50.6</b>	<b>47.1</b>	<b>52.3</b>	<b>42.4</b>
<b>ER</b>	<b>61.4</b>	<b>66.4</b>	<b>56.7</b>	<b>55.1</b>	<b>59.8</b>	<b>51.0</b>	<b>49.5</b>	<b>53.5</b>	<b>45.8</b>	<b>42.1</b>	<b>47.2</b>	<b>37.6</b>
<b>UER</b>	<b>7.2</b>	<b>7.3</b>	<b>7.2</b>	<b>9.5</b>	<b>9.3</b>	<b>9.8</b>	<b>9.3</b>	<b>9.3</b>	<b>9.4</b>	<b>10.6</b>	<b>9.9</b>	<b>11.5</b>
<b>SE</b>	<b>13.5</b>	<b>16.6</b>	<b>10.1</b>	<b>12.7</b>	<b>16.2</b>	<b>9.0</b>	<b>14.8</b>	<b>18.6</b>	<b>10.8</b>	<b>28.1</b>	<b>32.3</b>	<b>23.6</b>

(Source: 2001 Census, Statistics Canada)

\* LFP: Labour Force Participation Rate

\* ER: Employment Rate

\* UER: Unemployment Rate

\* SE: Self-employment Rate, including both incorporated and unincorporated self-employed businesses.

Despite some differences between the two groups, there are also important shared characteristics—including Confucian family values and a strong work ethic—that are commonly mentioned as important factors of their entrepreneurial inclinations. This kind of group-based approach, which stresses the role of social capital and ethno-cultural characteristics, has provoked a critique from European scholars. According to Kloosterman and Rath (2003), American scholarship in general has lacked a consideration of the broader political economic context. They argue that the demand side, or the opportunity structure, in which immigrants establish their businesses needs to be

<sup>4</sup> According to Ley (2003), this is an especially relevant statement for recent business class immigrants from Korea who arrived before 2001. Since the policy revision in June, 2001, applicants to the entrepreneur program are now required to have at least one year of experience in business operation ([www.cic.gc.ca](http://www.cic.gc.ca)). As a result, Korean immigration under the entrepreneur's program has decreased substantially. However, the statement still remains relevant in that the bulk of skilled workers and their families from Korea have come to Canada without previous business experience but they often turn to self-employment later.

taken into account. That is, they call for more attention to the ‘structure’ side of immigrant entrepreneurship, believing that North Americans have over-emphasized the degree of agency involved. However, recognizing the limitation of explanatory factors that concentrate exclusively on either ‘structure’ or ‘agency’, these authors have developed the concept of mixed embeddedness. In this framework, several factors are given equal weight: the ‘supply side’ of immigrant entrepreneurs and their characteristics (agency); the external aspects of the opportunity structure (the ‘demand side’); and the mediating role of institutions, such as the regulatory practices of the state but also the role played by business associations and more informal systems of regulation.

Informed by this framework, we designed our research project on the role played by an NGO in assisting immigrant entrepreneurs as part of the institutional context that mediates between agency and structure. As we became immersed in the project, however, we soon realized that the institution itself does not exist in a vacuum of political economic structure and without self-agency. In fact, it was intriguing to find out that a non-profit organization like SUCCESS has, to an important degree, become part of the market economy in conjunction with the increasing adoption of a neo-liberal funding regime in the nature of support for immigrant settlement services. In order to address this issue, it is necessary to examine the impacts of and debates around the restructuring of funding for non-profit organizations, especially for immigrant social service agencies, which occurred during the 1990s.

In contrast to the widely held popular belief that funding for the non-profit sector drives from private donations, there are, in fact, a number of different sources and mechanisms involved in the financial base of these organizations. The sources may include individuals, governments, foundations, religious and community organizations and the private sector. These can be delivered either through standard donations or other methods, such as: profits from gaming conducted under an official

license; sales of goods and services; grants; contracts; and investments. In the case of Canada, the largest funding source for the non-profit sector has been government (Scott 2003). Historically, the importance of government funding expanded rapidly after the Second World War. Through the 1960s and early 1970s, new federal-provincial funding agreements, especially the Canada Assistance Plan, consolidated government support for non-profit service providers. Since then, the sector has experienced significant growth alongside government's direct and indirect forms of funding support. However, the strong relationship has been significantly changing since the mid-1990s, when the impacts of government restructuring and downsizing were felt by immigrant settlement service organizations.

In 1995, the federal government initiated a "settlement renewal" process which sought to devolve funds and responsibility for immigrant and refugee settlement services to the provinces. For the province of British Columbia, a federal-provincial agreement was signed in 1998 and the amount of \$45.8 million was to be transferred annually for the next five years, based on the federal government's understanding of the cost of necessary services (Creese 1998). The agreement was not simply about devolution of responsibility from the federal to the provincial level but included profound changes in funding provision. Under the influence of neo-liberal attitudes, the provincial government insists on an open, competitive bidding process for contracts with NGOs that provide settlement services. Government funding has, arguably, become more targeted on specific issues, and a larger share has been allocated to specific NGOs who have been able to win in these bidding systems. Increasingly, over time, the non-profit organizations have built their budgets by reaching out to several funding agencies and private corporations for their program planning. The overall trend necessitates that the NGO sector becomes more self-sufficient and efficient in its operation and encourages it to incorporate elements of the market economy. Thus, it is fair to say that the

marketization of the sector has largely been led by policy changes (though there have been other factors involved as well).<sup>5</sup>

The impacts of the changing socio-demographic and political economic structures on immigrant service organizations are complicated but best described as a ‘slow erosion’ of the sector. Especially responding to a series of changes in government funding systems in the mid 1990s, many researchers have expressed worries about new challenges faced by the NGO sector. Some social critics have argued that autonomous decision making has been drastically curtailed as the Canadian government sought to gain policy credibility through partnering relationships with individual immigrant service agencies (Richmond and Shields 2004). In addition, as the NGO sector has become increasingly engaged with the market economy, others argue that the NGO sector as a whole is losing its ability to create social advocacy and maintain civil society (Creese 1998, Eikenberry and Kluver 2004). In their belief, neo-liberalism leaves the socially marginalized, particularly immigrants from non-European backgrounds, behind, and thus puts civil society at risk.

While we would not adapt the opposite view, that immigrants and grassroots organizations benefited from these changes, we believe the pessimistic view ignores certain important aspects of this unfolding story. In fact, as recent scholarship has noted, despite many constants, neo-liberalism is practised in various forms and delivers different outcomes in particular places (Herod and Aguiar 2006). Drawing upon the case study of SUCCESS’s Business Development and Training Centre, and the entrepreneurial experiences of the centre’s clients, this research questions the unified and perhaps oversimplified treatment of the concept of neo-liberalism.

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<sup>5</sup> Another important cause of these changes can be found in the demand side of social service provision. Over the years, the needs of immigrants have become both more diversified and more specific.

### **III. Methodology**

Twenty-five semi-structured in-depth interviews were conducted for this study. With the assistance of SUCCESS's Business Development and Training Centre, 20 immigrants from two ethnic groups (9 Korean- and 11 Chinese-Canadians) were recruited and interviewed. Five key informants from the Centre also participated in the research program by sharing their thoughts about the general management and daily service provision of the centre.

A brief survey of the socio-economic characteristics of the informants in this study shows that they moved to Canada with high levels of education and impressive work experience. Most were in their 30s and 40s. Both male (13) and female (7) informants held professional or managerial positions in their home countries. With sufficient qualifications, most of them were admitted under economic class immigrant programs: Skilled Workers (14); Dependents of Skilled Workers (3); Business Class (2); and Family class (1). While a small number of interviewees have experienced the termination of their marital relationships after migration, all interviewees came to Canada as a member of family, often accompanied by one or two children. Before landing in Canada, there were two cases of transnational family arrangements with members of the family stretched across the Pacific Ocean. When asked, interviewees provided reasons for leaving their home countries that seem more or less typical of recent economic class immigrants from Eastern Asia (Ley 2003). Without expecting to obtain better social and/or economic status in Canada, all informants were interested in pursuing a western experience, a better quality of life and better educational opportunities for their children.

The immigrant informants of this study were recruited with reference to two research objectives. First, we wanted to represent the general characteristics of clients of the Centre's programs. Based on the Centre's client statistics, the four most popular programs were identified and a proportional number of informants from each were asked for participation. Second, in order to assess

the Centre's "reach-out mandate", to expand its client base beyond the Chinese-Canadian community, and to compare experiences of different ethnic groups, we recruited an almost equal number of informants from the Chinese-Canadian and Korean-Canadian communities. We acknowledge that the sample is small and that the experiences of our interviewees are by no means fully representative of the immigrant population. We believe, however, that their testimonials reflect the kinds of barriers and opportunities that recent immigrants face in Vancouver regarding small business establishment. Furthermore, in-depth interviews with the Centre's service staff have offered a number of additional insights.

In most cases, interviewees were invited to come to the Centre to do the interview. However, when interviewees live or work far from the Centre's location, Min-Jung Kwak travelled to places at their convenience. Most interviews with immigrants lasted for about an hour, while the ones with staff were usually conducted more quickly. While all the interviews with Korean-Canadian clients were conducted directly in Korean, the ones with Chinese-Canadians were done in English. Both groups were interviewed by Ms. Kwak who is a Korean-Canadian herself.

In the field of migration-related research, there has been an increasing emphasis on collaborative work between academics, policy makers and social service providers. Funded by RIIM-SSHRC<sup>6</sup> and conducted in collaboration with SUCCESS, this study is an example of this trend. Involving multiple stakeholders in the study, we need to raise two fundamental methodological questions: How does collaboration work in the field? For whom is this research beneficial? In fact, these issues hint at larger questions about power relations and knowledge production. Informed by feminist scholarship, we acknowledge the danger of unequal power relations between researchers and the researched. We are especially mindful of the fact that the SUCCESS programs we explore are

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<sup>6</sup> The research is funded by Social Sciences and Humanities Research Council of Canada (SSHRC) through the Vancouver Centre of Excellence for Research on Immigration and Integration in the Metropolis (RIIM).

vulnerable. We therefore acknowledge the courage shown by SUCCESS in agreeing to participate in a study by independent academics who are prone to critique.

We found that the experience of working together with the Centre was, in many ways, rewarding. The idea for this project arose at a meeting with the former CEO and other senior staff of SUCCESS. From the very beginning, we worked with SUCCESS in outlining the purposes and methods of this study. This commenced at a meeting with program directors in March, 2005, where we first identified key research issues. The research questions were refined in a subsequent meeting in May, 2005 and numerous email exchanges after that. After all the interviews, transcripts were sent to interviewees for their review. All outputs produced from the research will be shared with the centre as well as immigrant participants. We hope that the findings from this study will enrich and improve the programs of SUCCESS. In the longer term, we hope that the programs benefit individual immigrants and provide a valuable example for policy making.

#### **IV. SUCCESS Stories: the Business Development and Training Centre**

In 1973, SUCCESS was founded in response to an increasing level of demand for social services from newly arrived Hong Kong Chinese immigrants.<sup>7</sup> The establishment of the organization was mainly driven by and on the basis of the Hong Kong Chinese community in Vancouver. At a time when there were no adequate social services available for the community (e.g., in Cantonese), the organization played an important role that bridged the gap. Over the subsequent three decades, SUCCESS has grown to be one of the largest immigrant service agencies in Greater Vancouver, consisting of more than 350 personnel working in eleven branch offices.

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<sup>7</sup> For further information about SUCCESS, see Guo, S. (2006) "Bridging the Gap in Social Services for Immigrants: A community-based holistic approach", RIIM Working Paper series # 06-04.

Responding to the changing faces and needs of the Chinese ethnic community, SUCCESS has evolved from a simple settlement agency to a multi-level service provider. The organization offers a wide range of services and programs to immigrants as well as the general public. These include settlement and integration services, a community airport newcomers network, family and youth counselling services, group and community services, employment services, and business development and training (SUCCESS 2005).

The Business Development and Training centre was established in 1994, to foster economic integration for new immigrants and the local Canadian population through entrepreneurial training and related support. According to the director of the centre, Mr. Thomas Tam, the mandate of the centre is:

... to help new immigrants integrate into the Canadian society. Here, we are doing the part of economic integration, which is an integral part of the whole integration. ... We help to build [the] Canadian economy by facilitating new immigrants to fully participate into the Canadian economy. For example, when they start a new business, they help to create new jobs. They also help to promote more economic activities so that they pay more taxes to the government when they earn more money. And when they open an export business and it will help to export Canadian products to Asia. This helps to get money from foreign countries by doing international trade. And, it can also create jobs and provide tax revenue for the government.

The centre now claims to serve over 7,000 clients a year, with an annual budget of \$1.4 million and 16 employees. After a little more than a decade of growth, the centre now offers a myriad of different services and programs that include:

- Business incubator service
- On-line I-BOSS network (Monthly email network)
- OSBR (One Stop Business Registration)
- Business Training Courses/ Seminars

- Regional Immigration Initiatives
- Business Links (Business loan application assistance, Mentorship networking etc.)
- HRSDC Funded Entrepreneur Programs
  - Youth Entrepreneur Program
  - Self-employment Program
  - Chance to Choose Youth Pre-employment Program
- Gateway to Asia (GTA) Project
- Business Networking Events (Business Fair/Trade shows & Round table discussions, etc.)
- Research and Consulting

One of the most interesting aspects of their menu of programs is the innovative nature of these initiatives, which shows a high level of adaptation to the changing political economic atmosphere. The changing mode of funding as a result of government restructuring in the 1990s has required the Centre to be more efficient and strategic. We found that two strategies stand out. First, the Centre has formed significant partnerships with both the public and private sectors without neglecting the value of individual volunteerism. Secondly, the Centre itself has become entrepreneurial—actively incorporating with the dynamics of the market.

Initiated in 1999, for example, the partnerships with IBM Canada, the Royal Bank and Western Economic Diversification Canada enabled SUCCESS to launch an on-line business information and support network called the I-BOSS Email Network. With the assistance of the federal and provincial governments, the One Stop Business Registration (OSBR) station was set up to help Asian business people with full Chinese and Korean language support. The Gateway to Asia project which promotes BC's exports to China was organized with Western Economic Diversification Canada in 2001 and has resulted in \$11 million in export sales between 2003 and 2004 (SUCCESS 2005). Human Resources and Social Development Canada has been financially responsible for providing highly competitive self-employment programs in the Centre. Recently, Coast Capital Savings, a credit

union based in Vancouver, has been an important corporate partner by providing a small business loan program for immigrant entrepreneurs.

The other spectrum of partnerships consists of immigrant volunteer activities. Volunteer information sessions and classes are often given by immigrant entrepreneurs in professional fields like business consulting, accounting and other small business management areas. Through the tripartite partnerships with public, private sectors and the volunteer workforce, the centre maximizes its capacity to assist immigrants and creates synergy through networking among (potential) immigrant entrepreneurs.

As government funding has become increasingly competitive and selective, sustainability is now a big issue for most immigrant social service agencies. The adoption of a more market-based approach has been seen as an important survival strategy. When I asked about the marketization of the Centre, the program director commented that:

*We are working very hard to develop some social enterprising ventures or transform our existing services into social enterprises. The organization will explore more innovative ways of generating revenue. Social enterprising will be a new direction.*

“Social entrepreneurship” is the way in which non-profit organizational leaders embrace market values and methods in conjunction within the organizational mission (Eikenberry and Drapal Kluver 2004: 135). In fact, in order to pursue the goal more effectively, social entrepreneurs grasp the skills and language of the business world. The trend seems evident at SUCCESS, the Business Development and Training Centre in particular. Unlike most of the other immigrant social service agencies, the leader of the organization has been called a “CEO (Chief Executive Officer)” rather than the more common designation of Executive Director. By offering a variety of fee-based business courses and training programs, the Centre operates as a registered private post-secondary institution. The centre even has an ambitious plan for export education that reaches beyond the local constituency

by tapping into the international market of potential immigrants to Canada. The idea is to offer pre-migration information workshops and possible job training and settlement programs for potential immigrants in Asian countries.<sup>8</sup> Although the program is still in the planning stage and needs to be financially supported by government, it would be a moderately high fee-based program. The entrepreneurial ambition of the Centre not only crosses the border but also foresees other emerging opportunities in the future as well. The Director's comment on future projects of the Centre confirms this point.

*MJ: Do you have some really important projects coming up?*

*TT: That would be the Regional Immigration project. And, we have another important project is the Vancouver Chinatown Tourism project. The Chinatown Tourism project helps Chinatown merchants to be well prepared for two opportunities of capturing the tourist market. One is the opening of the Chinese visitors. The Chinese government recently granted Canada in principle ADS, Approved Destination Status. When they are getting into practice, maybe two years later, there will be millions of visitors from China visiting Canada when the Chinese government removes the travel restriction. The second one is the 2010 Olympic Games. Vancouver Chinatown is next to the Olympic venue, just three blocks away. So, there is huge tourist potential for Chinatown merchants. So, we started this pilot project to develop Chinatown and revitalize Chinatown's economy through tourism development. So, that's exciting.*

An ethnic precinct, such as Chinatown, is an important site for the interface between immigrant entrepreneurship and tourism in the city (Hall and Rath 2006). Recent scholarship in the field of tourism has informed us that the production of Chinatown today is closely related with the commodification of ethnic culture.<sup>9</sup> Many different interest groups— including marketing bureaus of local government, business associations and individual immigrant entrepreneurs— are involved in the

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<sup>8</sup> With strong ethno-cultural resources at hand, they also plan to initiate the program in some major cities in P. R. China.

<sup>9</sup> See Rath ed. (2006) for a collection of empirical studies that examine different interrelationships between tourism and ethnic diversity in world cities.

process. What we are seeing in this study is that an ethnic-based, non-profit organization is about to play an active role in revitalizing and preparing Vancouver's Chinatown for the tourism market. By anticipating opportunities in the education and tourism sectors, and by actively assisting immigrant entrepreneurship, SUCCESS is not simply responding to an existing opportunity structure, but is attempting to shape that structure (and exercising an important degree of agency in the process). Neo-liberalism is not always a top-down operation but can be anticipated and practiced by grassroots organizations.

## **V. The Role of the SUCCESS Business Centre and the Experiences of Immigrant Entrepreneurs**

The programs and services provided by the SUCCESS business centre attract many current and potential immigrant entrepreneurs. Programs vary in size and duration depending on the nature of the topics covered and the level of demand. Clientele statistics (Table 2) for four of the most popular programs in the center show the levels of demand from different ethnic communities. Some programs, such as the One Stop Business Registration<sup>10</sup> and Self-employment training<sup>11</sup> draw a good proportion of Canadian-born and long-term immigrant clients. Mainly due to the nature of programs, the Gate Way to Asia (GTA) project<sup>12</sup> and the Business Links program<sup>13</sup> are more popular among immigrant

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<sup>10</sup> The One Stop Business Registration (OSBR) service was created by the government of BC in order to help entrepreneurs with simplified business registration. It offers integrated business registration services through web-based access to federal and provincial public sectors and municipal governments. While individuals can access the system through the internet, they can also receive staff assistance at an OSBR kiosk. Currently, the SUCCESS Business Centre operates one of the three kiosks located in the city of Vancouver.

<sup>11</sup> Fully funded by HRSDC, the self-employment program offers 10 week-long, full-time workshops and 38 weeks of business consulting. In order to qualify for the program, individuals need to be a resident in the Lower Mainland and have received EI (Employment Insurance) during the last three years or parental/maternity leave during the last five years. The program is known to be very competitive as the Centre provides training for only 45 potential entrepreneurs a year.

<sup>12</sup> In partnership with Western Economic Diversification Canada (WED), Gateway to Asia is an export support network that aims to boost BC's exports to China and other Asian countries. Under the project, the Centre provides export/import seminars, annual showcases, business networking events and email networking services among the GTA members.

<sup>13</sup> The Business Links program is designed to help immigrant entrepreneurs with language barriers and lack of Canadian credit history. In partnership with Coast Capital Savings, SUCCESS provides assistance in the preparation of business loan applications. In addition, the Centre provides consulting services on business plan development and business management.

entrepreneurs with Chinese and Korean ethnic backgrounds. In addition to Chinese (either Mandarin or Cantonese) speaking staff persons, the Centre has hired one full-time staff member who speaks Korean. The personalized assistance offered by these individuals seems valuable to clients who are new to the Canadian business environment, especially those with language barriers and lack of financial credit history. According to the centre, overall, they serve slightly more men (55%) than women (45%) and about 70% of clients are between 35 and 50 years old. While the Self-employment program mostly (60%) attracts those who have been in Canada for more than 5 years, the major clientele of the centre are recent immigrants who moved to Canada less than 5 years ago. The latter group accounts for about 70 to 75 percent of all clients across all programs.

**Table 2. SUCCESS Business Centre Client Statistics (2004-2005)\***

Programs	Number of Clients	Ethnic Proportion		
		Chinese	Korean	Other
<b>GTA project</b>				
Members	250	98%	2%	
Seminars	160	100%		
Export/Import Class	90	95%	5%	
Annual Show Case	3000			
OSBR	900	55%	5%	40%
SE Program	45	20%		80%
Business Links Program	200	70%	20%	10%

\* These statistics are approximate numbers reported by the centre.

Among the twenty immigrant informants of this study, twelve (7 Chinese-Canadians and 5 Korean-Canadians) were members of the GTA program and were engaged with international trade. More Chinese immigrants (7) than Koreans (3) were involved with direct trade with their country of origin. Because of these direct trade linkages and other types of partnerships (e.g. co-ownership and business information sharing), transnational business linkages are reported to be an important aspect

of their businesses. At the time of the interview, sixteen informants said that they were maintaining various transnational partnerships while only three local restaurant owners and one wedding planner said the opposite.<sup>14</sup>

Many scholars in the field of immigrant entrepreneurship now agree that immigrants choose to be self-employed due to composite, not single, factors of choice and constraint (Li 1997). For the twenty Chinese and Korean origin entrepreneurs in this study, however, the reasons for becoming their own boss were more likely caused by constraints they face in the Canadian labour market. Fourteen out of twenty informants in this study came to Canada under the skilled worker program and their applications were assessed on the basis of their level of education and job experience. Many had higher expectations of career opportunities in Canada. While a few spoke passionately about their current jobs, as chefs, consultants, wedding planners and international traders, others often lamented the lack of suitable employment opportunities and the larger disadvantages they faced while looking for a job in Canada. Gwen<sup>15</sup> who is tri-lingual and has extensive work experience in a stock trading company and a multinational corporation in China, told me about her job seeking experience:

*When you meet someone, they recognize you. Of course I have strong references. But, I can't get an interview because first of all, you are not a native speaker. You don't have a degree [here]. And, a lot of companies, they don't like Chinese people. When they hire Chinese, they do so because they need someone who speaks Chinese or they want to do business with Chinese people. But, because I was interested in finding a job in the planning industry, it was tough. (CHN05\_Gwen)*

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<sup>14</sup> The actual extent of transnationalism is hotly debated in the literature (see for example Ley 2006 in comparison with Portes 2003). Transnationalism has gained its currency through many scholarly reports that show strongly maintained cross-border linkages in migrant livelihoods. However, the extent of transnational linkages may be over represented in these studies. That may also be true of this study since all informants are relatively recent immigrants and more than a half of them run a trade enterprise in partnership with someone in their country of origin.

<sup>15</sup> All names have been converted to pseudonyms for this paper, with the exception of SUCCESS management.

Although they have a functional level of English proficiency, language barriers were often identified as the biggest challenge by Korean informants. Without accent-free language ability, job choices for immigrants are severely limited. A former financial advisor who is planning to open a cosmetic franchise in Surrey complained about this disadvantage.

*No, I gave up because of my English. I thought that small business was the only option. If I work for wage like 8 bucks an hour, that would be about \$1,600 per month. I didn't think that we can make a living with that income. If I were young, I might choose to start from the bottom. Because I could be promoted over time.. But, there is no hope for that. So, win or lose, I thought that I had to do some kind of business. (KOR09\_Bob)*

Becoming an entrepreneur in Canada, however, is not an easy option to pursue for most informants. All of them mentioned that establishing and maintaining a business was a different process from what they have faced or might have faced in their country of origin. Learning about business regulations, financing, suppliers and marketing in Vancouver took them a considerable amount of time and energy. Ignorance of different business structures between Canada and their home countries may easily lead to business failure, which many business immigrants from Asian countries have experienced (Hiebert 2002). In this process, the role of the SUCCESS business centre seems vital. Victor, Liz and Lori all talked about how the centre assisted their understanding of the Canadian style of business operation.

*Things are different here. I didn't have friends or cousins. No one was here to help me. Only SUCCESS helped me. Eliza and Thomas helped me to build my business credit. They introduced me to a supplier. (CHN02\_Victor)*

*MJ: Did SUCCESS help you with registration?*

*Liz: Ah, yes. Because all those how to set up the company, those registration, applying for the name, how to.. business plan and so on. Taking the Self-employment program, we also covered all those marketing, sales, company structure, organization, bookkeeping, financial.. So, all those were quite practical. (CHN08\_Liz)*

*Yes. Although I have been in this business for years, they taught us something about Canadian style. Which we don't know a lot. Like business culture in Canada that is quite different from that of China. (CHN09\_Lori)*

Benefiting from the technical and practical support of the centre, all informants agreed that the centre provided valuable services for them. In a comparative analysis of service evaluation by Chinese- and Korean-Canadian informants, however, we noticed a difference of reaction between the two groups. While clients from a Chinese background spoke in more emotional terms, their Korean counterparts often remained neutral when discussing their experiences as clients of the centre. The following responses from one Chinese-Canadian and two Korean-Canadian informants illustrate the different types of responses.

*MJ: You've never had a business before?*

*Silvia: No, this is the first time. I don't know the law here but I don't want to do something against law by accident. So, this organization is really good for the people like me. They [the SUCCESS people] are honest and they are really good. They tell you what you should do and what you can do. This way is better or not. They have a lot of seminars like how to operate business and introduce you the regulations like trading fish. And, I am also a member of GTA (Gateway to Asia). They sent out a lot of messages. **I really like it. They are really helpful. They are so nice. If I have tough time or some questions, I don't trust other people but instead, I come here. They do tell me the truth and I trust them** [our emphasis given]. (CHN01\_Silvia)*

*I used OSBR service (One Stop Business Registration). I think it was okay. After the business registration, I got a couple of feedbacks from the center. Once you got to know about the work, it looked easy. But, for new comers, especially for those who have language barrier issue, it is very useful service. (KOR09\_Bob)*

*I am generally satisfied with their services. I used OSBR service and was introduced to a Chinese lawyer. The cost was much cheaper than other options I would have paid for. I wish there were a Korean lawyer who can provide service for the center. Since there was one Korean staff, it was convenient too. (KOR05\_Charlie)*

We found that the language of friendship was often used by Chinese informants. In many

cases, the Chinese-speaking clients have subsequently developed reciprocal relationships with the centre by volunteering. Given the mission of SUCCESS as an NGO, the staff should maintain honest and respectful relationships with clients. This seems a lot easier when the approach is culturally sensitive. For Korean-Canadian informants, the presence of one Korean staff was well appreciated. This was true even of clients who do not have difficulties with communication in English. The multicultural approach makes more sense when it comes to practical knowledge. In order to assist immigrant entrepreneurs in the area of international trade, for example, it is critical for staff to be equipped with a good understanding of the different opportunity structures existing for entrepreneurs with different ethnic backgrounds. The following comment from a Korean staff member at the centre is instructive.

*Unlike the booming China, Korea now has well established economies. The most important international trading channels are monopolized by big companies. There are no room for small traders. **There are not that many opportunities [in the area of international trading] available for Korean immigrants.** Especially, in the import and export sector. It is no longer like the 70's when many Korean-Americans benefited from the fast growing Korean economy. [our emphasis given]*

While clients recognized that the support they received from the Centre was critical in the process of business establishment, they did not find their businesses particularly successful. Some informants said that it took a while to learn and adapt to the Canadian way of doing business. Those still in an earlier stage of business operation, complained about unstable income and the daily struggle in market development. Some reported that they work full-time at other jobs in order to make a living. In the earlier stage of their business, it is also important for them to minimize the costs of business management. Of twenty informants, seventeen people run their business without paid help and sixteen people work at home offices.

*Well, at that time [while I was still in China], I thought that I could set up a business*

*here. When I immigrated to Canada, everything has changed. Things were different, you know. The system was different. ....It took me a while to learn and get used to this system. (CHN02\_Victor)*

*Since I am working full-time, it is difficult to spend much time. I know that there is a lot of information available on the internet [for my business]. But, I didn't have enough time to focus on it. That's another thing that I have learned. I need to focus on one thing [to be successful]. But, you know, it is tough, really tough. You couldn't pay rent without the wage work. So far, I was in need of money. (CHN01\_Silvia)*

The decision to be self-employed has not guaranteed economic stability for our informants, at least yet. For some entrepreneurs, their loss of social status, as well as living with unstable business incomes, have prompted their spouses to leave Canada. Their frustration was often highlighted when they were asked about the direction of government policy. Although the question was intended to explore the immigrant entrepreneurship experience, many informants talked about the issue of labour market integration instead. The manager of the HRSDC self-employment program pointed out that the rising self-employment rate is a good indication of a slow economy and no hiring. When I asked another staff member about his opinion of the high rates of self-employment among immigrant groups in Canada, he answered with a pessimistic view.

*Our SE program is quite popular. Many want to be their own boss. It can be said, however, that our economy is not able to provide enough jobs for the existing labour force. And, it is every individual who needs to bear the bitter reality. It is good that we have so many entrepreneurs and wannabes. But, the real issue is how competitive an individual can be. Not too strong, I imagine. Especially, in the case of immigrants... That's why so many immigrants become small and retail oriented business owners without satisfactory profits. Yeah, we may say that BC is the paradise of small businesses and small entrepreneurs. In other words, however, we can say that the government couldn't do much for immigrants in the labour market.*

In the absence of quick remedies and direct assistance from government, the role of the

SUCCESS business centre becomes even more important for the economic integration of new comers, especially for those who are left with few options in the Canadian labour market. As our informants were eager to stabilise their economic situation, they expect government policies to help them pave the way. When asked about government assistance, none of our informants spoke of social welfare programs. Anticipating business opportunities in their new home, instead, their policy recommendations were rather directed to more accessible business information, flexible business regulations and lower taxes. Some informants, for example, praised for BC small business center services and easier business registration system initiated by the provincial government. Higher taxes and strong union movements in Canada, on the other hand, were despised by many informants.

*I don't like strike. It is not good for businesses. In July, for example, there was a truck strike. Everything was stopped and delayed. I am not sure where you are going to use my answers. But, I don't think it is not good for BC, even for Canada.*  
(CHN01\_Silvia)

Our informants find that the bridging role of the SUCCESS business centre is valuable, especially for those who lack information and language skills to utilize the resources beyond their ethnic communities. They strongly suggest that governments help to continue and strengthen the existing business programs of SUCCESS. It is obvious that those who are well prepared to do business have higher rates of subsequent business success. A comment given by the self-employment program manager emphasizes this point: “Starting and after one year, 95 percent of participants [in our program] are in business as opposed to the national average, which is 5 percent.”

## VI. Issues to Consider

In this section, we examine several issues that emerged in the assessment of the role of SUCCESS by clients of the centre. Although we have identified and categorized them into five separate issues, it is important to note that they are interrelated.

First, there has been continuous pressure from the federal government for SUCCESS to move beyond its traditional ethnic Chinese constituency. The effort of reaching out to other groups has led SUCCESS to hire a more diversified work force. At the business centre, there is one full-time Korean employee. When the Centre has business seminars targeting Indo-Canadian entrepreneurs, Punjabi speaking staff members are called in from the settlement division. According to responses from Korean-Canadian informants, however, the mandate to expand the ethnic representation has yet to be fully accomplished. One informant wished to see a more active role of SUCCESS in bridging other communities. Other interviewees suggested that SUCCESS establish additional business centre locations (the current location is far from the bulk of Korean immigrant settlement in Vancouver) and encourage a more aggressive advertising campaign. In terms of resources and service capacity, Korean-Canadian informants wish to have more Korean-speaking staff in the Centre. David, who has registered his restaurant business through the Centre, told us:

*I wish, if possible, the Korean staff guided me more systematically. I understand that he has to take care of so many things alone. While I was preparing to open this business, I had to learn the hard way by dealing with every single problem one after the other. Had I known what to expect to happen next, I would have dealt with them more efficiently. So, if more Korean staff members are added and more systematic services are provided, that would be really nice.*

Secondly, while the mandate to reach out might have been hindered by the lack of human resources discussed in the previous paragraph, the strong ethnic identity attached to the organization is also a factor. The Chinese identity of SUCCESS is by no means monolithic: there is actually much

diversity in Vancouver's Chinese community. In the 1990s, for example, SUCCESS initiated a major expansion and transformation in its service provision because of the increasing numbers of Chinese immigrants coming from Taiwan and P. R. China and fewer from Hong Kong. In order to serve the new Chinese populations better, SUCCESS had to hire additional Mandarin speaking staff members and offer more programs in Mandarin. Although there have been scholarly reports on complex dynamics across sub-Chinese communities, the Chinese community is too often viewed, from the outside, as homogenous. Interestingly, we found that this identification has not only been imposed by outsiders but also strategically used by its own members (Kong 1999). For example, while conducting research for this project, the interviewer (Ms. Kwak) has heard the expression, "we, Chinese" on many occasions. The strong image of SUCCESS as a Chinese organization might have inhibited the active participation of members of other ethnic communities. For Heather, a Taiwanese-Canadian who is running a trading company, the issue becomes a concern for her own business.

*Heather: I really would like to meet other nationalities who are interested in my business area. Yes, of course, I want to get connected with them. I want to have business relationships with Koreans, Indonesians and other people. But, it is so difficult that I don't know the path. I don't know how to get in touch with them. Where can I find those people?*

*MJ: Well, SUCCESS provides many different business programs. And I heard there are functions like...*

*Heather: But, mostly only for Chinese. There are no other nationalities. I have never had a chance to interact with Koreans or other people.*

The insufficient amount of direct interactions between members of different communities may even cause misunderstanding and prejudice against each other. A Korean-Canadian entrepreneur, Thomas's comment on Chinese people is a good example.

*MJ: What kind of programs would you like to see in the future?*

*TK: It would be nice if there is an informal meeting that members get to know each other better. I haven't had any chance to get to know about Chinese people. I even have had some prejudice against them. But, I am sure that is because I haven't had a chance to meet and talk to them. So, I'd love to have that kind of opportunity. If the meeting is not business oriented, they might not want to meet us. I know that Chinese are very keen on making money through business. So, it'd better be a business oriented meeting.*

For some time, researchers have struggled to understand the role and nature of the Non-government, or Non-profit, sector (Richmond and Shields 2004). Even though many NGOs hire paid staff in order to deliver their services, the term “Non-profit” has often been used to describe “Non-governmental” or “voluntary” sectors. Under government restructuring, many NGOs are determined to develop profit-making or cost-recovery programs in order to overcome their fiscal challenges. The third issue to consider surfaced around this conceptual mismatch. The public does not expect non-profit organizations to have fee-based programs. The director of the centre commented:

*Especially, **with business services, they [government funding committee] don't see why we should provide free services all the time.** We may provide free services to new clients but once they got the service, they should pay for other services. But, again, **immigrants, may not have that kind of.. willingness to pay.** Korean clients, they,.. I don't know, it is my observation. They.. free programs are very good. But, when we have fee charging programs, the response is very poor. I don't know if they are not used to pay fees to social service organizations for services. [our emphasis given]*

In order to attract a wide range of clients, most fee-charging business seminars and training programs are usually designed to be introductory and general. Once immigrant entrepreneurs obtain such basic information on business establishment and management, they find a lack of resources that would help lead them to a more advanced understanding of Canadian business. Liz, who educated herself through the self-employment program at the centre, told us:

*I think the three month program is quite a basic one. If I have more time.. or there is cost wise... maybe if there is.. some more detailed like each segment of marketing or more comprehensive program would be helpful. That [the current program] is to give you some idea to see as a management team. (CHN08\_Liz)*

Thus, the fourth issue regards program development and improvement. Many informants agreed that the centre needs to improve the quality of programs by creating more innovative courses and upgrading existing programs. In order to provide more professional services, upgrading staff qualifications are essential as well. Jane, who manages the Business Links program at the centre, for example, mentioned:

*We are offering business link program that we play liaison role between immigrant entrepreneurs and local lending institutions. [For the future development], If we want to become a financial service provider, we need a lot of professional training for the staff.*

The last issue concerns the future direction of the Centre's funding base and partnership structures. Probably, all the aforementioned issues cannot be adequately addressed without reliable funding sources and partnerships. Under the new funding regime, the business centre has sought more effective ways of sustaining the organization. Diversifying funding streams and seeking more innovative partnerships have been key strategies. So far, these initiatives have generated moderate success. The most successful programs in the centre have often been joint ventures with different levels of government and private corporations.<sup>16</sup> Immigrant entrepreneurs have been very responsive to these programs. Yet, those business-related programs are rarely offered by immigrant service organizations and, in fact, the SUCCESS business centre has played a unique role in that regard.<sup>17</sup> It

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<sup>16</sup> Examples are Business Links (partnership with Coast Capital Savings and BC provincial government), GTA (partnership with and funded by WED federal government) and Self-employment programs (fully funded by HRSDC).

<sup>17</sup> We found one exception in the province of Nova Scotia. Metropolitan Immigrant Settlement Association (MISA), the largest immigration settlement agencies in Halifax, has offered Immigrant Entrepreneur Orientation Program (IEOP) since 1992. The scope of their programs is smaller than that of the SUCCESS Business centre. However, their assistance has been successful enough to generate scores of successful immigrant entrepreneurs over time (MISA 2003).

would take a much more consistent funding base to fully respond to the increasing demand for business services from immigrants from diverse backgrounds.

## **VII. Conclusion**

SUCCESS has provided important services to its clients and has become an interesting example of a Non-profit organization that actively incorporates its non-profit ethos with the market economy. Nonetheless, a number of issues have arisen that the Centre must consider. While the personalized service provision of the Centre was praised by the informants, the efforts to reach beyond its traditional Chinese-Canadian constituency have, thus far, been limited. Clients rated the general quality of the centre's programs as satisfactory. Due to a lack of funding resources and a strong image as a Non-profit organization, however, the centre faces the difficulty of upgrading its programs and staff qualifications.

It is important to note that the objective of our analysis is not to endorse neo-liberalism, but to tease out and evaluate the taken-for-granted approach towards neo-liberalism normally seen in the literature. In so doing, we try to understand how the ideology is compatible with certain practices of NGOs and immigrants. Our critique is summed up into the following three elements. First, neo-liberalism is usually seen as opposed to the desires of immigrants. In particular, neo-liberalism has been interpreted as corrosive to the maintenance of social services, and to be associated with more user-pay systems. Most critical academics assume that immigrants want extensive, free services and social support because they have great needs and are socially marginalized. However, as we have observed in this study, immigrants often endorse neo-liberal thinking. Many want low taxes, a minimum of regulations, and are willing to pay user fees when asked. As shown in other studies, immigrants are also less likely to depend on social welfare (Li, 2003). Rather, what they have

consistently asked for is fair access to jobs in Canada. Ironically, the one area of regulation that immigrants have demanded is yet to be delivered: rules about credentialization. Apart from the desire for credential regulation, many immigrants are aligned with the ideology of neo-liberalism and see it as beneficial to them. We should not assume that immigrants share the beliefs of socially progressive academics — some do, but not all immigrants do.

Secondly, neo-liberalism is usually seen as contrary to the goals of NGOs. In most general terms, neo-liberalism has meant reduced funding support for NGOs and also more capricious systems of funding. As a new funding regime takes shape, immigrant service agencies have increasingly come to deal with multiple funding sources and seek partnerships with different sectors. The marketization of NGOs provokes criticism from scholars and social activists arguing that the NGO sector is losing its advocacy role and thus civil society will be at risk (Creese 1998, Eikenberry and Kluver 2004, Richmond and Shields 2004). In many ways, the impacts of neo-liberal governance on the sector have been interpreted negatively. Based on this research, however, we emphasize the point that neo-liberalism has foreclosed some opportunities but has also generated others, especially for more entrepreneurially-inclined organizations. By working with different levels of government and the private sector, SUCCESS's Business Centre has developed new funding streams and achieved efficiency and innovation in its service delivery. The Centre itself operates as a private trade school by charging tuition fees. Through 'social enterprising', the Centre has embraced the ideologies and practices of the market world. This particular form of neo-liberalism, ironically, enables the NGO and some of its clients to overcome social and economic constraints (though the profit margins of immigrant enterprises are frequently very narrow).

Lastly, but in a same vein, researchers in the field of immigrant entrepreneurship need to reconsider the binary dimension of structure and agency. As shown in this study, NGOs do not just

react to changes in the opportunity structure for (potential) immigrant entrepreneurs. By actively anticipating opportunities in the market economy, SUCCESS's Business Centre has exercised an important degree of agency itself. Especially, in the era of neo-liberal governance, the nature of the Non-governmental sector as a set of Non-profit philanthropic organizations is contested. Most progressive academics have adopted a structuralist view of the relationship between immigrants, immigrant service organizations and neo-liberal governance. This kind of top-down approach conceals the ways in which immigrants and grassroots organizations like SUCCESS actively engage with and operate as market forces. In pursuit of capitalist goals, immigrants and NGOs are not mere victims of the neo-liberal governance but can be active conveyors of a neo-liberal ethos.

We would like to conclude this paper with several thoughts about the policy framework surrounding immigrant settlement services. In order to continue and even enhance the entrepreneurial developments discussed here, we suggest that the current focus of the neo-liberal funding regime needs to be redirected from selecting the most efficient method of service delivery to achieving better outcomes with long term goals. It would be difficult for the NGOs to progress further if they continue to rely on unpredictable and short-term funding that is acquired through fierce competition between agencies. It is critical that both private and public funding agencies realize the ultimate and long-term goals of immigrant social service programs. Policy makers need to be reminded of the role of the NGO sector not only as effective service providers but as an important vehicle to establish and maintain a strong civil society. The need for more consistent, long-term support and healthy partnerships between government and immigrant social service agencies is therefore clear.

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