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**Immigrant Entrepreneurs in Nova Scotia:
Factors that Contribute to and Hinder Success**

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Immigrant Entrepreneurs in Nova Scotia: Factors that Contribute to and Hinder Success

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Abstract/Résumé:

The goal of this project was to determine the factors that facilitate or hinder immigrant entrepreneurs in establishing and maintaining a business in Nova Scotia. To this end, data from a sample of immigrant entrepreneurs established in the province was collected and analysed. Overall, we found that most entrepreneurs came to Canada after 1990, mainly under the family or skilled worker category, and not as entrepreneurs; most live in HRM, and their businesses are likely to be in food or import or retail. Most claim to have a good command over English, and come with strong educational backgrounds. At the same time, about half have no entrepreneurial experience. The fact that most of the businesses are related to 'food' suggests that the entrepreneurs are at an early stage of business development, and their capital needs are, at present, modest. One implication is that, if they are able to be successful and grow and diversify their capital requirements will also grow. This would mean that the lack of access to capital, a problem that many faced when setting up, can become an important barrier to success. Other difficulties faced included the lack of support and cultural differences. To overcome their difficulties, they relied on their own efforts and resilience, but did acknowledge the help provided by MISA and economic development agencies. It seems that institutional support in the form of access to credit, training, information, etc., could be significant in helping immigrant entrepreneurs' start up businesses, and to retain them over the longer term. Despite the difficulties faced, many felt that the community was welcoming and relatively open to their business, and they themselves felt integrated in Nova Scotia. It is hoped that the findings of this project will motivate the formulation and implementation of policies, of both governmental and non-governmental organisations, that enable immigrant entrepreneurs establish and maintain successful enterprises over the longer term, and spark interest among immigration researchers to extend their efforts to immigrant entrepreneurship and its socio-economic implications in Nova Scotia. Both these fronts are essential to a holistic approach to immigration in the province, especially since immigration to the province is increasingly from "non-traditional" sources, a fact that poses many challenges for entrepreneurs, as well as for governments who need to define policies that capture the potential that they bring.

Keywords/Mots-clefs: immigrant entrepreneurs; barriers to success; self reliance; institutional support

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1. INTRODUCTION

Current and projected demographic trends in Nova Scotia suggest that falling fertility rates and net outmigration will combine to lead to negative population growth in the absence of immigration, which would, in turn, damage the long-term prospects for economic growth and development in the province. For instance, during the 1996-2001 interval, population growth was negative in Nova Scotia despite immigration; that decrease would have more than doubled in the absence of immigration. In other words, new immigration flows in that period cut the decline in population by well over 50 percent (Akbari and Dar, 2005). In light of these trends, immigration has become a major public policy priority, and the government has been pushed to act to attract business and skilled immigrants to the province. However, this is a major challenge. It is well known that Nova Scotia accounts for a disproportionately smaller share of Canada's immigrant population than it does of the national population. In addition, the evidence also suggests that Nova Scotia's share of annual flows of new immigrants is small and has fallen. For instance, the percentage of new immigrants destined for Nova Scotia, which represented about 1.1 percent of national flows in 1981 but which jumped to 1.7 percent in 1995, trended downward after that to a mere 0.6 percent in 2001 (Akbari and Dar, 2005). Compounding this difficult situation is the province's poor record in retaining immigrants. Akbari and Dar (2005) estimated that retention rates in the province fell from 64 percent during 1981-1986 to only 37 percent during 1996-2001, implying that six out of ten new arrivals during 1996-2001 had left the province by 2001. These difficulties pose a significant challenge for policy makers since not only must they formulate and implement policies that attract new skilled and business immigrants to the province, but they must ensure that these immigrants stay. The urgency of the task is best seen by also noting that after Nova Scotia experienced rapid growth in the number of business immigrants from the late 1980s to the middle 1990s, making it the largest component of immigration for several years,

Nova Scotia's flow of this class of immigrants has fallen substantially since then (Akbari and Dar, 2005). But as noted by Sharif and Dar (2004), attracting more immigrants by tweaking entry requirements will not help if immigrants do not stay on but use the province only as the point of entry. Meeting the challenge of attracting and retaining immigrants requires developing a critical mass of research-based knowledge to inform policy making, and it seems that this work has begun, especially with the opening of the Atlantic Metropolis Centre and its focus on immigration research. However, gaps remain. The current research project is a step in that direction as we focus on an important class of business immigrants – entrepreneurs. This class is an important source of economic growth as it brings capital, innovation and expertise into the province. Specifically, our focus is on factors that motivate immigrant entrepreneurs to start a business in this province and those that contribute to or hinder its success, which, in turn, likely impact on whether these immigrants remain in the province.

As a step toward gaining knowledge in this area, the Metropolitan Immigrant Settlement Association (MISA) in Halifax conducted an initial study of immigrant entrepreneurs in December 2001. Among other things, that study surveyed the relevant literature and was useful in defining the scope of this project in terms of clarifying definitions and in guiding the formulation of questions that would enable us to better understand the status of immigrant entrepreneurs in the province. The project discussed in this paper complements the MISA effort by building a profile of immigrant entrepreneurs in Nova Scotia that would both **broaden and deepen** our knowledge of the immigrant entrepreneur experience in Nova Scotia. In doing so, we take a quantitative approach in that our findings are based on an analysis of data gathered primarily through a survey. Studies of immigrant entrepreneurs in other parts of Canada have mostly been qualitative, focusing on specific immigrant ethnic groups. Rath and Kloostermann (2000) noted

that the main interest of researchers of ethno-cultural characteristics and processes of ethno-cultural incorporation in studying immigrant entrepreneurs have reduced the ‘immigrant entrepreneurship experience to an ethno-cultural phenomenon that exists within an economic and institutional vacuum’. Studies of this type emphasize the role of ‘social capital’ in forming ethnic networks and family ties as key bricks in the foundation and operation of businesses (Marger, 2001), while other studies bring in the importance of ‘social networks’ (Salaff et al., 2006) for the business success of immigrants. While such studies are undoubtedly useful, they need to be complemented by those that are quantitative and also focus on economic aspects since often the primary motive for starting a business is economic and many business owners face similar obstacles. Immigrant entrepreneurs assume a great deal of risk, not just because they, like other immigrants, need to establish a new home for themselves and their families in a new environment, but also because they face possible failure in their business ventures. It is hoped that this project will foster a better understanding of what helps and hinders immigrant entrepreneurial success in Nova Scotia.

2. PROJECT OBJECTIVES

The primary goal of the project was to determine the factors that help immigrant entrepreneurs establish and maintain a business in Nova Scotia or hinder them from it. To this end, data from a sample of immigrant entrepreneurs established in the province was collected and analysed. This paper reports on the data collection and our findings. It is hoped that the findings will serve as a catalyst on two fronts: first, that they will motivate the formulation/modification and implementation of policies of both governmental and non-governmental organizations that can enable immigrant entrepreneurs to establish and maintain successful enterprises over the longer term; second, that they will spark interest among immigration researchers to extend their

efforts to immigrant entrepreneurship and its socio-economic implications in Nova Scotia. Both fronts are essential to a holistic approach to immigration in the province, especially since it is increasingly from “non-traditional” sources, a fact that poses many challenges for entrepreneurs, as well as for governments, which need to define policies that capture the potential immigrant entrepreneurs bring.

3. METHODOLOGY

The data for this project were collected in two ways. First, interviews were conducted with 51 immigrant entrepreneurs, either face to face or by telephone, depending on the interviewee’s preference. Second, a focus group of three entrepreneurs was formed to gather information in a more informal setting. Details of these approaches are discussed below.

3.1 *Survey*

Collecting information using a survey questionnaire posed the challenge of finding a representative sample of immigrant entrepreneurs. Since information on this group is scarce and the information that might exist is not in the public domain, we relied on the database of the Metropolitan Immigrant Settlement Association website¹. This database listed 112 immigrant entrepreneurs, who were first contacted by telephone. At that time, they were informed about the project and its goals and were asked whether they would volunteer to participate in a survey in which they would be asked a series of questions relating to factors that contribute to and hinder success in doing business in Nova Scotia. The interview would take about 30-40 minutes and, if they agreed to participate, would be at a time and place of their choosing. Of the 112 entrepreneurs contacted, 51 took part in the survey. Some interviews were conducted over the telephone at the request of the entrepreneurs, while the others were conducted at MISA’s office,

¹ http://directory.misa.ns.ca/business_search.aspx

their businesses, or their homes. A copy of the survey questionnaire is found in the Appendix (Exhibit A).

In conducting the survey, the interviewer first read a script that repeated the goals of the project and the survey and informed participants that their participation was voluntary, that they could choose to terminate the interview or not answer any question they chose, and that individual answers would not be published. It was made clear to the participants that any personal information they provided would be confidential and that the survey questionnaire did not require providing information that would identify the individual. In particular, the sheet on which the participants recorded their answers required no information that would identify them. Each answer sheet did have a code that tied an individual to the answers, but that code was generated randomly. Further, all information was stored on the researcher's computer, and access to that information was password protected. The answer sheet to the questionnaire is Exhibit B in the Appendix.

Following that, the participants were asked to read a form that stated the same information in writing. It informed them of the project and the survey and stated that their participation was voluntary and that their information would be kept confidential. If the entrepreneur then agreed to participate, he/she was asked to sign the form attesting to this.

The actual interview took place in the manner the individual participant requested. As a result, some interviews were interrupted when the participant needed to focus on clients or answer the telephone. In all cases, the questions were placed on a surface between the participant and the researcher to facilitate question understanding. All questions were read to the participant by the researcher, and the questions (or answering scale) were clarified when needed. The results from the individual answer sheets will be collected and tabulated into a spreadsheet to allow their

analysis and their safeguarding. Conclusions will be drawn from this analysis and included in the final report on this project.

3.2 *Focus group*

For the focus group, a number of entrepreneurs were invited to participate at a time convenient to them – Friday evening was a common choice. Again, the invited entrepreneurs were informed that their participation was voluntary and that the same confidentiality procedures mentioned above would be followed to protect the focus group answers. At the beginning of the focus group, the information on the purpose of the focus group and the project were communicated verbally. A script similar to the one used at the interviews was provided to the focus group participants. It pointed out that the purpose of the focus group was to invite participants to express their ideas and to identify factors that they felt facilitated or hindered success in doing business in Nova Scotia and that all opinions were valued. No recording of image or sound was made so as not to hinder the willingness of the entrepreneurs to share their experiences.

3.3 *Limitations*

At this juncture, we point out some limitations of the data collected in this project. As noted, only 51 out of a total of 112 entrepreneurs listed on the MISA website were interviewed and for several reasons. Of the 112 entrepreneurs, 12 refused to participate. Four of the 12 expressed confidentiality concerns and were suspicious of the goals of the interview, while the others did not have time to meet with the interviewer. Several agreed to participate only if they could complete the survey questionnaire by email, but no emails were returned. It was also found that the sensitivity of the information made entrepreneurs hesitant to be interviewed, which delayed the acquiring the data. The interviewer sought to allay the fears of the entrepreneurs by explaining the purpose of the survey and providing assurances of confidentiality. Once the

entrepreneurs confirmed they would be interviewed, they proved to be enthusiastic participants and seemed to be comfortable sharing their experiences.

Ideally, a bigger sample would have been preferred, but even if all 112 had been interviewed, the question remains whether the sample is representative because we do not know how many immigrant entrepreneurs in Nova Scotia are *not* on the MISA list and, more importantly, whether this unknown group is similar to the one to which we had access. In other words, as is almost always the case, the sample is not truly random. Complicating matters is the potential problem of selection bias, which can arise when sample selection is based on voluntary participation. In light of these shortcomings, the findings in this report should be seen as being suggestive.

With regard to the focus groups, the original plan was to have two such groups with 12-16 participants each. This could not be done because not enough entrepreneurs were willing to participate. The first focus group had eight confirmed participants, but only three arrived; the others mentioned reasons for not attending. The second scheduled focus group had to be postponed because of a public holiday on that day, and the day the group meeting was to take place, bad weather forced its cancellation. After each delay, a few more confirmed participants pulled out of the next session. Finally, only two confirmed participants remained, so the focus group had to be cancelled, with an explanation being given to the participants.

The main difference between the survey and focus group processes was that entrepreneurs generally could not spare three hours to attend a meeting at MISA. The interviews were far less demanding of entrepreneurs' time since most were conducted in entrepreneurs' workplaces while they were serving customers. An hour-and-a-half focus group, however, does not allow that. Moreover, several entrepreneurs had already taken time to answer the survey questions and did not feel the need to participate in another information-gathering session. Perhaps if the focus

groups were scheduled for a later date--say one year later--the response rate would be higher. Finally, a number of entrepreneurs were invited to participate who had not been interviewed for the survey before. All declined to participate; perhaps the shorter interview, which seems more private and confidential, is a good introductory step to invite them to a focus group. It also might be that they expect compensation for their time off work.

4. FINDINGS AND ANALYSIS

4.1 *Profile of the immigrant entrepreneurs*

This sub-section examines two aspects of the profile of immigrant entrepreneurs. First, we look at some of the major demographic characteristics of the immigrant entrepreneurs who participated in the survey interviews and focus groups.

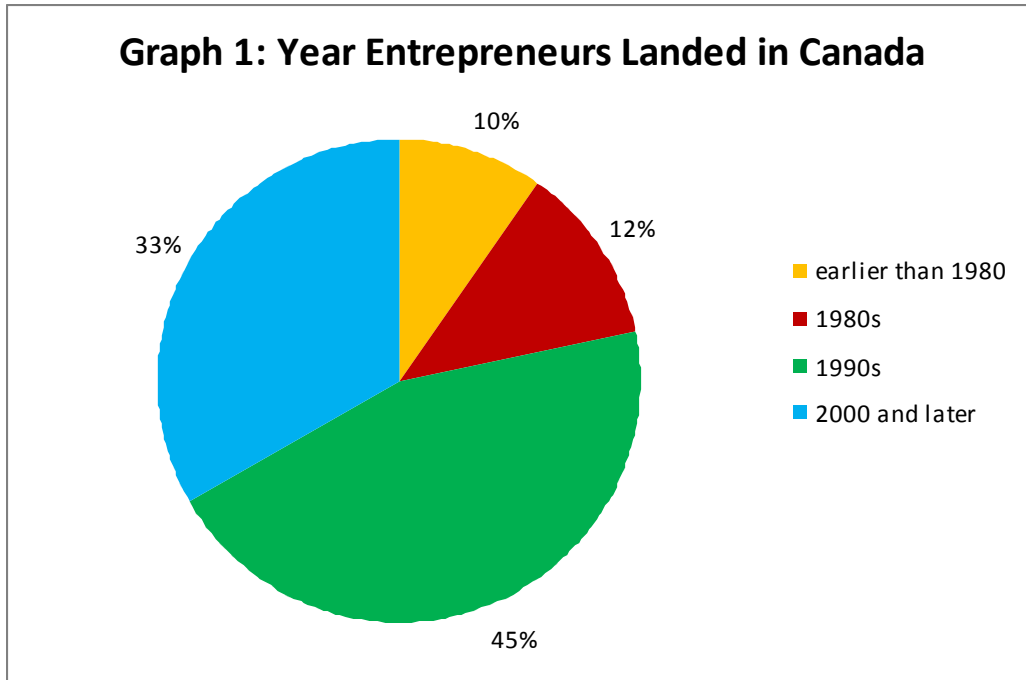
Demographics

Of the 51 businesses represented in the sample, 53 percent are owned by men, 39 percent are owned by women, and four are jointly owned by couples. The average age of respondents is in the 40-49 years range, with this age cohort accounting for 41 percent of the sample. About 21 percent of entrepreneurs are younger than 40 years old, and about 37 percent are older than 49 years old. The entrepreneurs come from a wide range of countries, as seen in Table 1 below. Europe is the dominant source of entrepreneurs, followed by the Middle East and Asia, with Africa, North America (USA) and Central America making up the rest.

Table 1. Entrepreneurs' origin by region						
Region	Europe	Middle East	Asia	Africa	North America	Central America
Country	Belgium	Egypt	China	Eritrea	USA	Mexico
	Bulgaria	Afghanistan	Indonesia/Singapore	Uganda		
	Estonia	Iran	India			
	Germany	Iraq	Sri Lanka			
	Greece	Jordan	South Korea			
	Kosovo	Lebanon	Taiwan			
	Latvia	Saudi Arabia	Vietnam			
	Russia					
	Sweden					
	Switzerland					
	Turkey					
	UK					
	Yugoslavia					
Total	13	7	7	2	1	1

As far as individual countries are concerned, the major sources of immigrant entrepreneurs are Lebanon, which accounts for 10 percent of business owners, followed by Turkey and China (8 percent each) and Greece and Iran (6 percent each).

Graph 1 below shows how long immigrant entrepreneurs have been in Canada. From our interview group, the overwhelming majority came after 1990 - 45 percent during the 1990s and 33 percent after 2000 – perhaps pointing to a relatively more favourable climate for business and policy initiatives in that period. The data also show that the average time they have lived in Nova Scotia is 13.7 years.



An important aspect of immigration in general, and of business immigration in particular, is where immigrants choose to settle. In terms of our sample, the Halifax Regional Municipality accounts for 46 of the 51 entrepreneurs. The tendency for immigrants, especially from the newer source countries in Asia and Africa, to settle in urban centres with thick ethnic clusters is quite common, more so in larger urban areas such as Toronto, Montreal and Vancouver, than in Halifax.

In recent years, Nova Scotia tried to attract immigrant entrepreneurial talent to the province under the so-called Provincial Nominee Program. An examination of the immigration categories under which our respondents landed in Canada shows that 10 percent came under that program, while only one (2 percent) came under the federal nominee program. Indeed, the bulk of our respondents came under the family or skilled worker categories (34 percent each), while 12 percent came as entrepreneurs and none came under the investor class. Clearly, most of our respondents became entrepreneurs only after they came to Canada.

One potentially important determinant of the success of immigrant entrepreneurs is their human capital in terms of level of education and language skills. The responses show a high level of educational attainment, with almost 70 percent having at least a university degree (of which almost 45 percent hold postgraduate qualifications) and almost 23 percent having some post-secondary certificate or diploma. This means that only 6 percent (three respondents) had a high school degree or less. Of course, educational attainment in a foreign language reduces the value of human capital within Nova Scotia. However, when asked to rate their own English language skills, about 82 percent of the entrepreneurs indicated that their skills were good or excellent, with 16 percent rating them as average and only one participant rating them as poor. A more objective approach for assessing language proficiency than the one used here would have been preferred.

In summary, the entrepreneurs in our sample are a mix of male and female genders and mainly between the ages of 40 and 59. Most came here after 1990 as ‘family’ or ‘skilled worker’ immigrants, with only a small percentage coming in the ‘entrepreneur’ category². Even though the latter group is predominantly from Europe, the highest number of entrepreneurs from a single country came from Lebanon. The entrepreneurs settled predominantly in the Halifax region, have declared themselves to have a good command of the English language, and have high levels of human capital.

Business and management experience

After talking of basic human capital characteristics of immigrant entrepreneurs in the previous discussion, here we focus on aspects of human capital more specific to running a

² The provincial nominee program arrivals in Nova Scotia have to be studied fully in the future – their case is still unfolding.

business, namely, the business and management skills acquired by the respondents. These could give us a better picture of what is needed to be a successful immigrant entrepreneur.

In this regard, in addition to education, other possible *precondition variables* for business success could be their fields of study and entrepreneurial training or guidance, history of owning a business before immigrating, and number of years of business experience.

Concerning field of study, the responses of those with more than high school qualifications pointed to business as being the most common area of study (35 percent). The sciences were a close second, accounting for 31 percent of responses, followed by humanities with 19 percent, and the “other” category accounting for fewer than 15 percent of the responses.

When asked whether they had received some training or guidance related to running a business beyond their formal academic education, responding entrepreneurs surprisingly were almost equally split, with 51 percent saying they had not, 49 percent saying that they had. The interview sought to find out why this might be the case. We got a number of varied responses, from “English was not acceptable for MISA”, “worked for others”, or engaged in “self-study”, to statements that they had lived in Halifax before starting the business. Of the remaining 51 percent of respondents, a total of 15 entrepreneurs (about 65 percent) indicated that they had received entrepreneurial guidance from MISA. Their comments on the quality of this service were generally positive. These include that (brackets mine) it was “good [because it taught me about] location and advertisement”; “very good”; that the “Business Organization’ program [taught] “very good – interview skills”; and that “courses should evolve with entrepreneurs [as some have an] advanced level; ... on the whole, they are entertaining”. The remaining respondents had received training from elsewhere and listed a variety of sources, including

- ▶ Entrepreneurial forum (Dartmouth)
- ▶ CNSBC, BDC
- ▶ in a company as an employee

- ▶ in own business (said three times)
- ▶ Economizers; mentor, seminars
- ▶ Courses in different organizations” (said twice)
- ▶ Saint Mary's University
- ▶ Self-employment, benefit program
- ▶ Real-estate sales course
- ▶ SAP, Hansen entrepreneurial program

The history of owning a business or working in a family business before coming to Canada can also give us some insight into how immigrant business owners fare once they come here. Table 2 below shows that the number of entrepreneurs who have neither worked in a family business nor owned a business before coming to Canada is just slightly higher than those who have. However, of those who have had a business, most have been in a family business only.

Table 2. Experience in entrepreneurship or family business		
Response	Count	Percent
No	25	52.1
Yes	23	47.9
Total	48	100.0%

It is worth noting that of those with business experience, more than 60 percent have at least 11 years’ experience, with 25 percent having 21 years’ experience or more. The average level of experience is 14.3 years, while the average length of residence in Canada is less than 8 years. Thus, this group had experience in entrepreneurship before they came to Canada. We turn next to the various characteristics of immigrant businesses.

4.2 Characteristics of immigrant businesses

In looking at the characteristics of immigrant businesses in Nova Scotia, we are also looking for indicators either of growth and success or of barriers. We start by examining the types of businesses our sample of entrepreneurs are engaged in. The type of business from the legal

aspect shows the intent of the business owner to keep it small or allow for growth. The two main types of businesses are sole proprietorship, representing 46 percent of the businesses, and incorporated companies, accounting for 42 percent. Limited partnerships and cooperatives account for just 8 percent of businesses, with the remainder representing non-responses.

The survey questionnaire also asked respondents about the type of business they run; that is, they were asked to provide specific information about their product or service. Table 3 below groups their responses into eight product/service categories. The largest number of businesses is related to food (29 percent), followed by import and retail (20 percent). Repairing and health account for 12 percent each, followed by freelance services and building, with 10 percent each. These broad categories cover a wide range of activities from home care and personal care services, financial consulting, accounting and bookkeeping, manufacturing, real estate and information technology services to importing, restaurants and food retail to tailoring and auto repair.

Table 3. Kinds of business entrepreneurs operate								
	Health	Freelance Services	Building	Retail	Food	Repairing	Languages	Other Services
Total number	6	5	5	11	15	6	2	2
Percent of Total	11.8%	9.8%	9.8%	19.6%	29.4%	11.8%	3.9%	3.9%

That most businesses are related to food tells us that immigrant entrepreneurs are at an early stage of development where their capital needs are relatively small and the business does not require a high level of skill from its employees.

One indicator of growth potential is the client base of these businesses. Although the survey question sought to determine where in Nova Scotia their business was located, many responses listed locations in many other places. This response reflects that some businesses cater to tourists or have a reputation outside of Nova Scotia. In addition, given the open-ended nature

of this question, responses varied from the very specific (Halifax) to the very general (Asia). We classified all clients into three categories: primary, secondary and tertiary, and Table 4 shows the responses. For instance, in the primary client base category, the most common response was HRM (41 percent), followed by Halifax (24.5 percent), while other responses were more general, ranging from Nova Scotia and Canada to North America and Europe. An approximately similar pattern is displayed by the secondary client base. This means that although the most important client bases are close to the location of the business, immigrant businesses in Nova Scotia reflect a fairly international dimension.

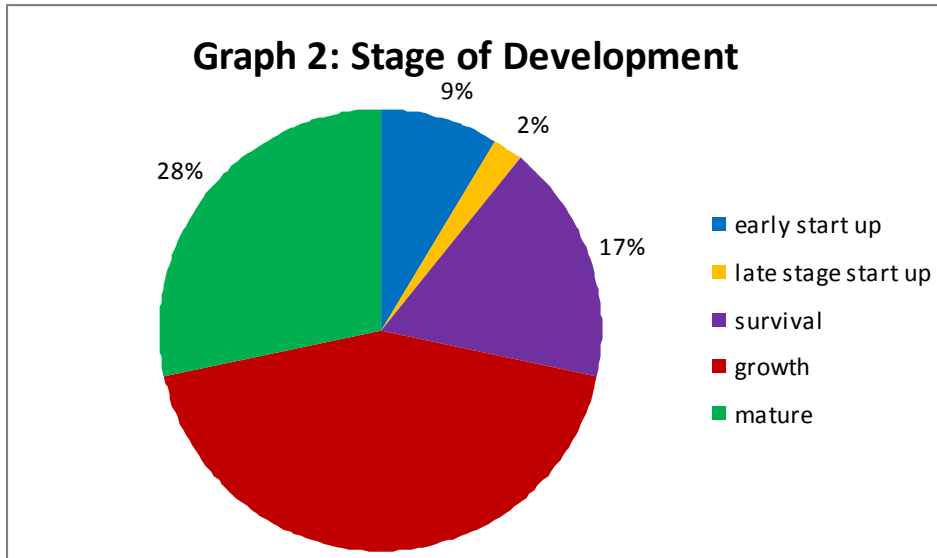
Table 4. Location of client base

Primary Clients			Secondary Clients			Tertiary Clients		
	Count	Percent		Count	Percent		Count	Percent
HRM	20	40.8	HRM	2	10.5	Worldwide	3	60.0
Halifax	12	24.5	Nova Scotia	7	36.8	Canada	1	20.0
Nova Scotia	7	14.3	Atlantic Canada	3	15.8	USA	1	20.0
Atlantic Canada	2	4.1	Canada	4	21.1			
Canada	2	4.1	North America	1	5.3			
North America	3	6.1	Europe	1	5.3			
Other	3	6.0	Other	1	5.3			
Total	49	100%		19	100%		5	100.0%

This brings us to the next question: *How important is the location of the business?* Our respondents are more or less equally split when it comes to the importance of location, with almost identical numbers indicating that location is important as well as not important. This split is largely a reflection of the type of business. When the business is related to tourism or deals in products, location seems to be important but is not where a niche or loyal customer base is to be maintained and services provided. The respondents who said location was important made the following comments: “loyal contractors [make it important]”; “[mine is] perfect”; “Halifax would be better”; “very important”; “most important”; “[helps] popularity, reputation”; “it is strategic”;

“customers remember the name of the store [and come back]”; “is important to some extent”; “locals prefer you to be here”; “90% of business is local, 10% is not”; “there are not enough places for businesses [to be located]”. Entrepreneurs who said location was unimportant made comments such as “not much, depends”; “could be”; “[having a good location] looks more professional, [has] loyal clients, who are friends”; “[works in] wholesale, [works] from home, not at all [important]”.

The survey asked several questions in trying to assess the growth experience, as well as growth potential of immigrant businesses. One relevant issue is the length of time the business has been in existence. Responses indicated that most businesses are relatively young. The average age of businesses is just 7.4 years, with a significant 63 percent having been in existence for only 5 years or less, 73 percent for 10 years or less, and 91 percent for 15 years or less. Clearly, immigrant entrepreneurship in Nova Scotia is in its infancy but, by the same token, is an area of potential growth. The growth potential can be ascertained by looking at the stage of development the interviewees perceived their businesses to be in (see Graph 2 below). Responses showed that most businesses (44%) were in the growth stage, followed by mature businesses, which accounted for 28 percent of the responses. About 17 percent of entrepreneurs reported that they were currently in the survival stage, and 9 percent in the early start-up stage.



Another important aspect of a business is the burden of work. Our survey shows that immigrant entrepreneurs bear a heavy workload, which one would expect given that a significant proportion is single proprietorships. Only 27 percent of owners worked 40 hours a week or fewer, while a significant 63 percent worked between 41 and 80 hours a week, the remaining 10 percent working even more hours.

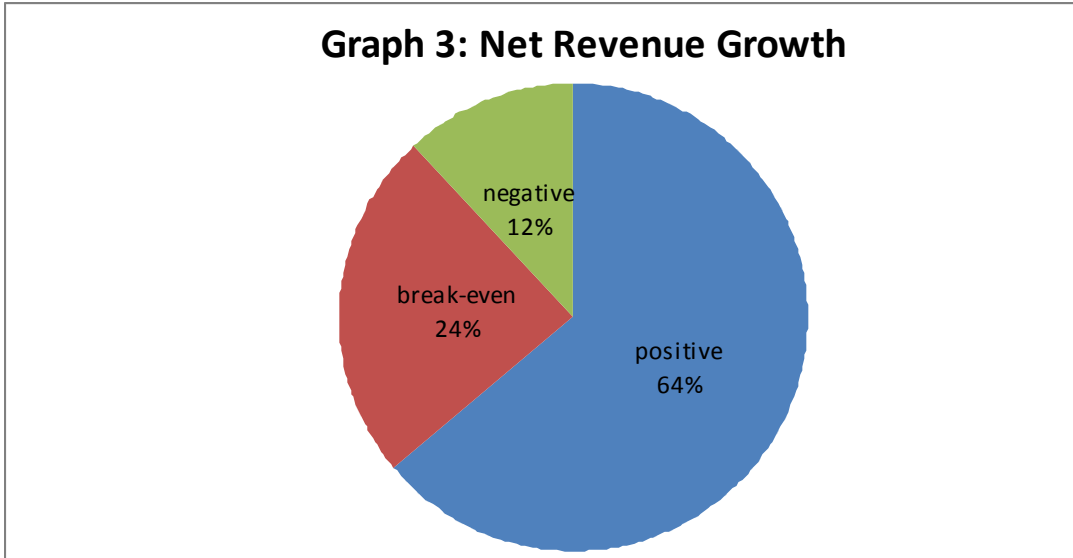
The number of employees of the businesses may show shared responsibilities/work and skill resources for growth. The interviews clearly indicated that 40 percent of the entrepreneurs employ no one but themselves, 21 percent employ between one and three workers, and 17 percent employ from four to six workers. That is, almost 78 of enterprises employ at most six workers, pointing to the small scale of operations. At the same time, about 17 percent of the enterprises are clearly bigger in that they employ at least 11 workers, with a maximum above 21. The status of the business (growing or declining) can also be gauged by looking at employee turnover over the past two years. Our sample of businesses showed no significant changes in this regard.

Another measure of the growth prospects of a business would be the *employee characteristics*. Table 5 below shows selected characteristics of the employees of the surveyed entrepreneurs.

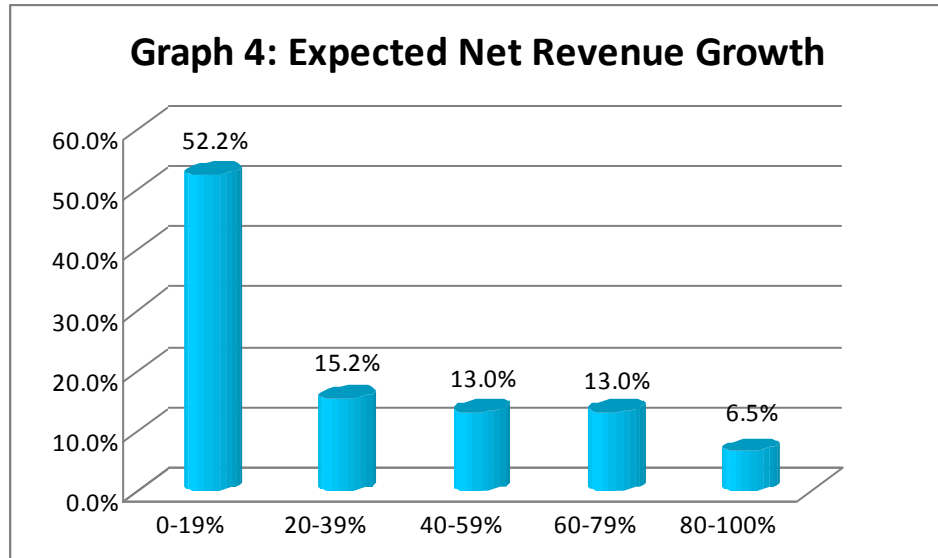
Table 5. Employee characteristics					
Response	Count	Percent	Response	Count	Percent
Full time	145	63.6	Family	20	8.6
Part Time	83	36.4	Same Ethnic Background	22	9.5
			Canadian Born	170	73.3
			Other Immigrants	20	8.6
Total	228	100.0%	Total	232	100.0%

Full-time employment is standard among the responding businesses, with 64 percent of all employees working full time and 36 percent part time. Furthermore, the largest group – 73 percent -- is Canadian born, 10 percent come from the same ethnic background as the entrepreneur, and family members and other immigrants are equally represented at 9 percent each. The reason the total number of employees in the “Type of employee” part of the table is higher is that some responses did not include family members as employees in the part time/full time question but did when asked whether any family members work for the business.

Finally, we come to the question of ‘business performance’ as perceived by the business owners themselves. This is a quantitative variable; performance is measured in terms of net revenue for the last 12 months and is shown in Graph 3 below. *The largest share of entrepreneurs, 64 percent, indicated that their net revenues were positive.* Another 24 percent said they broke even, while 12 percent experienced negative net revenue.



*But do they expect their revenue to grow? It seems that almost half of the entrepreneurs expect **no or very low growth** (0-19 percent), and about 15 percent expect 20-39 percent growth (see Graph 4 below). Generally, respondents expect low revenue growth. The data also suggest a positive correlation between expected revenue growth and projected hiring of new employees in that those who expect rapid growth of revenue also expect to increase their hiring over the next 12 months. An important exception to this is that the entrepreneurs who expect the lowest revenue growth (0-19 percent) have the highest expected hiring figure -- 100 new employees over the next two years. Of course, this could reflect the possibility that revenue growth potential is also tied to employee growth so that for revenue to grow more, businesses need to increase the size of operations and benefit from economies of scale.*



On average, six employees are going to be hired by each business planning to hire in the coming year, which would certainly point towards some job creation in the immigrant business sector.

4.3 Characteristics of the community

In trying to understand what helped or hurt immigrant businesses in their ventures, the role of the ‘community’ cannot be overstated. As pointed out in the Introduction, many researchers have emphasized the role of ‘social capital’ in the form of ‘ethnic networks’ and ‘family ties’ as key bricks in the foundation and operation of businesses (Chan and Cheung, 1985; Galbraith et al., 2003; Waldinger, 1993). In major metropolitan areas such as Toronto, Montreal and Vancouver, these characteristics are abundant. However, Nova Scotia (as elsewhere in the Atlantic region) has no large ‘ethnic clusters’ or ‘ethnic networks,’ given the relatively small proportion of immigrants in the province. Entrepreneurs therefore need to look for social and even economic support in the larger community around them for business success. In major immigrant magnets like Toronto, these clusters perhaps substitute for broader community support, but in Nova Scotia, given the absence of significant clusters, this support becomes imperative and can be seen as an opportunity to explore innovative approaches to providing it.

Openness to immigrant entrepreneurs and their businesses and a welcoming community encourage newcomers to become innovative entrepreneurs and to take risks. The survey showed that most of our entrepreneurs valued the support they received from the community they live and work in (except for the entrepreneurs from Asia, who find the community less open and welcoming than do Europeans entrepreneurs). Table 6 below shows the way entrepreneurs rated how open and welcoming the community they live and work in has been to their business. The most (34 percent) said ‘moderately’, 32 percent said ‘very’, 24 percent said ‘extremely’, and only 10 percent said ‘slightly’ or ‘not at all’. Overall, the responses show that the entrepreneurs generally view their communities in a positive way in relation to their businesses.

Table 6: Rating openness of community toward business		
Response	Count	Percent
Extremely	12	24.0
Very	16	32.0
Moderately	17	34.0
Slightly	4	8.0
Not At All	1	2.0
Total	50	100.0%

A major challenge for Nova Scotia has been the retention of immigrants. Experts often say that immigrants would stay and work in a province if they felt they were important/valuable members of it. Here, the survey response was encouraging as most responded as being feeling ‘extremely’ or ‘very much’ integrated in this part of the country (both categories count for roughly three quarters of all responses). The remaining 25 percent found difficulty in integrating into Nova Scotia. Although the strong positive response is encouraging, we cannot be complacent about the dissatisfied 25 percent, especially since we attract only a very small fraction of immigrants into Canada. We should want all immigrant businesses to find Nova Scotia the place where they would like to set up shop and remain.

4.4 Business activities/ strategies of immigrant entrepreneurs

What makes an immigrant enter this country as an entrepreneur or turn into an entrepreneur regardless of the initial category in he/she entered? The answer may shed some light on what can be done institutionally to help the enterprising individual. When asked about their reasons for becoming an entrepreneur, respondents provided as a variety of answers, with 29 percent providing more than one. The major responses are summarized below:

- a) To have independence and freedom and be their own boss (38 percent)
- b) To experience a challenge, creativity and success (21 percent).
- c) The lack of job opportunities and other reasons (17 percent each). Other reasons included “something to keep involved in”, “an entrepreneurial upbringing”, “having been an owner for 20 years”, “[it is] easy for smart people”, “work contract ended”, “follows passion and dream”, and “saw an opportunity”.
- d) The opportunity to make more money and pay less tax (6 percent), and one stated flexible hours.

Information that would be quite useful for policy formulation is the *source* of business information or advice for the entrepreneurs and its usefulness or importance when setting up their business. Comparing sources such as the government, MISA, economic development agencies, business/industry associations, accountants, lawyers, customers, financial institutions, community organizations, friends from the same ethnic background, and other immigrants, we found that the residual category ‘other’ was ranked first in importance by most entrepreneurs (40 percent), with the ‘family/relatives’ category next (15 percent), followed by MISA (8.3 percent). Generally, responses indicated that the entrepreneurs relied mostly on themselves when it came to all aspects

of managing their businesses, including marketing, accounting, research, and finance. Many indicated that interaction with customers to obtain market trend information was also important.

We tried to understand the importance of various sources of information by querying the extent to which the following sources met their needs, either providing

- i. information about their services*
- ii. information about market or climate for business*
- iii. information about government assistance, regulations*
- iv. capital to establish and/or expand current business*
- v. mutual aid or assistance in acquiring initial training in business*
- vi. business training*

or recommending

- vii. employees*
- viii. clients*

For sources ranked as number one for some of the help/information categories, it seems that both economic development agencies and MISA provided services considered moderately to extremely important. According to the survey, the government provided information about its services and not much more (however, here one should note that the surveyed individuals said that they did *not* ask about the other categories of services). Business associations and financial institutions also came up as some important sources of information. When it came to understanding market trends or finding employees and other clients, customers were stated to be the most important source of information. Among the sources ranked as second by our interviewees, once again economic development agencies and MISA were the most frequently mentioned, followed by ‘government’. The most important third-ranked sources cited were business associations and accountants.

From the survey, we discovered that most immigrant business owners did not know of the assistance available (or did not know that they could have asked for assistance) regarding financial capital for establishing or expanding a business, for initial or continued training in business, and even for recommending employees/clients. For most immigrant entrepreneurs who did not come as business immigrants, the importance of financial capital for helping immigrant businesses set up and stay in business in Nova Scotia *cannot be overstated*. The literature on the success of microenterprise development with the help of ‘microcredit’ or ‘microfinance’ is substantial (Sharif, 2004),³ and such credit schemes might comprise one viable option for allowing immigrant entrepreneurs to raise capital more easily and thus help spur small business development.

4.5 Barriers and successes –the story of the immigrant entrepreneur

To propose or design policy to help immigrant entrepreneurs succeed, we need to look at the business experience from start to finish.

i) What was the business strategy?

How did our entrepreneurs rank the various dimensions of their business strategy? These dimensions were: ‘a business plan’, ‘product quality’, ‘marketing’, ‘finance’, ‘location’ and ‘customer service’. While all dimensions were ranked as ‘very important’ for their business strategy by a large number of entrepreneurs (from 32 percent for customer service to 67 percent for product quality), customer service and product quality are most dominant considerations. Thus, 95-96 percent of respondents rated these two as being very or extremely important, considerably higher than the corresponding percentages for the other dimensions. Although both

³ Micro-credit or micro finance has been talked about mostly in the context of poverty alleviation in developing countries. The ‘Grameen bank’ phenomenon has been universally acclaimed as a path breaker. However, we are not talking about ‘poverty alleviation’ of immigrants here but rather the ‘success’ of immigrant entrepreneurship.

product quality and customer service are so highly rated, the latter is perhaps somewhat more important since 63 percent of entrepreneurs rated this as being extremely important, compared to only 28 percent who chose product quality. Finance is the one category whose relative importance is rated as low.

A key insight into the success of businesses may be the additional elements that entrepreneurs use to remain in business and be successful. From our survey, we found that immigrant entrepreneurs firmly believed that the product they sell is the most important determinant of success and so do whatever they can to maintain, improve and price the product well. They also feel that the quality of employees/staff should be high, so ongoing training for continuous improvement in service was also rated as important. Immigrants also believe that personal character and honesty are critical for building a reputable business; work towards improving their communication skills; and are flexible, advertise skilfully and look for opportunities. Many rely on family support and understanding during difficult times.

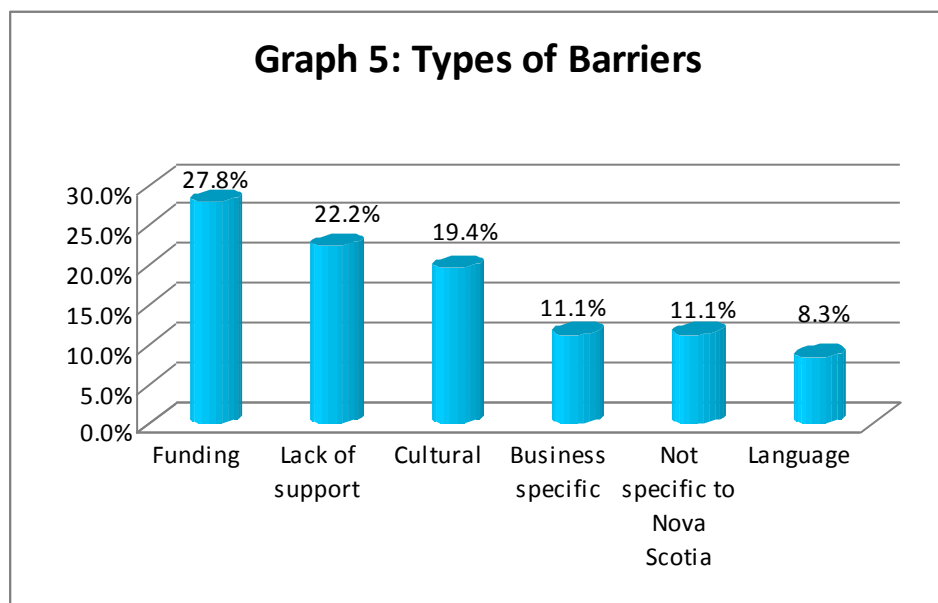
ii) What barriers did entrepreneurs face?

Did entrepreneurs face any barriers at the beginning of the process, and what was done to overcome them, we asked. The answers were varied.

Table 7. Barriers or difficulties setting up a business		
Response	Count	Percent
Yes	36	72
No	14	28
Total	50	100%

Table 7 above shows that ***72 percent of the surveyed entrepreneurs stated that they have experienced barriers or difficulties when setting up a business.*** Twenty eight percent stated that they did not or that the ones they did encounter are not unusual when setting up a business in any country and are thus not perceived as barriers from an immigrant’s perspective. An analysis of

the surveyed entrepreneurs' *perceived* barriers shows that these stem from two sources. First, immigrants themselves perceive that these result from their own constraints, such as not knowing where to go for information and whom to ask. Second, they feel that there is lack of banking services to facilitate starting up a new business, a lack of market information, and a constraining tax burden at the beginning (that is, before the business starts earning money). There is also a feeling that the province is not doing enough to promote the businesses of immigrants. Answers reflect a general 'system does not care' mood. When asked to explain specific barriers, entrepreneurs gave varied responses, as seen in Graph 5.



About 70 percent of respondents rated funding, lack of support and cultural difficulties as the three top difficulties they faced in setting up their businesses; difficulties specific to the business, not to Nova Scotia, were also important for 22 percent, with the remaining 6 percent pointing to language as a barrier.

This also raises the question: *how did our sample of entrepreneurs overcome these barriers?* The answers are important because they could inform policy makers about how to help immigrant entrepreneurs. The survey questionnaire classified efforts to counter barriers into five

groups: a) using own efforts (such as researching, networking, and being flexible), b) being resilient (working hard and not giving up), c) taking help from consulting institutions (MISA or a mentorship program), d) seeking help from family and friends, and, finally e) other -- promoting Halifax as a favourable destination. About 80 percent of respondents listed the first three categories as being the manner in which they overcame difficulties; of these, most entrepreneurs mentioned the first category.

iii) What factors contribute to business success and/or frustrate business owners?

Likely no single measure describes business success for all entrepreneurs. To be sure, a degree of financial success in running a business is important, but the concept is probably more nuanced than just financial gain and is therefore likely to vary from one entrepreneur to another. Broadly speaking, success of a business may come from the owner herself/himself being satisfied as an entrepreneur. So what was satisfying to the immigrant entrepreneur? Many reasons were listed, and these are summarized in Graph 6 below. The category *achievement* -- which includes being successful, facing a challenge, experiencing growth, creating something and being proud -- at 38 percent clearly is the factor most satisfying to them. But it is also clear that others define satisfaction differently, with 30 percent pointing to customer satisfaction and independence as determining factors.

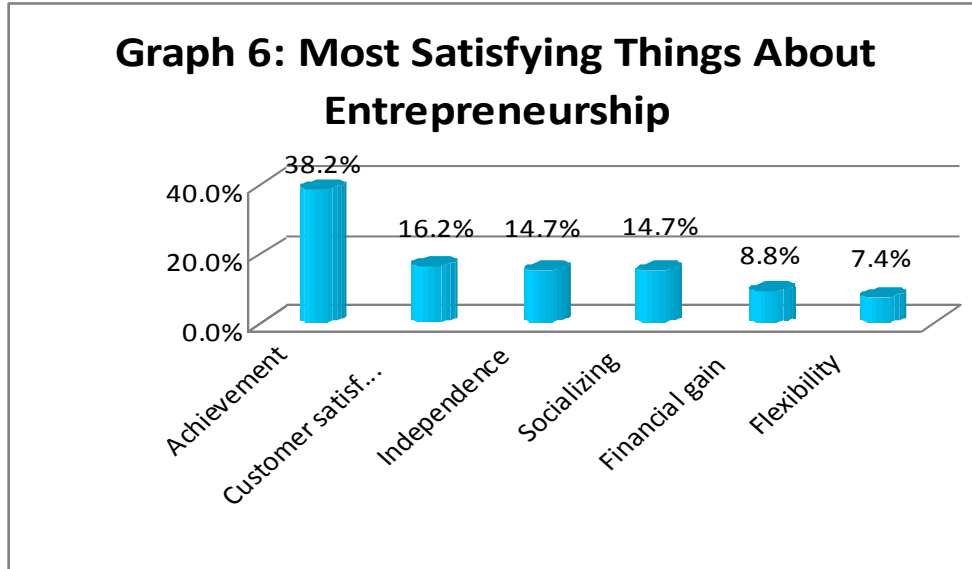


Table 8 below shows some of the important factors perceived by the respondents to contribute to the success of their businesses. The table can be read as follows: in each category, the factors in bold are those that were the most highly rated by the respondents; the underlined values show the most frequent response for each factor. It is interesting that family, nationality of the employees, and the presence of customers from their ethnic group are given low importance. ***The most important factors seem to be ‘Canadian-born plus immigrant customers’, ‘location’ of the business,’ ‘business practices’ and ‘reputation and relationship’ with the community and customers.***

Our respondents’ answers also revealed some clues about the frustrations of being an entrepreneur that diminish their motivation to stay on. They identified 48 issues, which were then classified into 9 groups. The largest sources of frustration, mentioned by almost 21 percent of entrepreneurs, came from customers in terms of specific behaviours. The unreliability of employees or the inability to find adequate workers was mentioned by another 17 percent, the

lack of support from the government and banks by 15 percent, and an excessive workload and paper work each mentioned by 10 percent of the entrepreneurs. Some noted the way they were treated or discriminated against (especially when it came to renting property) as being frustrating. Inappropriate taxes – being taxed according to store size and not sales volume -- curbed some enthusiasm, as well as contributing to slow growth (of revenue).

Table 8. Rating the importance to business success of selected factors						
Factor\Importance	Not	Little	Moderately	Very	Extremely	Total
<i>Family</i>	14	1	5	9	5	34
In percent	<u>41.2%</u>	2.9%	14.7%	26.5%	14.7%	100.0%
<i>Own ethnic employees</i>	11	2	3	8	0	24
In percent	45.8%	8.3%	12.5%	33.3%	0.0%	100.0%
<i>Canadian-born employees</i>	8	2	7	4	0	21
In percent	<u>38.1%</u>	9.5%	33.3%	19.0%	0.0%	100.0%
<i>Other immigrant employees</i>	9	1	6	6	0	22
In percent	<u>40.9%</u>	4.5%	27.3%	27.3%	0.0%	100.0%
<i>Own ethnic customers</i>	10	7	6	5	1	29
In percent	<u>34.5%</u>	24.1%	20.7%	17.2%	3.4%	100.0%
<i>Canadian-born customers</i>	7	3	8	14	1	33
In percent	21.2%	9.1%	24.2%	<u>42.4%</u>	3.0%	100.0%
<i>Other immigrant customers</i>	6	3	5	8	1	23
In percent	26.1%	13.0%	21.7%	<u>34.8%</u>	4.3%	100.0%
<i>Business location</i>	7	5	0	15	2	29
In percent	24.1%	17.2%	0.0%	<u>51.7%</u>	6.9%	100.0%
<i>Good reputation and relationship with community and customers</i>	0	0	0	19	9	28
In percent	0.0%	0.0%	0.0%	67.9%	32.1%	100.0%
<i>Business practices and/or marketing practices</i>	0	1	2	16	6	25
In percent	0.0%	4.0%	8.0%	<u>64.0%</u>	24.0%	100.0%
<i>Other - reliance on self</i>	0	0	0	0	1	1
In percent	0.0%	0.0%	0.0%	0.0%	100.0%	100.0%

In light of this information, we wanted to find out how these entrepreneurs rated their own success. According to their responses, the majority, 53 percent, stated that they are very successful. Another 33 percent rated themselves moderately successful, 10 percent extremely successful, and 4 percent slightly successful. None stated that they were not successful at all.

5. CONCLUSIONS

Overall, based on our analysis of the 51 immigrant entrepreneurs who were interviewed and participated in focus group discussions, this project has uncovered a number of issues that immigrant entrepreneurs face when setting up and running their business. Our objective was to examine what immigrant entrepreneurs think are their most urgent areas of concern, and, therefore, where their needs lie, what seems to work for them and what does not work in terms of community, governmental and institutional support in Nova Scotia.

In brief, here are the most common characteristics of immigrant entrepreneurs in Nova Scotia: they represent both genders (although more are males), are between 40 and 49 years old, and are of European, Middle Eastern or Asian origin. Most came to Canada after 1990, mainly under the family or skilled worker category and not as entrepreneurs, and live in HRM, and their business is most likely in food or import and retail. The businesses they run are, typically, sole proprietorships or incorporated companies, which they have run for an average of three to five years. Our survey also shows that their main client base is from HRM but that some have clients in other parts of Canada and, indeed, the world.

On the basis of some variables that might be considered prerequisites for business success, such as language skills, education, history of owning a business before immigrating, years of business experience, and access to business guidance from institutional sources, we find that most claim to have a good command of the English language and come with strong educational backgrounds. Almost 95 percent of respondents have post-secondary degrees or certificates, and for those who came with prior business experience, it averages 11-15 years. At the same time, about 50 percent of entrepreneurs have no experience in entrepreneurship; indeed, only 10 percent of our sample came to Canada in the entrepreneur immigration category. In terms of business guidance, they tend to be largely self reliant, but also find information provided by

interacting with customers and economic development agencies to be very useful for the success of their business. The institutional support of an organization like MISA in helping to set up immigrant business was also seen in a positive light, but their interaction with that organization was somewhat limited, perhaps because these were not new immigrants and most did not enter as entrepreneurs. That 'self study' and 'worked for others' appeared in the responses to the question about business guidance showed that many of these entrepreneurs did not seek extra assistance. One can infer from this that MISA can play a vital role by publicizing its business-related activities to all immigrants because some have said that they definitely benefited from their training and programs. Educational institutions, universities and community colleges can also do more in this regard.

The type of businesses owned by immigrants does not stray far from the norm (food and retail). A study of ethnic enterprise in Ontario by Martin N Marger and Constance A Hoffman (1992) found that the primary immigrant enterprises are small-scale manufacturing, especially apparel, and retail sales. Another study, this one of Chinese immigrants in Vancouver who came to Canada as entrepreneurs, shows that they are mainly in businesses related to exports and imports (Wong, 1998). That most of the businesses are related to 'food' tells us that immigrant entrepreneurs are at an early stage of business development and their capital (both human and physical) needs are, at present, modest. However, one implication is that if immigrant entrepreneurs can succeed, grow and diversify, their capital requirements will also grow. This would mean that the lack of access to capital, a point to which we shall return, will become crucial.

We also find that immigrant entrepreneurs in Nova Scotia own businesses predominantly in the HRM. The location is not surprising as these small businesses, according to the owners themselves, are in the growth or early stage, with very few employees. However, when inquiring

about expectations about growth of business and revenues, we found that almost half of the entrepreneurs expected no, or very low, growth in revenues. One needs to investigate this carefully as expectations drive entrepreneurs and immigrants. What lowers or increases expectations? In our project, we tried to shed light on this by trying to uncover perceived or real barriers to success, as well as find out who is successful.

Immigrant entrepreneurs say they face a number of difficulties when setting up their business, the most prevalent being the *lack of funding, lack of support* or *cultural differences*. To overcome these difficulties, they rely on their *own efforts* and their *resilience* (a crucial characteristic of an entrepreneur). A common business strategy among immigrant entrepreneurs seems to be to pay attention to customer service and product quality, as well as having good staff and communicating well with their clients. Therefore, one way that immigrant entrepreneurs can succeed is for institutions such as MISA or the Atlantic Canada Opportunities Association (ACOA) to provide ongoing training to employees of immigrant businesses, with funding coming from the government.

To measure success in business is difficult, as the index is not clear. Is it financial, social, and emotional, or a combination? The surveyed businesses were given a quantitative indicator (revenue) as a marker. While 64 percent reported positive net revenues over the previous 12 months, almost half of all businesses expect no or very low growth in this category. They overcame many barriers to start up their businesses (72 percent said that they faced barriers or difficulties), and now there seems to be general pessimism about the sustainability of their ventures. A common barrier is funding availability. Previous research has shown that ‘the level of start up capital is a strong predictor of business successes’ (Bates and Robb, 2008). Minority-owned businesses also have lower survival rates because they have fewer outside sources of capital to help them through bad times when family and friends are exhausted. Access to outside

capital as a source of business success cannot be underestimated. The funding issue raises two important considerations. First, access to capital would enable firms in danger of folding to survive and grow. Second, firms already past that stage and contemplating expansion would also benefit from access to capital. With regard to the former, the provision of microcredit might be a viable option. This might also help in the start-up of small enterprises by other immigrants who have fallen on hard times. For the latter group, efforts on a larger scale would likely be required. How financial institutions in Nova Scotia could help overcome or ameliorate this barrier is worthy of closer study. In this regard, what role government funding (regional and federal) can play is also important. In addition, some of the institutional barriers (such as access to training, information), if lifted, can go a long way toward helping immigrant entrepreneurs start up businesses and helping the province to retain them over the longer term.

Community support is crucial too, and an encouraging factor is that our entrepreneurs felt that their communities had generally positive attitudes towards their business. In particular, many stated that the community was welcoming and relatively open to their business and that they themselves felt integrated into Nova Scotia. This shows that Nova Scotia is open to entrepreneurs from a diversity of backgrounds, and we can and should nurture this spirit.

It is hoped that this study will provide a basis for better informed policies at the level of both governmental and private organizations and also provide an impetus to researchers to focus their efforts on the immigrant entrepreneur in Nova Scotia. The need for further study is crucial. For instance, we do not know the outmigration rates of immigrant entrepreneurs and can only guess what factors might have made them move based on what existing entrepreneurs tell us. A more varied and comprehensive data collection effort, coupled with a more rigorous statistical analysis, can give us the information we require to address the twin issues of attracting entrepreneurs to Nova Scotia and retaining them.

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APPENDIX

Exhibit A: The survey questionnaire.

“Immigrant Entrepreneurs in Nova Scotia: Factors that Contribute to or Hinder Success”

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&

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Section A: Characteristics of Immigrant Entrepreneurs

► Personal Information

First, I would like to ask a few questions about you.

1 Gender:

(Please tick one box only)

Male-----

Female-----

2 In what age category do you fall?

(Please tick one box only)

Less than 30 years old-----

30 - 39 years old-----

40 - 49 years old-----

50 - 59 years old-----

60 years and over-----

3 What is your country of origin? _____

4 When did you land in Canada? _____ Month _____ Year

5 Under which immigrant category did you move to Canada?

(Please tick one box only)

Family-----

Skilled Worker-----

Entrepreneur-----

Investor-----

Refugee-----

Provincial Nominee Program-----

6 What county in NS do you live in?

(Please tick one box only)

- Annapolis-----
- Antigonish-----
- Cape Breton-----
- Colchester-----
- Cumberland-----
- Digby-----
- Guysborough-----
- Halifax-----
- Hants-----
- Inverness-----
- Kings-----
- Lunenburg-----
- Pictou-----
- Queens-----
- Richmond-----
- Shelburne-----
- Victoria-----
- Yarmouth-----

7 How would you rate your English skills?

(Please tick one box only)

- Poor-----
- Average-----
- Good-----
- Excellent-----

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

- Primary----- Go to Q10
- High School----- Go to Q10
- Post-secondary Certificate/ Diploma-----
- University Degree-----
- Post-graduate Degree-----

► Business and Management Experience

9 What was your main field of study at college/ university?

10 Have you had any entrepreneurial guidance outside your formal education in your home country or in Canada such as IBDS/IEOP workshops or local economic development programs?

(Please tick one box only)

- Yes-----
- No----- Go to Q12

11 If yes, where? _____

12 Did you own a business and/or work in a family business in your home country before coming to Canada?

(Please tick one box only)

Yes-----

No----- Go to Q14

13 If yes, how many years of business experience do you have? _____

Section B: Characteristics of Immigrant Businesses

The next few questions are about your current business.

14 What kind of business are you currently operating?

15 Where is your business client base located in NS?

16 Is your business dependent on its location? _____

17 How many years have you owned this business? _____

18 At which stage of development would you say your business is at present?

(Please tick one box only)

Early Start Up-----

Late Stage Start Up-----

Survival-----

Growth-----

Mature-----

19 What type of ownership does your current business belong to?

(Please tick one box only)

Sole Proprietorship-----

Limited Partnership-----

Incorporated Company-----

Coop-----

20 On average, how many hours per week do you spend on your business?

21 How many people, other than yourself, do you employ? _____ *If > 0, Go to Q23*

22 Have you had any employees in the past 2 years

(Please tick one box only)

Yes-----

No----- Go to Q24

23 Of these employees, how many are:

- A. Full Time _____
Part Time _____

- B. Family Members _____
Same Ethnic Background _____
Canadian Born _____
Other Immigrants _____

24 How is your business doing? This year are your net revenues-

(Please tick one box only)

- Positive -----
- Break-even-----
- Negative-----

25 By how much do you expect your business to grow over the next year?

(Please tick one box only)

- 80-100% -----
- 60-79% -----
- 40-59% -----
- 20-39% -----
- 0-19% -----

26 Do you plan to hire employees in the upcoming year?

(Please tick one box only)

- Yes-----
- No----- Go to Q28

27 If yes, how many? _____

Section C: Characteristics of Community

I have a couple of questions about the community in which your business is located.

28 How open and welcoming has the community been to you?

(Please tick one box only)

- Not At All-----
- Slightly-----
- Moderately-----
- Very-----
- Extremely-----

29 How open and welcoming has the community been to your business?

(Please tick one box only)

- Not At All-----
- Slightly-----
- Moderately-----
- Very-----
- Extremely-----

30 Do you consider yourself a part of, integrated in, the local community?

(Please tick one box only)

- Not At All-----
- Slightly-----
- Moderately-----
- Very-----
- Extremely-----

Section D: Business Activities/ Strategies of Immigrant Entrepreneurs

Finally, I would like to ask you about why you started your business, what your business practices are, and how satisfied you are with your business.

31 Which of the following is the primary reason why you became a business entrepreneur?

(Please tick one box only)

- Independence, Freedom, Own Boss----- (pull factor)
- Challenge, Creativity, Success----- (pull factor)
- Control, Responsibility, Decisions----- (pull factor)
- More Money, Less Tax----- (pull factor)
- Took Over Family Business----- (pull factor)
- Lack of Job Opportunities----- (push factor)
- Work-Family Balance----- (work/family)
- Flexible Hours----- (work/family)
- Work from Home----- (work/family)
- Other (please specify) _____

32 When starting and/or operating your current business, did get any business information and/or advice from any of the following sources:

(Please tick all applicable boxes)

- 1 Accountants-----
- 2 Financial Institutions-----
- 3 Business/ Industry Associations-----
- 4 Community Organizations-----
- 5 MISA-----
- 6 Economic Development Agencies-----
- 7 Own Ethnic Friends-----
- 8 Canadian Friends-----
- 9 Other Immigrants-----
- 10 Customers-----
- 11 Family/ Relatives-----
- 12 Lawyers-----
- 13 Government-----
- 14 Other (please specify) _____

33 Of those sources that you have used and checked above, which are the 3 MOST IMPORTANT?

(Please rank in order of importance)

- 1) _____
- 2) _____
- 3) _____

34 How important were each of the 3 sources in assisting you with the following:

Source 1.

	Not At All	Slightly (a little)	Moderately	Very	Extremely
a. Providing information about its services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Providing information about market/climate for business	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Providing information about government assistance, regulations	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Providing capital to establish and/or expand your current business.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Providing mutual aid or assistance to you in acquiring initial training in business	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Providing business training.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. Recommending employees	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Recommending clients	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Other (please specify _____)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Source 2.

	Not At All	Slightly (a little)	Moderately	Very	Extremely
a. Providing information about its services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Providing information about market/climate for business	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Providing information about government assistance, regulations	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Providing capital to establish and/or expand your current business.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Providing mutual aid or assistance to you in acquiring initial training in business	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Providing business training.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. Recommending employees	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Recommending clients	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Other (please specify _____)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Source 3.

	Not At All	Slightly (a little)	Moderately	Very	Extremely
a. Providing information about its services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Providing information about market/climate for business	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Providing information about government assistance, regulations	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Providing capital to establish and/or expand your current business.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Providing mutual aid or assistance to you in acquiring initial training in business	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Providing business training.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. Recommending employees	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Recommending clients	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Other (please specify _____)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

35 Did you encounter or experience any barriers or difficulties when setting up your business?

(Please tick one box only)

Yes-----

No----- Go to Q38

36 If yes, please explain.

37 How did you address these issues?

38 Please rank the following elements' importance as part of your business strategy.

(Please tick all applicable boxes)

	Not at all	Slightly (a little)	Moderately	Very	Extremely
a. Business Plan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Product/Service Development	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Marketing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Finance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Location	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Customer Service	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. Other_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

39 What additional elements, if any, are parts of your business strategy?

40 A number of factors can contribute to the success of a business. Of the following list of factors, please indicate how important each was in helping you to achieve business success.

	Not At All	Slightly (a little)	Moderately	Very	Extremely
a. Family members as employees	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Own ethnic employees	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Canadian-born employees.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Other immigrant employees.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Own ethnics (ethnics or ethnic?)customers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Canadian-born customers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. Other immigrant customers.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Business location.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Good reputation and business relationship with community and customers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. Business practices and/or marketing practices.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Other (please specify _____)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

41 What satisfies you most about your business?

42 What frustrates you most about your business?

43 Everything considered, how successful do you think you have been so far?

(Please tick one box only)

- Not at all
- Slightly (a little)
- Moderately
- Very
- Extremely

Thank you for your time and cooperation!

Exhibit B: The answer sheet used to record entrepreneurs' answers.

- 1. M / F
- 2. 1 2 3 4 5
- 3.
- 4.
- 5. 1 2 3 4 5 6
- 6.
- 7. 1 2 3 4
- 8. 1 2 3 4 5
- 9.
- 10. Y / N
- 11.
- 12. Y / N
- 13.
- 14.
- 15.
- 16.
- 17.
- 18. 1 2 3 4 5
- 19. 1 2 3 4
- 20.
- 21.
- 22. Y / N
- 23. A. Ft Pt B. F S C I
- 24. 1 2 3
- 25. 1 2 3 4 5
- 26. Y / N
- 27.
- 28. 1 2 3 4 5

29. 1 2 3 4 5

30. 1 2 3 4 5

31. 1 2 3 4 5 6 7 8 9 10

32. 1 2 3 4 5 6 7 8 9 10 11 12 13 14

33. 1. 2. 3.

34. 1 a. b. c. d. e. f. g. h. i.

2 a. b. c. d. e. f. g. h. i.

3 a. b. c. d. e. f. g. h. i.

35. Y / N

36.

37.

38. a. b. c. d. e. f. g.

39.

40. a. b. c. d. e. f. g. h. i. j. k.

41.

42.

43.

AMC Working Papers Series - Guidelines

• What are the AMC Working Papers?

The AMC's Working Papers Series is related to the broad mandate of the Metropolis Project. The Working Papers produced by the Atlantic Metropolis Centre are designed to: (1) speed up the dissemination of research results relevant to the interests and concerns of Metropolis researchers, policy-makers, NGOs; (2) allow for an avenue where Metropolis researchers in the Atlantic region can disseminate research and information specific to immigration, migration, integration and diversity in Atlantic Canada.

• Will these be considered "official" publications?

The inclusion of a manuscript in the Working Papers Series does not preclude, nor is it a substitute for its subsequent publication in a peer reviewed journal. In fact, we would encourage authors to submit such manuscripts for publication in professional journals (or edited books) as well.

• What subject content is acceptable?

The Working Paper Series welcomes research reports and theoretical discussions relevant to the mandate of the Metropolis Project, providing insight into the policy concerns not only of immigration and integration, but also ethnocultural diversity.

Examples of areas of research include: economic, political, cultural, and educational integration of immigrants, migrants and refugees; language; transnationalism; gender and/or immigrant women; ethnic, cultural, and religious diversity; multiculturalism; social and family networks; social discourses, attitudes and values; youth; identity; citizenship; temporary migration; justice and security; settlement programs and policy; health and well-being; and human rights.

• Who may submit papers?

Metropolis researchers, policy-makers and service providers may submit paper submissions derived from AMC research grant (pilot or strategic grant) projects, unpublished articles, and conference papers. Submissions from non-affiliates will be examined on a case-by-case basis.

• How do I submit a paper?

All submissions **must** include an electronic copy of the paper.

By post please send a hard copy of your paper and an electronic copy on disk or via email to:

Atlantic Metropolis Centre - ATTN: Robert Nathan
5670 Spring Garden Road, Suite 509

Halifax NS B3J 1H6

By email please send to: nathan.metropolis@ns.alianzinc.ca with a subject heading of: Working Papers Series Submission

• Copyright

Copyright for papers accepted as AMC Working Papers remain with the author(s) who are free to publish their papers at any time. It is the responsibility of the authors to inform the AMC's Working Paper series Editors of any change in publication status.

• Official Languages

AMC researchers reserve the right to publish working papers in the language of their choice.

• What happens when I submit a paper?

The Atlantic Metropolis Centre will acknowledge receipt of the paper via email within 10 working days.

The series editors (Robert Nathan and the AMC Directors) will review your submission to ensure that it falls within the mandate of the Atlantic Metropolis Centre's research mission and that it is properly referenced and documented. If these standards are met, the paper will then be referred to the appropriate Domain Leader for review and advice.

Once the review is completed the author will be contacted with the results.

****PLEASE** refer to the AMC's website (<http://atlantic.metropolis.net>) for submission details and to obtain PDF copies of our Working Papers.

Centre Métropolis Atlantique - Série de documents de recherche Protocoles de sélection et de présentation

• En quoi consiste la *Série de documents de recherche* du Centre Métropolis Atlantique?

La publication de la *Série de documents de recherche* répond en fait aux objectifs généraux du Centre Métropolis Atlantique, en ce qu'elle favorise (1) la dissémination rapide de la recherche pertinente aux intérêts et aux besoins des intervenants académiques, gouvernementaux et communautaires affiliés au Centre, (2) et la création d'un espace de diffusion où les chercheurs rattachés au projet en Atlantique peuvent faire connaître leurs travaux et tout autre information pertinente à l'immigration et à la diversité culturelle en Atlantique.

• Ces textes peuvent-ils considérés comme une publication finale et officielle?

L'inclusion d'un manuscrit dans la *Série de documents de recherche* ne remplace, ni n'exclue la publication d'une version finale de ce même manuscrit dans une revue à comité de lecture. D'ailleurs, la direction du Centre encourage tous les auteurs à soumettre les résultats de leurs recherches à des revues scientifiques, ou bien à les publier sous forme de monographie.

• Quels sont les problématiques et les types de recherche correspondant au profil de cette série?

La soumission de manuscrits pour la *Série de documents de recherche* s'adresse à tous les chercheurs dont les rapports de recherche et les réflexions théoriques portent sur les questions d'immigration, d'intégration et de diversité culturelle, conformément aux objectifs généraux du Projet Métropolis.

Parmi les domaines de recherche, soulignons entre autres: l'intégration économique, politique, culturelle et formative (éducation) des immigrants; les diverses problématiques migrantes; la question des réfugiés; celle de la langue et du transnationalisme; les problématiques touchant les genres et plus particulièrement les questions concernant la condition des femmes immigrantes; la diversité ethnique, culturelle, religieuse, le multiculturalisme; les réseaux sociaux et familiaux; les discours, les valeurs et les attitudes à l'égard des immigrants; les rapports entre la jeunesse, l'identité, la citoyenneté, la justice et l'immigration; les politiques et les programmes affectant l'intégration des immigrants, leur santé, leur bien-être, ainsi que leurs droits fondamentaux.

• Qui peut soumettre un manuscrit?

Les collaborateurs académiques, communautaires ou gouvernementaux rattachés au Projet Métropolis sont invités à soumettre un texte issu d'un projet subventionné par Métropolis, (qu'il s'agisse d'une subvention de départ ou d'une subvention stratégique); un article n'ayant pas encore fait l'objet d'une publication ou bien un texte de communication. Les textes soumis par des chercheurs ou des intervenants non-affiliés seront examinés sur une base individuelle, au cas par cas.

• Comment soumettre un manuscrit?

Toutes les soumissions **doivent** inclure une version électronique du texte. Si vous envoyez le manuscrit par la poste, veuillez joindre une copie papier, ainsi qu'une version électronique gravée sur disque. Vous pouvez également soumettre vos manuscrits par courrier électronique.

Les adresses postale et électronique sont les suivantes:

Adresse postale:

**Centre Métropolis Atlantique,
ATTN: Robert Nathan
5670 Spring Garden Road, Suite 509
Halifax NS B3J 1H6**

Adresse électronique: nathan.metropolis@ns.aliantzinc.ca

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Le résultat de ce processus d'évaluation sera communiqué aux auteurs de manuscrits. Il est alors possible que certains articles soient acceptés avec révision seulement, en quel cas, les auteurs devront soumettre une version finale du manuscrit au CMA, encore une fois sous format papier et électronique.

*****Pour toute question relative à la *Série de documents de recherche*, vous êtes priés de vous adresser à:**

**Robert Nathan, nathan.metropolis@ns.aliantzinc.ca
ou (902) 422-0863**