# BIPOC/ BIPGM Entrepreneurship

## A report from a 2021- 2022 study

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# EXECUTIVE SUMMARY

This report follows Phase III of the Black, Indigenous, and People of Colour Entrepreneurship (BIPOC) study launched by the City of Hamilton in collaboration with students at Redeemer University and McMaster University. The acronym BIPOC will be replaced by BIPGM (Black, Indigenous, and People of the Global Majority) in an effort to de-centralize whiteness.

Phase I and II of the study were conducted by Redeemer University and consisted of a) an environmental scan of BIPGM businesses and entrepreneurs in Hamilton, and b) research on existing entrepreneurship programs in cities similar to Hamilton. Phase III of the study, which is summarized in this report, involved hosting virtual interview sessions with BIPGM entrepreneurs in Hamilton to learn more about their experiences and their needs in order to better inform BIPGM-specific entrepreneurship program planning. Participants were recruited through snowball sampling, social media, cold-calling/cold-emailing and through the help of community organizations. Interviews with participants were hosted through Zoom and reviewed for data analysis.

A thematic analysis of the results revealed six prominent themes which are: Acquiring Social Capital; Addressing the Psychological Side of Entrepreneurship; A Focus on Diversity, Representation, and Discrimination; Increasing Resource Accessibility; Education in Business Fundamental Skills; and Improving Access to Funding.

**Acquiring Social Capital:** Participants identified the importance and need for finding mentors, team members, a network, and ways to reach customers.

**Addressing the Psychological Side of Entrepreneurship:** Participants started their entrepreneurship journey voluntarily and were fueled by passion for their business. Entrepreneurs emphasized the importance and need for greater focus on the mental health, well-being, and emotional health of entrepreneurs along with individualized programming.

**A Focus on Diversity, Representation, and Discrimination:** Several entrepreneurs experienced discrimination and cited a need for more diverse representation in entrepreneurship to support their success and journey. Immigrant entrepreneurs identified that being an immigrant contributed additional difficulties in entrepreneurship.

**Increasing Resource Accessibility:** Resources were often described by BIPGM entrepreneurs in this study as inaccessible. Resource inaccessibility was attributed to information being decentralized, language barriers, and time barriers. Continued support is also

desired and was found to be missing from existing entrepreneurship programs. Access to mentors, having a good entrepreneurial network, and previous participation in or use of entrepreneurship programs and services supported resource finding.

**Education in Fundamental Business Skills:** Education in business fundamentals (e.g., how to run a business, create a business plan, scale a business, find partnerships), soft skills, and finance is vital as many participants did not have a background in business. Education on entrepreneurship should also be realistic and discuss the realities of the experience.

**Improving Access to Funding:** There is a large need for funding as without funding, entrepreneurs are unable to scale, find staff, and implement ideas. Barriers to funding exist, including a lack of intergenerational knowledge, lack of knowledge of existing grants, little support with writing grants, time barriers, and complicated/extensive eligibility criteria. For some participants, these barriers are combined with experiences of discrimination and are influenced by other factors of their identity.

Recommendations were derived based on the needs, challenges, and issues identified in each theme. The data analyzed and the recommendations made support that specific programming catered towards the BIPGM population is necessary as many needs of BIPGM entrepreneurs are currently unmet.

# INTRODUCTION

Hamilton is one of the fastest growing cities in Ontario, largely due to the movement of entrepreneurship initiatives within the city (1). However, Black, Indigenous, and People of the Global Majority (BIPGM) entrepreneurs, more commonly known as BIPOC (Black, Indigenous, and People of Colour), face unique and significant barriers that challenge the level of success they can achieve within the space of business and commerce (2). In 2021, a survey commissioned by Amex Canada found that 53% of BIPOC business owners described the barriers they face as "significant" compared to 37% of white business owners (2). Additionally, two-thirds of BIPOC respondents stated that accessing capital and financing was quite difficult (2). As such, financial, cultural, and networking barriers have been identified to increase the challenges BIPGM experience in achieving entrepreneurial success. Similarly, a report released by Scotiabank mentioned that 47% of BIPOC Canadian business owners reported experiencing systemic barriers such as discrimination, lack of access to funding, and lack of market experience (3). Looking at a city level, a survey of Black-led businesses conducted by the City of Toronto reported that over half of the entrepreneurs would like support with networking, marketing, and learning opportunities (4). Reducing and working towards eliminating the barriers that BIPGM entrepreneurs face is important as many of these businesses contribute to local economies, and help provide diversity in choices by increasing product variety (5,6). Additionally, supporting BIPGM businesses will help to increase financial equity (7). Recognizing the importance of supporting BIPGM entrepreneurs in their entrepreneurship journey, the City of Hamilton hopes to better support BIPGM-owned businesses by creating a new BIPGM-specific entrepreneurship program. To ensure the potential program properly addresses the needs of BIPGM entrepreneurs, the City launched a three-part BIPGM entrepreneurship research project. This report focuses on Phase III of the project.

## A Brief Discussion on Language

This report will be using the term People of the Global Majority (PGM) in place of the term People of Colour (POC). During one of the interviews, a participant introduced the term PGM to replace POC in an effort to de-centralize whiteness. This term was coined by Rosemary Campbell-Stephens, whose work in Black leadership programming led her to discover how referring to specific groups (Black, African, Filipino, East Asian, South Asian, Latin American, Dual-heritage, Arab, Indigenous to the global south, and others) as "people of colour" and/or visible minorities suggests that those identities exist in relation to whiteness (8). However, in reality, these groups contribute to around 80% of the world's population and should be considered the global majority (8). As a result of this research, the term BIPGM will replace BIPOC in this report when referring to non-Indigenous racialized individuals. The exception to this parameter is when the report references other studies/research conducted that use the term BIPOC, including the previous two phases of this study. However, it is also acknowledged that there may be other existing acronyms to describe BIPGM communities

that are more appropriate in a Canadian context that the student researchers were not aware of at the time of this report's creation. Any future reports and research should aim to use the most appropriate language possible.

Secondly, when referring to individuals who participated in this study, the term "participants" will be used. This is to clarify that the results and discussions are derived from data from BIPGM entrepreneurs who participated in the study. See the *Study Limitations* section regarding how specific characteristics of the sample may have impacted the results from this study.

## **Phases I and II**

This study is the third phase of a three-part BIPGM entrepreneurship research study conducted between Redeemer University, McMaster University, and the City of Hamilton.

Redeemer University conducted phases I and II. Phase I was an environmental scan of BIPGM businesses and entrepreneurs in Hamilton. Phase II involved researching existing entrepreneurship programs in cities similar to Hamilton to inform future programming.

## **Phase III**

This report summarizes the findings from Phase III, which involved collecting information directly from BIPGM entrepreneurs in Hamilton to learn more about their experiences and their needs in order to better inform BIPGM-specific entrepreneurship program planning. Phase III of the project began in September, it required data and information from the previous two phases to inform recruitment and interview question generation. Therefore, the project began to pick up speed in January once the first two phases were completed. Speaking directly with entrepreneurs in Hamilton allows their needs to be more accurately captured as opposed to relying solely on data captured from surveys which may not apply specifically to entrepreneurs located in the Hamilton region. While obtaining a sample may not be representative of every Hamilton BIPGM entrepreneur, it still allows voices from the program's target audience to be heard.

# METHODOLOGY

The sequential methodology followed in this project were as follows: background research, creation of an ethics package, participant recruitment, interviews, data analysis, and summary of results. Throughout this process, check-ins either via video chat or email occurred to ensure that Michael Marini, the partner from the City of Hamilton and Coordinator of Marketing at the City of Hamilton's Economic Development office, remained up to date on the project's progress.

## Background Research

The first phase of the project involved conducting background research on BIPGM entrepreneurship to inform the recruitment of BIPGM entrepreneurs and qualitative study strategies for data collection and extraction. After an initial meeting with Marini to discuss the scope of the project and each collaborator's respective roles, a review of existing literature on BIPGM entrepreneurship was conducted. As the report from Redeemer University was not yet available at the time, research efforts focused specifically on acquiring an understanding of existing entrepreneurship programs (general and BIPGM-specific programs) in Ontario as well as the challenges, needs, and barriers of BIPGM business owners that had been identified in the literature. News articles, as well as reports released by organizations, were used to inform our understanding.

In November 2021, a librarian at the McMaster Health Sciences Library was consulted to assist with identifying additional relevant databases and resources that would provide information specific to the Hamilton region, and literature focused on engaging with BIPGM communities.

In December 2021, phase I and phase II of the project were completed. A meeting was held between the student research team (Crystal Chen and Diya Jhuti), Shahad Al-saqqar (the research supervisor from McMaster University), Michael Marini (Coordinator of Marketing at the City of Hamilton's Economic Development Office), Judy Lam (Manager of Commercial Districts and Small Business at the City of Hamilton's Economic Development Office), and Karol Murillo (Senior Business Development Consultant at the City of Hamilton's Economic Development Office) in order to clarify the project's parameters, expectations, and stakeholder goals.

## Research Question

The research question guiding this project was; **What are the experiences, needs, and barriers faced by prospective and current BIPGM entrepreneurs in Hamilton?**

## Ethics

Information collected from stakeholders from the City was combined with background research to inform the creation of an ethics package. This package included the following items:

- Background information,
- Project objectives,
- Recruitment strategies,
- Letter of information *(Appendix I)*,
- Consent form,
- Verbal consent log,
- Data security plan,
- Explanation of the chosen instruments (interviews)
- Interview Guide *(Appendix II)*,
- Promotional Material *(Appendix III)*,

The purpose of the ethics package was to ensure that research was conducted in an ethical manner. This package also served as a preliminary detailed outline of the entire project and was used to communicate with Marini. Parts of the ethics package such as the Letter of Information, recruitment material, and interview guide were also used during interactions with participants. Several sections of the package, specifically interview question generation and recruitment, will be discussed further in this report.

### *Choosing between Surveys, Interviews & Focus Groups*

The instrument chosen for data collection in this study was interviews. In community engagement, surveys and interviews are the most common forms of qualitative data collection (9). According to Engage Hamilton, the city has commonly conducted surveys to gather insight on topics, including anti-racism (10). While surveys can allow a large number of people to offer their input, are low-cost, avoid interview bias, and allows individuals to respond at their own convenience, they have disadvantages. These include probable low return rates, limited alternate expression, and incomplete data being reported (11).

Focus groups are typically used to identify group norms and variety within a sample, and tend to elicit group dynamics, reactions, and information in a short period of time (9). The outcomes of this project did not include group dynamics nor norms, and therefore focus groups were not chosen as the collection instrument.

Interviews allow for investigation into individual experiences, and are ideal for addressing sensitive topics (9). They give space for in-depth responses, including nuances and contradictions (9). The data attempted to be collected involved the journeys of BIPOC entrepreneurs, which are complex, nuanced, and often sensitive due to their personal nature. Even though interviews are time-consuming and obtain a smaller sample than surveys, they offer a chance to build a relationship with the participant and value quality information over quantity (9). Therefore, interviews were more suited to the nature of the data attempted to be collected.

### *Drafting Interview Questions*

In January 2022, a meeting with Michael Marini, Judy Lam, Kristin Huigenbos (Manager of the Hamilton Business Centre at City Of Hamilton), Sarah Wayland (Senior Project Manager of the Hamilton Immigration Partnership Council at City Of Hamilton), and Luisa Cicconi (previous Business Development Officer at the Hamilton Business Centre) was held to help further clarify the goal of the project and better determine the types of questions and topics that were to be included in the interview guide.

The interview guide was semi-structured, as it consisted of previously worded questions that were a mix of open-ended and closed-ended questions (9). Open-ended questions, however, were used for the majority of the time to allow for a natural flow of primary perspectives in the interview (9). Additionally, while questions had been written out beforehand, the interview questions were intended as a flexible, adaptable guide rather than a formal, consecutive process (9). Patton (2015) suggests that six types of interview questions can be used to stimulate responses: experience and behaviour questions, opinions and values questions, feelings questions, knowledge questions, sensory questions, and background and demographic questions (12). These six types of questions were regarded when creating the interview guide, with a particular focus on experience and behaviour questions, opinions and values questions, and feelings questions. Additionally, one hypothetical question was used to elicit descriptions of participant's actual experiences in entrepreneurship programs (13). Questions asking "why" were avoided to reduce speculation and identifying untrue causal relationships (9).

Despite the fact that the majority of BIPOC entrepreneurship studies done in Canada used surveys rather than interviews, the interview guide was inspired by some of these surveys. This included questions regarding barriers (both in general and with regards to funding), motivations behind starting a business, successes and failures in their journeys, and areas where support could be improved (4,14,15).

By combining information gathered from background research and from stakeholders, an interview guide was created. The interview guide was then reviewed and edited based on feedback from Shahad Al-saqqar and partners at the City of Hamilton. The interview guide consisted of 12 questions, with a few of these questions having pre-planned follow-up questions *(See Appendix II)*.

Two additional non-personal questions were added to the interview which were the following:
1) Do you know of any other entrepreneurs who might be interested in this study?
2) Would you be interested in joining a potential network of BIPGM entrepreneurs?

Question 1 was added to help facilitate participant recruitment via the snowball sampling method which is discussed under the *Recruitment* section of this report.

Question 2 was added because two participants noted during their interview that they felt having an existing network of BIPGM entrepreneurs would be beneficial. An attempt was made to generate an initial list that could help to kickstart such an initiative if it were to come to fruition. However, it is important to note that when asking this question, it was made clear to participants that the development of such a network following this study was not guaranteed.

### *Determining Sample Size*

Sample size refers to the number of participants that participate in the study. In qualitative research studies, such as this project, saturation points are generally considered the "gold standard" for determining sample size (16). Reaching saturation suggests that no further data collection is necessary (16). One way to determine if saturation is present is through data saturation. Data saturation refers to when the researcher begins to notice patterns and similar comments appear over and over. At this point, saturation is present because no new important ideas or pieces of information appear to be arising from additional data collection. Therefore, data collection can be terminated. Based on guidelines in literature regarding the number of participants required to reach saturation, the targeted sample size for this study was set at 20-30 participants (16,17). However, data saturation was used to determine if it was reasonable to stop recruitment.

### *Review, Approval & Ethics Training*

The ethics proposal was reviewed and given course-based ethics approval by Shahad Al-saqqar and then reviewed by Marini and his team. Any feedback received was incorporated into the ethics package before moving forward to the next stage of the project.

In addition to preparing the package, both student researchers were required to obtain TCPS 2 (The Tri-Council Policy Statement: Ethical Conduct for Research Involving Humans) Core Certificates prior to carrying out any forms of recruitment or interview sessions. The training provided ethics guidance relevant to research involving human participants (10).

## Recruitment

Participants were recruited beginning March 8, 2022. Initially, recruitment was scheduled to end in April. However, low interest, scheduling conflicts, and re-scheduling sessions resulted in the recruitment timeline being extended to June 11, 2022. According to the literature, a coordinated recruitment strategy should be used to conduct outreach within the community (2). Participants were recruited through several different methods: snowball sampling, social media, cold-calling, and community partner communications. These methods were identified during the development of our recruitment strategy as effective ways to recruit participants from BIPGM communities and were supported by literature on community-based research.

### *Snowball Sampling*

Snowball sampling is a recruitment strategy that has been found to be successful at reaching populations that may be hard to reach (due to mistrust with researchers, misconceptions about research, and being vulnerable communities) (18). Initial contacts were provided from the City of Hamilton and the Hamilton Business Centre as they had pre-existing relationships with a few BIPGM entrepreneurs. Finally, participants were asked to refer others in their network who might be interested in participating if they were comfortable doing so, which proved to be an effective strategy.

### *Social Media & Other Media*

According to literature, social media is an effective form of outreach and recruitment compared to traditional forms of media (newspapers, broadcasts, etc.) (19). Therefore, various media channels were used to help raise awareness about this research opportunity. In preparation for social media recruitment, a promotional graphic was created *(See Appendix III)*. This graphic was shared with community partners from the City of Hamilton, and CityLab Hamilton to publish on their social media channels. The social media networks of the student researchers did not contain many BIPGM entrepreneurs. Therefore, social media promotions were primarily driven by Marini and his team through media blasts, and through their connections (i.e. the poster was shared with all of Council). Marini also promoted the study through a short appearance on the morning show Good Morning Hamilton on 900CHML.

## *Cold-calling, emailing, and direct-messaging*

Cold-calling companies can effectively connect researchers with potential participants and initiate relationships with community members (19). Phase I of the project conducted by Redeemer University produced a list of 273 BIPGM businesses in the Hamilton area consisting of 196 black-owned businesses, 16 Indigenous-owned businesses, 34 owned by people of the global majority, and 27 unidentified but potentially BIPGM-owned businesses. Businesses included on this list were contacted directly via cold-calling, emailing or direct messaging on social media.

While initial efforts concentrated on using cold-calling because it allowed quick direct contact with entrepreneurs, later recruitment efforts focused on using emailing and messaging as these were less interruptive. During business hours, entrepreneurs did not have much spare time to entertain a phone call, as that time would involve sacrificing business needs. However, calling after business hours did not seem to be a suitable solution to the issue. Therefore, cold-emailing was preferred over cold-calling, as emails could be read during entrepreneurs' free time and were overall a less disruptive form of communication. A unique email account (bipoc.entrepreneurship@gmail.com) was created to help ensure emails regarding interest in the study were not missed. In addition to contacting entrepreneurs through email, an Instagram account (@bipoc.entrepreneurship) was also created to contact owners whose emails were not readily available. Messaging through Facebook using our personal accounts was the last option chosen when neither emails, or Instagram accounts were found for the business *(Appendix IV* to view the recruitment email).

## *Communicating with Community Organizations*

As part of the cold-emailing and snowball sampling process, 5 trusted organizations affiliated with BIPGM or entrepreneurial communities were also contacted as potential initial contacts.  Unfortunately, this was unsuccessful. This may have potentially been due to the email being missed. However, one organization (the Centre for Integrated Transportation & Mobility) reached out to the student researchers and offered to provide support in the recruitment process due to having connections with entrepreneurs. This organization was provided with promotional material and further information that they were then able to pass along to those in their network that may have been interested in participating.

## **Engaging with BIPGM groups**

Recruitment of Indigenous peoples in Canada can be challenging due to historical roots of oppression and mistrust of researchers through power abuses (20). Therefore, extensive research was conducted before reaching out to Indigenous entrepreneurs and interviewing them. The history of research in Indigenous communities has been through 'helicopter' approach (20). This is when

researchers enter the community for short periods of time, collect and take data away, and then do not have any further contact with the community (20). This is also shared by other BIPGM groups in Canada, who also have deep historical roots of oppression within research (21,22). For all participants, the principles of equity in engagement were enforced throughout recruitment, interviewing, and data collection. This includes the following: ensuring that observational neutrality is valued more than an institution's goals, acknowledging that academic knowledge largely excludes Indigenous, Black, and POC ways of knowing, and focusing on accessibility through comprehensible materials (e.g., explaining the research process and its outcomes) (17,22,23).

When speaking to individuals about the study, they were informed of the data collection plan, intent behind the study, and that the data will be used in a report created by the student researchers for the City of Hamilton's Economic Development Office. Additionally, they were informed that the report would be sent to them when it was completed for their approval, and then used to inform recommendations for BIPOC entrepreneurship programming or other resources for the BIPOC community. It was also reiterated that it was uncertain how the City would interpret the data at this stage, however, participants would be made aware of any programming when publicly available.

Individuals who identified as Indigenous were recruited from trusted and respected contacts, particularly Luisa Cicconi as she works with Indigenous clients who hold her in high esteem. One study found that this was the most effective and respectful way of approaching Indigenous individuals (20). Due to the restricted timeline, an Indigenous local was not able to be added to the research team, which was a limitation in the methodology.

To make interviews a safe(r) space for Indigenous participants, research was done regarding preferred methods of interactions (24). This included oral communication being preferred, silences and soft-spoken words being preferred, high value on listening skills, and that nodding signifies understanding rather than agreement (24).

Additionally, generalization is popular amongst BIPGM groups. Therefore, interview questions were structured to avoid asking opinions or references to the groups they identified with to prevent participants from feeling as though they were speaking on behalf of their groups. Furthermore, questions were kept broad and open-ended to allow participants to control how much they were willing to share. Participants were also given the option to redact any statements they had made in the interview.

## Interviewing Participants

All interviews were conducted through Zoom and recorded for further review during the data analysis process. Zoom was chosen due to its increased popularity during the COVID-19 pandemic, suggesting many individuals would have familiarity with the platform.

Additionally, Zoom seemed accessible as participants would not be required to create an account to join the interview and could join the sessions through their phone or laptop. Furthermore, Zoom was chosen for its ability to protect participant privacy. Zoom permitted interviews to be recorded with participant consent without having interviews stored on any third-party software. This meant that only the student researchers would have access to the recordings and Zoom would not have access to any recordings (25). The student researchers also specifically used the McMaster Zoom license, therefore, providing additional security compared to using an individual license (25). Waiting Rooms were also enabled and virtual meeting rooms were locked to prevent uninvited participants from joining the session. Additionally, interviews were held virtually to accommodate for accessibility needs, such as for those who are immunocompromised or who may be living with those who are immunocompromised. Whenever possible, interviews were conducted with both student researchers present. The majority of the interviews were conducted by both student researchers. In sessions where both researchers were present, the researchers alternated between who engaged in conversation with the participant and who took notes. In sessions where only one researcher was present, the researcher simultaneously wrote notes about the conversation and engaged in conversation.

Interviews began with a review of the Letter of Information, and the signing of the consent form. Thirteen questions were asked. As participants were participating in this study voluntarily and were not being compensated, their time was extremely valuable. Interview time length ranged from 30 minutes to 1 hour and 15 minutes depending on the level of detail and expansion that participants provided when responding to questions. Some participants were unable to stay for the entire duration of the interview due to other commitments, and therefore, did not answer all of the pre-planned interview questions.

Interviews were recorded if participants consented. They were securely stored in a separate Google Drive that only the researchers had access to. After data analysis, the interviews were destroyed.

## **Data Analysis**

Data analysis was conducted by both student researchers. A summary of the results was produced for each interview question. However, responses to questions that were similar or that were follow-up questions were summarized altogether. In addition to summarizing the responses to each question, a thematic analysis was carried out. A thematic analysis was chosen as literature suggests that it is one of the most common and revered methods of qualitative data analysis (26). More specifically, this study carried out the analysis according to the suggested protocol by Braun & Clarke which recommends summarizing the data, creating codes, and using the codes to inform themes (26). Both student researchers conducted the thematic analysis individually. Following completion of the

individual analysis, the student researchers discussed the codes and themes generated to ensure agreement and to determine the finalized themes. The individual analysis prior to the combined analysis helped act as a form of interrater reliability. Any disagreements in coding and themes were discussed and resolved with both student researchers in agreement of the final decision.

# RESULTS

The study had 18 participants with a total of 17 interviews. 7 participants stated their interest but did not schedule or did not attend their interviews. One participant had to be rescheduled and was only available after data collection had been terminated. Therefore, they were also not able to participate in the study.

The following discussion refers to the participants who had completed an interview. Five participants were recruited through Instagram messages, 3 participants were recruited through snowball sampling, 3 participants were recruited through cold-emailing, 5 participants were recruited through an unknown method, and 2 participants were recruited through a combination of snowball sampling and cold-emailing. Participants were not asked to identify how they heard about the study. Therefore, these numbers were determined by examining where interactions with participants occurred as well as any information provided by the participant during the recruitment process. To view specific responses to each question posed during the interview, see *Appendix V.*

# THEMES & RECOMMENDATIONS

The thematic analysis conducted resulted in the identification of 6 themes from the data (acquiring social capital; addressing the psychological side of entrepreneurship; a focus on diversity, representation, and discrimination; increasing resource accessibility; education in fundamental business skills; and improving access to funding). Each theme is prefaced by direct quotations from participants.

## Acquiring Social Capital

*"You have to know people before they tell you information...you have to have connections…you need people to know you."*

*"So, I don't think that successful business owners can just go alone. You're going to need someone to talk to, you're going to need somebody there in your corner, you're going to need it."*

One theme that was identified from the data was the desire for creating and strengthening social capital. Social capital is defined as the benefits and resources gained and transferred by virtue of social ties, social participation, and social networks (27). The first type of social capital that was addressed by participants was mentorship. Participants found that they struggled to find mentors who were willing to guide them in the entrepreneurship process. This was layered with a lack of mentors that were able to relate to participants culturally and racially. Participants mentioned that mentors were essential for the following reasons:

- Relating to unique struggles only experienced by members of the BIPGM community (i.e. not having intergenerational wealth/knowledge)
- Providing answers that were difficult to find/only found through word of mouth
- Connecting them with others (i.e. accountants, lawyers, etc.)
- Providing them with expertise in certain aspects of their business
- Having a support system was also crucial to the process. Some may not have family support, which is why mentorship can make or break the process

The second type of social capital addressed by participants involved finding a team. Participants shared that when hiring employees, they were looking for individuals with an equity lens, individuals who were willing to stay long term and put in the hours needed for a startup company, and individuals willing to take on administrative duties. Participants also shared that it was difficult to find individuals they could trust due to past experiences with employees and business partners. Therefore, participants identified that they would benefit from guidance on knowing how to reach out to people and how to find people they can trust who share the same values as them.

The third type of social capital addressed by participants involved networking and reaching clientele. Participants stated that this was essential in starting and growing their business. It was difficult to find people who were willing to help or provide them with answers. Those who did find those people benefitted greatly. For instance, some BIPGM entrepreneurs found their network by connecting with one another through events specific for BIPGM entrepreneurs, which enabled them to share resources and knowledge.

Therefore, it is recommended that mentorship and staff involved in BIPGM programming for entrepreneurs include individuals who share similar experiences with BIPGM entrepreneurs, have a diverse range of expertise in all stages of business development and in different sectors of business, and operate with an equity lens to reduce assumptions and unconscious biases on the premise of being intentionally inclusive. Furthermore, mentors must be willing to share their expertise and wisdom, including assisting entrepreneurs with making connections and expanding their networks locally, especially to cultural communities.

## Addressing the Psychological Side of Entrepreneurship

*"I think work trauma is real…your traumas…you use them in ways to, you know, kind of motivate you and I literally was thinking…. I cannot go back to having a boss like that ever again."*

Another theme that was identified from the data was that the entrepreneurs shared similar psychological motives and traits that enabled them to become entrepreneurs and continue the journey. Psychology in the context of this theme refers to motivations, work ethic, resilience, and mental health. Several entrepreneurs shared that their willingness to take risks propelled them in their journey, which was fueled by their passion for creating their business. This passion stemmed from several motives, including a desire for change either within the systems of their field, change from toxic workplaces, and change from working under someone and with traditional, fixed work hours. Several participants opened their businesses to meet a need in the community and to make a difference in society. While their passions carried them in their journey, almost all of the entrepreneurs shared that without their work ethic, which was often influenced by their culture and upbringing, they would not have succeeded and gotten through the many hurdles presented in entrepreneurship.

As such, it is recommended that programming in the future should seek to understand the emotional journey that many BIPGM entrepreneurs go through, especially in that, while there are shared experiences, each entrepreneur has a unique story and assets that they bring to the table. Additionally, because BIPGM entrepreneurs face a unique subset of challenges and barriers, their mental and emotional health and well-being should be prioritized and catered to in a culturally sensitive manner. This includes using asset-based, individualized approaches to focus of the strengths of each entrepreneur, along with culturally sensitive counselling and check-ins. Furthermore, structuring the program around BIPGM experiences requires consistent adaptations suggested from participant feedback on how to make the program a safe(r) space to ask for help.

## A Focus on Diversity, Representation, and Discrimination

*"The lack of representation is a huge barrier because you don't know what is possible until you see it and relate to it, and I wasn't seeing it or relating to it so I didn't think I could do it"*

*"There are so many times you enter a room and you're like the only one...only person of color. And obviously, it's not good to be so self-conscious but it's hard when you go into these business centers to not think 'Oh, are they looking at me because I'm different.'"*

The third theme shown in the data was diversity, representation, and discrimination. Motivations and challenges were most often related to discrimination, particularly in the forms of ageism, tokenism, racism, and ethnic glossing (failure to appreciate heterogeneity within ethic groups) (28). This was exacerbated by a lack of representation in social media, in entrepreneurship programs, in the staff of the City of Hamilton, and amongst mentors and people within their network. The lack of representation strongly influenced and exacerbated the challenges faced by participants as BIPGM entrepreneurs. This included feelings of imposter syndrome and resistance when asking for loans, guidance, and advice.

A few of the participants were immigrants. Between these participants, there were commonalities in their experiences. It was difficult to access resources in languages other than English, including French, despite Canada being a bilingual country. Because of language barriers and discrimination due to skin colour and accents, it was difficult to create a network or find people who would offer genuine and honest advice. One participant identified that racism may have been the cause of a lack of response when attempting to build a network with other entrepreneurs or obtain clientele, as she was the only woman of colour in that field in that region.

There were often discrepancies between their home country and Canada regarding the process of creating a business; for instance, some of them had never been taught how to write a business plan, which is heavily emphasized in Canada to be accepted into entrepreneurship programs or to obtain grants. Therefore, these immigrant entrepreneurs identified that being an immigrant made it much harder to access resources and navigate the field of entrepreneurship.

By the same token, entrepreneurs emphasized the benefits that their diversity/increased diversity brings to the landscape of entrepreneurship in Hamilton. Having support for their business gives them the freedom to openly express cultural pride and contribute to society through their cultural values.

Therefore, it can be recommended that future programming should allow everyone an equal playing field by offering information on skills that are often overlooked, including using technology and specific Canadian customs. For a program to value reciprocity and practice inclusion, it must be willing to adapt to the feedback of BIPGM entrepreneurs and increase representation by putting BIPGM entrepreneurs at the forefront of the program. This includes providing current entrepreneurs with the resources and opportunities to become mentors. Furthermore, to increase the safety of the space for BIPGM individuals, policies and procedures must be established to thoroughly investigate and take action against all acts of racism and discrimination.

## Increasing Resource Accessibility

*"I think the biggest barrier is that I feel that there are probably so many scholarships out there right now and I have no clue where it is unless you're in the right circle of people. So, could there be a better job of advertising that? I think so."*

Another important theme that was identified from the data was that many participants desired more accessible resources with over half of the participants having indicated that they had experienced some barrier or difficulty in terms of accessing resources. While this theme may have been primarily driven by questions that focused on identifying participants' experiences accessing entrepreneurial resources, concerns about the accessibility of resources also appeared across their answers for other questions. Different barriers to accessing resources were identified. Firstly, many participants mentioned that it was initially difficult to find resources related to running a business. In particular, participants noted that information related to entrepreneurship was not located on a centralized platform and a few participants felt that access to resources and information depended on whether or not they knew the right people. Both of these factors made it difficult for them to find all the information they needed at once. If a centralized platform does currently exist, participants were unable to find it. Without access to a centralized platform that houses all the information required, entrepreneurs may run into confusion regarding the accuracy of the information that they find. This is especially the case if multiple resources provide differing or contradicting pieces of advice. This suggests the need for a credible, centralized platform that houses important information regarding the steps involved in running a business. This resource must also be Search Engine Optimized or made known to existing and potential entrepreneurs so that it can be easily found upon conducting a search on the internet. Similarly,

one participant suggested that it would be beneficial to have a site that contains a compiled list of available grants and loans that can easily be filtered through to help them identify which funding opportunities they may be eligible to apply to in order to receive funding. Another participant suggested that it may be a good idea to create a social media channel for each city that houses resources and allows entrepreneurs to connect with one another. For example, a hypothetical Instagram account titled "Entrepreneurs of Hamilton" could house this information. Other cities could have a similar account titled "Entrepreneurs of X", where x represents the city name. By having this consistency throughout many cities, participants may be able to easily locate an existing network of entrepreneurs and information regardless of the city. Despite the difficulties experienced with locating resources, digital resources such as videos, audiobooks, and sites on Google, when found, were generally identified as helpful.

Another accessibility concern involved the lack of resources being provided in different languages. This was particularly a concern raised by immigrant BIPGM participants in this study as these individuals indicated that English was not their first language. Therefore, in-person and online resources, when possible, should be offered in multiple languages.

Time was another accessibility concern that one participant mentioned. They wished more resources such as webinars were made available during the evenings so that it did not interfere with work and that they were not time-specific so that they could access it at a time that was convenient for them. With the COVID-19 pandemic transitioning many workplaces and schools online, the capacity for asynchronous learning has increased thanks to the development of digital platforms for collaboration, learning and events. As a result, offering access to asynchronous workshops and information is a plausible course of action that can easily be executed with minimal additional effort.

Aside from the challenges discussed, participants also shared factors that supported their search for resources, and it is important to note that not all participants reported difficulty accessing resources. Participants indicated that having mentors, being part of an entrepreneurial community, and having previously participated in an entrepreneurial program had helped them to identify and find the resources that they needed more easily. While experiences with existing entrepreneurial programs were generally positive in helping improve access to resources, many participants identified the need for continued support beyond the program period. Once programs finished, there was little to no follow-up and some participants were unable to receive answers to their questions when they reached out for help. An entrepreneur's needs may change as their business grows and adapts. As a result, it is recommended that any future programming offer multi-year support and/or openly accessible services to ensure that entrepreneurs continue to have access to resources needed to support their businesses. In providing such support, it is essential that the personnel responsible are responsive to

ensure entrepreneurs continue to take advantage of the resource. Ultimately, this suggests that a new entrepreneurship program should consider supporting entrepreneurs at different stages of their business and could be a very beneficial resource for BIPGM entrepreneurs as it could help connect them to mentors and a community.

## Education in Fundamental Business Skills

*"The city wanted you to go in with questions, but sometimes you're so overwhelmed you don't even know where to start."*

*"It was challenging in the beginning because a lot of it was me learning things, where to get funding, if I can get a grant. In the beginning money was… a tricky thing because you wonder, 'am I even going to see a [customer]?'…It was hard in the beginning… Nobody in my family ever in the history of time…were business owners. So, I didn't have a template of like what a business owner looks like…"*

Another important theme that was identified from the data was the importance of education in fundamental business skills. Being an entrepreneur is not easy and requires lots of learning as there are many aspects involved in running a business; from hiring employees to marketing one's product or services. Many entrepreneurs who participated in this study did not have a background in business. Therefore, providing education on fundamental business skills such as drafting business plans, writing grants, and developing a brand is essential. Education should begin at the very start of the process as several participants pointed out that it is difficult, and sometimes overwhelming, at the start since one might not know where to start and what questions to ask. One participant suggested providing a manual or template on how to start your own business. Furthermore, education should be tailored towards the type of business that an individual is running as different types of businesses like restaurants and clinics may not have the same startup requirements or require the same set of skills. For example, health care professionals opening their own clinic will need to know how to protect patient privacy, while restaurant owners may need to know health and safety requirements for kitchens.

Additionally, as previously mentioned, entrepreneurs who participated in entrepreneurship programs cited the need for support even after they had completed the entrepreneurship program. This is because many of the programs that they participated in were intended to support start-ups and businesses in their early stages. However, many participants stated that they are currently at the stage where they are ready to expand and grow their business and are searching for support on this process. While not explicitly stated, the mention

of the need for such support likely suggests that support surrounding this process is not currently available or may not be easily locatable. Support for businesses at other stages such as forging partnerships, and the longevity of the business was also desired. Therefore, it is recommended that there be support for businesses at all different stages from startup to retirement as the needs of and the information required by entrepreneurs may change at each stage.

Beyond education regarding how to run a business, education surrounding other important skills such as leadership, navigating difficult conversations with clients, technologies (e.g., excel, and making a label) were desired. Participants also mentioned that it was important to discuss the realities of entrepreneurship, the risk one takes, and the difficulties one will likely face. In particular, several participants noted the importance of understanding that failure is part of the process. This signifies the importance of educational programming covering all aspects of entrepreneurship as opposed to only the common basic components that are usually discussed.

Lastly, financial education was important. Participants discussed how finances and money are not often talked about in their cultural community, yet understanding finances are important to a business' success. As a result, when they stepped into the world of entrepreneurship, there was a steep learning curve. This suggests the importance of conveying financial information in a manner that is easy to understand regardless of one's previous exposure to such information. Additionally, it indicates that it should not be assumed that certain information pertaining to finances is universally understood unless explicitly stated because people may have different levels of understanding and experiences.

## Improving Access to Funding

*"Being [a BIPGM individual] is difficult...at the bank I told them I wanted to open a business account and she didn't believe me that I had a business."*

*"Funding and staff…if those two things were stronger then everything, every other barrier would basically disappear ... That's the vision that we have right now, that things would get so much better if we had those two things in place."*

The importance of finances extends beyond the theme of education in the realm of entrepreneurship. Acquiring funding was also a theme identified from the data. Many study participants identified the importance of acquiring funding in helping support the start, growth, and success of their business, and that lack of funding was preventing them from being able to hire staff, pay their staff fair

rates, and implement ideas that would allow their business to grow and expand. Some participants indicated that even small amounts of financial support would be helpful because sometimes a small amount is all that is needed to achieve their goals. Therefore, in general, entrepreneurs in this study desired more funding options and opportunities.

Barriers to accessing funding included not knowing what grants were available, not knowing how to write a grant application, and not knowing how to improve on their grant application. Specific to the grant application process, one participant shared their thoughts on how the current processes fail to accurately understand and capture the experiences and intentions of the entrepreneur. They expressed: *"I'm [a] for profit business. So, I don't know how to, you know, apply for funds. … I see the system in Canada is not individualistic which means they don't look at you as an individual. Sometimes, not always, sometimes. But they look at you as numbers, you know? They don't really sit down, hear you out, see your vision. [So] they [may] approve some people who don't really have that vision but they're good at writing the grant [or] they're good at putting good words about themselves… I don't know… they don't look at your history, or what you've accomplished, or what you're trying to do. They don't take that into consideration."* This indicates the need for programs to provide additional support in the funding application process and/or suggests that raising awareness about different potential sources of funding and offering alternative ways to acquire funding could be beneficial. Another challenge raised by a participant was that, during their time in a Hamilton entrepreneurship program, they felt overlooked as a small business because resources, time, and attention were given to a larger competitor. This suggests that equitable and fair programming should offer the same support to businesses of all sizes.

Another barrier to accessing funding that was identified was the eligibility criteria of grants, loans, and programs offering funding. Eligibility criteria indicates who may qualify to receive a grant by setting a list of conditions that must be met such as having earned a certain dollar amount or having a storefront. One participant stated, *"I Googled a lot of different [programs] but because we were not yet in our own space, what they defined as a business that they'd give a grant to was that you had your own building. [Since] we [didn't], we were auto disqualified from being able to get another grant… you had to have your own space so that was really challenging for us because we didn't, but we were still trying to grow. We did need the financial support but because we didn't tick these boxes, we couldn't access other programs so...we did hit a wall at certain points…"* As the City of Hamilton also provides grants, eligibility criteria should be reconsidered to expand on what it means to be a business, considering some businesses may not fit within the typical description. By re-evaluating eligibility criteria, it will help to ensure that as many businesses as possible are supported. Therefore, the City can offer programming while also reducing the barrier to capital faced by businesses participating in their programming. As the participant stated, not meeting these criteria or having very stringent criteria, means that another potential

money source is automatically closed off for participants who may need it the most. Difficulty accessing funding was enhanced by the issue of time. Applying for grants and loans required significant time commitment as participants would need to prepare many documents for their application. After applying, there was also no guarantee that their efforts would pay off. As the participant stated, not meeting these criteria or having very stringent criteria, means that another potential money source is automatically closed off for participants who may need it the most. Difficulty accessing funding was enhanced by the issue of time. Applying for grants and loans required significant time commitment as participants would need to prepare many documents for their application. After applying, there was also no guarantee that their efforts would pay off.

Race and other aspects of identity were also brought up in the discussion of finances and funding as one's ability to support their cost of living and access funding were sometimes dependent on these factors. For example, it was mentioned how single partners experience difficulties as they do not have someone to co-sign when requesting a loan. Additionally, participants shared stories about experiences of discrimination when trying to access funding. Therefore, frameworks to address and prevent such discrimination need to be incorporated into any program or service that chooses to offer funding opportunities.

Evidently, the issue of funding is an important area that needs to be addressed as lack of funding greatly impacts the trajectory of businesses.

The following table summarizes the recommendations for future programming derived from the six themes.

**Table 1: Recommendations created from themes in the data**

| Theme | Recommendations |
|---|---|
| **Acquiring Social Capital** | <ul><li>Hire racially and culturally representative mentors/staff who operate with an equity lens</li><li>Offer a diverse range of expertise in all stages of business development</li><li>Obtain mentors and staff who are willing to create or expand network of the mentee, including hiring employees and connecting to other BIPGM entrepreneurs</li><li>Help to establish, promote, and connect entrepreneurs to cultural communities</li><li>Provide sector-specific information and helpful advice that is found through personal experiences (i.e. mentors familiar with norms in entrepreneurship, local markets, etc.)</li></ul> |

| | |
|---|---|
| **Addressing the Psychological Side of Entrepreneurship** | ● Understand and use asset-based approaches regarding the shared motives of BIPGM entrepreneurs<br>● Focus on culturally sensitive counseling and mental health check-ins<br>● Get to know entrepreneurs to create individualized programming to address their specific needs<br>● Consistently obtain input from the BIPGM community on how to make the program a safe(r) space to ask for help |
| **A Focus on Diversity, Representation, and Discrimination** | ● Structure programming to actively revolve around inputs and feedback of BIPGM entrepreneurs to avoid tokenism<br>● Value entrepreneurs of all races and ethnicities, and in all stages of their business<br>● Reduce imposter syndrome by increasing representation and spotlighting/amplifying a diverse set of voices in the entrepreneurial community (age, gender identity, race, etc.)<br>● Encourage cultural pride in the entrepreneurship journey<br>● Provide entrepreneurs with the resources and opportunities to become mentors<br>● Ensure policies and procedures are in place to thoroughly investigate and take actions against acts of racism and discrimination |
| **Increasing Resource Accessibility** | ● Create a highly visible centralized platform that is easily, and always accessible and avoids contradictory advice<br>    ○ Ensure that it is easy to quickly navigate and identify which resources are relevant<br>● Offer resources in multiple languages<br>● Increase asynchronous resources/available timings for synchronous resources<br>● Ensure multi-year follow-up after any programming to ensure entrepreneurs have continued access to support and resources |
| **Education in Business Fundamentals** | ● Refrain from assuming BIPGM entrepreneurs have intergenerational knowledge<br>● Simplify resources for each stage of the entrepreneurship process<br>● Ensure there is a focus on skills that are often overlooked and that may not be universal (i.e. how to use technology, Canadian customs)<br>● Include education regarding soft skills such as leadership, navigating difficult conversations with clients, and technologies<br>● Ensure education is tailored to the entrepreneur's type of business as opposed to generic a business<br>● Provide guiding questions or starting steps for those who are taking their first steps in entrepreneurship |

| Improving Access to Funding | ● Offer/redirect BIPGM entrepreneurs to financial support, and offer assistance in navigating eligibility criteria<br>● Provide financial education (i.e. discussing money, how to write applications for funding)<br>● Increase accessibility and visibility of funding opportunities<br>● Simplify and/or clearly explain requirements for grants<br>● Offer funding opportunities with reduced eligibility criteria to support unique types of businesses (re-evaluate what it means to be a business)<br>● Address how race and identity can impact obtaining capital<br>● Offer funding opportunities for all businesses regardless of size/establishment |
|---|---|

## STUDY STRENGTHS

There are several strengths in this study. There was a heavy emphasis on using evidence from existing literature to structure recruitment strategies, interview questions, and techniques to build rapport and converse with participants. Conducting interviews contributed to building relationships with participants, which was key in a study drawing from lived experiences. Additionally, having private and intimate conversations demonstrated that future programming can and will be based on suggestions of participants.

Additionally, using several recruitment strategies was a strength of the study to obtain as many participants as possible, including those from different types of sectors (i.e. food and drink, entertainment, healthcare, technology).
Furthermore, this study prioritized accessibility through using Zoom. Closed captioning was enabled to increase accessibility and to make it easier for participants to follow along. Participants also had the option to keep their cameras off, and interviews were held virtually which ensured that those who are immunocompromised or who may be living with those who are immunocompromised could still participate during the COVID-19 pandemic.

## STUDY LIMITATIONS

This study had several limitations. Firstly, one limitation was brought up by a BIPGM entrepreneur who was contacted during the recruitment process. The individual mentioned that participating in the study required at least 30 minutes of their time, and without compensation for that time, it seemed to be ignorant considering the barriers that already exist for BIPGM entrepreneurs. While the research aimed to help entrepreneurs, it added additional strain to the entrepreneurs and contributed to the exact problems that the research hoped to solve. Future research needs to take into consideration the impact that one hour of voluntary time given has on

entrepreneurs, who are typically not obtaining a salary. Participating in research without compensation could be a big risk for entrepreneurs, as one work hour is removed from their day. In addition, future research processes should consider ways to best reduce the potential negative financial impact and burden and strain that it causes, including whether this should be financial compensation.

Another issue was the back and forth required to schedule interviews with participants. This process delayed how often and how many participants were recruited, and some participants were even lost during this process. Thus, a Calendly was created to streamline the process by allowing participants to schedule their interviews at their leisure while automatically receiving reminders and the Zoom link. Calendly is a scheduling platform that allows participants to sign up for specific slots that are set by the interviewers. This allowed for the researchers to offer times when they were free while showing participants several options. Additionally, the one step process reduced the burden of time placed on participants.

Another limitation to the study was language barriers. During the recruitment stage of the project, there was one entrepreneur who was contacted who was unable to participate nor hear about the details of the study as they did not speak English. All recruitment material was created in English and targeted towards English-speaking entrepreneurs. As a result of this language barrier, the sample was limited to BIPGM entrepreneurs who were proficient or had sufficient knowledge of English to feel comfortable conversing in it.

Lastly, an important limitation to note involves sample size and the characteristics of this specific sample population. The study only involved a total of 18 participants and therefore, it cannot be assumed that the experiences of entrepreneurs in this study are representative of all BIPGM entrepreneurs. However, at this number, saturation had been reached as patterns and similar responses amongst participants had appeared. The results are also still important as they represent the experiences of these 18 participants who may also benefit from a BIPGM-specific entrepreneurship program. Finally, all of the entrepreneurs in this study had a business that was either in its early stages or that was still active. There were no participants who had previously started a business and closed down, either voluntarily or due to necessity. The experiences, challenges, and resources desired by these entrepreneurs may have been different from those that are currently still operating. Similarly, it was difficult to contact and recruit aspiring entrepreneurs as there were no means of getting their contact information since they did not have established websites, social media pages or other forms of contact that would help to identify them as aspiring entrepreneurs. Therefore, these limitations may have affected the collection of data from an important segment of the target population.

# CONCLUSION

This three-part project concludes with recommendations for a BIPGM entrepreneurship program in Hamilton. Following a scan of the existing landscape of BIPGM businesses in Hamilton and existing programs for the BIPGM population, along with a review of the literature, it is evident that there is a significant amount of BIPGM entrepreneurs in Hamilton and that specific programming catered towards the BIPGM population is necessary. This was also mirrored in the current study, as the 18 participants who were interviewed identified that a specific program for BIPGM entrepreneurs in Hamilton is needed and highly desired. The analysis of the data collected from the interviews also found common themes regarding BIPGM experiences and wishes for programming. These include social capital; psychology; diversity, representation, and discrimination; resource accessibility; education in fundamental business skills; and funding. The data collected and analyzed from each theme has supported specific recommendations, suggesting that future programming for BIPGM entrepreneurs should aspire to address each theme and the recommendations under those themes.

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# APPENDIX

## Appendix I: Letter of Information

## BIPOC Entrepreneurship in Hamilton

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You are being invited to participate in a research study conducted by Diya Jhuti and Crystal Chen in collaboration with Michael Marini, the Coordinator of Marketing at the City of Hamilton's Economic Development Office because you have been identified as Black, Indigenous, or a Person of Colour (BIPOC) entrepreneur. This is a student research project conducted under the supervision of Shahad Al-saqqar. The study will help the students and the city of Hamilton learn more about the experiences and challenges faced by BIPOC entrepreneurs. The consent document below will provide you with the information necessary to help you decide whether or not you wish to participate in this study. Please take your time to make your decision.

**Purpose of the Study**

The purpose of this study is to learn about the barriers and needs of BIPOC entrepreneurs in Hamilton. BIPOC entrepreneurs face increased challenges in running their businesses compared to white business owners and were not seen to frequently access the resources currently offered by the City of Hamilton (Parker, 2021). To help provide BIPOC entrepreneurs with the resources

they need, a better understanding of the issues and challenges experienced is required. The information collected from this study will be used to inform the development of a BIPOC-specific entrepreneurship program. This research is being conducted as part of a thesis course.

**What you will do**

If you choose to participate in this study, you will be invited to participate in an online interview. During the interview, we will ask you several questions about your experience as an entrepreneur in Hamilton and with existing entrepreneurship programs. For example, you will be asked "What does an ideal entrepreneurship program look like to you?" or "Have you previously accessed any existing entrepreneurship programs?" You will also be asked to provide some background information such as your ethnicity so that we can get a better understanding of different barriers experienced by entrepreneurs from different BIPOC communities. We would like to record the audio for these interview sessions with your permission so that we can review the information that you have provided us at a later date. However, if you are uncomfortable and do not want to be recorded, we will ask you if we can take notes of the session. These records and notes will be analyzed by us to help identify patterns or trends.

**Potential Harms, Risks or Discomforts.**

It is not likely that there will be any harms associated with this interview. Some discomfort may be experienced when we ask you about challenges or barriers that you have faced during your entrepreneurship journey. However, you do not need to answer any question that you do not want to answer or that make you feel uncomfortable. You can stop to take a break or withdraw from the study at any time, even part-way through the study.

 **Potential Benefits**

While you may not benefit directly from this study, the information collected will help to inform the development of a BIPOC-specific entrepreneurship program in Hamilton. This program will be created with the intention of catering to the needs of BIPOC entrepreneurs and therefore, may be a resource that you will be able to access in the future.

**Privacy and Confidentiality**

We will do our best to ensure that your participation in this study remains confidential. Only our student research team (Diya and Crystal) will know whether you have participated in this study. However, stories provided by you about your experiences can also sometimes allow people to identify you if they are familiar with your story. Therefore, we cannot guarantee that others will not be able to identify you based on the specific challenges or experiences that you have encountered in your entrepreneurship journey. We will do our best to remove any specific details or information that will make it possible to identify you when reporting our data unless you wish

to be identified. Additionally, you will be unable to remain anonymous to the student researchers because of the interview aspect of this study.

For health and safety reasons related to the COVID-19 pandemic, interviews will mainly be conducted online but you may request an alternative interview format if desired such as phone interviews. This study will use Zoom to collect data, which is an externally hosted video-conferencing service that is simple and user-friendly (Archibald et al., 2019; Saarijärvi & Bratt, 2021). You will not need to create an account to join the interview and can participate through your phone or laptop. If you do choose to join through the phone, you may need to download the Zoom application from your phone's app store. This app is free to download and use. Zoom allows us to record interviews with your consent without having it be stored on a third-party software. This means that only the student researchers will have the recordings and Zoom will not have access to any recordings (Archibald et al., 2019). A link to their privacy policy is available here (https://explore.zoom.us/en/privacy/). This platform may not be fully secure, and therefore, there is a small risk of privacy breach for data collected. For example, the Zoom iOS app, like many other iOS apps, collect and sends data to Facebook. However, as we use the McMaster Zoom license, there is additional security provided compared to an individual license (Office of the AVP & CTO, 2020). We will also ensure Waiting Rooms are enabled and will lock the virtual meeting room once you have joined to ensure uninvited participants do not join the session. If you are concerned about this, we would be more than willing to make alternative arrangements for participation (i.e. via telephone).

The information you provide us during the interviews will be protected to the best of our abilities. Audio recording and notes will be stored on a password-protected computer and will only be accessible to the student researchers listed at the start of this document. The results of this study will be summarized in a report provided to Michael Marini and the City of Hamilton. Should the report be published, no information specific to you will be included. We will not use your name, business or any other information that will allow you to be identified. Some quotations from the interview session may be included but we will remove any identifying information such as your name, and business unless you choose to be identified.

For the privacy of the researchers and participants involved, unauthorized recordings are not allowed. Please do not record video or audio on your own time during the interview. This is also to ensure data security as raw data will be destroyed after this project is completed.

After creating and finalizing a report of the findings, only the report will be kept. Any recordings or notes taken during the interview sessions will be destroyed.

**Participation and Withdrawal**

Your participation in this study is **<u>completely voluntary.</u>** You should not feel pressured to answer any questions if they make you feel uncomfortable. You can choose which questions to answer, skip questions, or take a break at any time. If you no longer wish to be part of the study, you may withdraw (or stop) at any time without any consequences, even in the middle of the interview. If you choose to withdraw from the study, we will confirm with you what you want us to do with the information you have provided us and can destroy any notes or recordings upon your request. Otherwise, any data collected up to the point where you chose to withdraw will be kept. Your decision to participate in the study will **<u>not</u>** affect the way you access entrepreneurship services in Hamilton.

**Information about the Study Results**

We expect that this study will be completed by April 2022. The results of the study will be summarized in a report delivered to the City of Hamilton and will be made available to the public.

**Questions about the Study**

If you have any questions or need more information about the study itself, please do not hesitate to contact us using the following methods of contact:

**Crystal Chen & Diya Jhuti**
Email: bipoc.entrepreneurship@gmail.com
Tel: 647-628-8702, or 647-878-9138

This study has been reviewed by the Hamilton Integrated Research Ethics Board (HiREB). The HiREB is responsible for ensuring that participants are informed of the risks associated with the research, and that participants are free to decide if participation is right for them. If you have any questions about your rights as a research participant, please call the Office of the Chair, HiREB, at 905.521.2100 x 42013.

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**Consent**

I have read the information presented in the information letter about the study being conducted by Crystal Chen and Diya Jhuti of McMaster University.

I have had the opportunity to ask questions about my involvement in this study and to receive additional details I requested.

I understand that if I agree to participate in this study, I may withdraw from the study at any time. I will be given a signed copy of this form. I agree to participate in the study.

I agree to not make any unauthorized recordings of the interview sessions.

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_____     _____     _____

Name of Participant (Printed)          Signature                Date

Consent form explained in person/virtually by:

# Appendix II: Interview Guide

## Interview Questions

BIPOC Entrepreneurship in Hamilton

Crystal Chen & Diya Jhuti

(Bachelor of Health Sciences Students, Faculty of Health Sciences – McMaster University)

**Information about these interview questions:** This is a guide and list of questions that we will be asking you throughout the interview to learn more about your experiences with entrepreneurship in Hamilton. The interviews will be conducted between the two of us student researchers and you virtually through Zoom or your preferred remote format (phone or virtual). Some questions will be open ended, meaning they will not be only yes or no questions, whereas others may be closed-ended questions. The wording of the questions may change, however, this is the general information we aim to collect from you. Depending on the information you provide, we may ask some follow up questions to help us get a better understanding of your experience. Some follow up questions may include: "Can you please explain why you felt this way", or "To confirm, are you saying that…". Some questions may not be asked if they are already answered through other questions.

Introduction: explains who we are, what we are doing and why, and how this information will help the community.

> 1) It's nice to meet you! (Introduce ourselves). We want to thank you again for agreeing to participate in our interview. We also want to remind you that this interview will take approximately 30 – 45 minutes or more depending on how much time you are willing to give us and that this session will be recorded for data analysis purposes. Please feel free to take breaks when you need to, skip questions, or stop the process at any time. For the purposes of confidentiality, we will not use your name in this interview and we will ask that if you would like to remain confidential not to use identifiers! Regardless, all of the interviews will be destroyed after this project is completed, so your data will be protected. Does that sound okay to you? Do you have any questions?

Reviewing Consent: We will go over the consent form with the participant, allowing them as much time as they need to review and understand its contents. Prior to beginning, we will ask if they have any questions and ask that they either sign the form virtually or provide verbal

consent. (Did you get a chance to go over the consent form? If not, we can walk you through it right now. Please let us know if you have any question?)

1) Do you identify as a member of the BIPOC community?

    a) What ethnicity and race do you identify with the most?

        i) Do you feel as though that has played a part in your entrepreneurship journey?

2) (Ask if not answered in question 4) Were you born in Canada or did you immigrate here? We understand that this question can be uncomfortable. We recognize that immigrant versus Canadian born BIPOC entrepreneurs have different experiences, and we would love to learn more about how where you were born has impacted where you are today. That being said please do not feel obligated to tell us if you do not feel comfortable.

    a) How has your experience as an immigrant/Canadian born BIPOC individuals affected your entrepreneurship journey?

3) It's inspiring that you started a business/are thinking about it. Entrepreneurship is one of the hardest ventures to do, but also one of the most rewarding (*added to build rapport and comfortability*).

    a) **If they have started a business:** Can you tell me a bit about your business and how it all started? What motivated you to start up your own business?

    b) **If they are thinking about starting a business:** Could you tell me a bit about what motivated you to start thinking about a business?

4) Why did you choose/not choose to start your business in Hamilton?

5) Can you tell me what your entrepreneurship experience has been like so far?

    a) If they are not an entrepreneur yet: can you tell me about your experience in the startup process or ideation stage? What has it been like?

6) (Ask if not answered in question 4) What difficulties or challenges did you face/or are you currently facing in running your business/starting your business/any step of the way? What successes did you have/are you having?

    a) Are there barriers you face when it comes to funding as a BIPOC individual?

7) What type of support would you have wanted with running your business?

8) How has your experience been with finding resources about starting a business in Hamilton?

   a) (Ask if not answered in question 9) How accessible is information in Hamilton when it comes to starting a business?

   b) (Ask if not answered in question 9) Have you heard about any existing entrepreneurship programs?

   c) (Ask if not answered in question 9) How did you hear about these programs?

9) Can you tell me about your previous experience with entrepreneurship programs if you had any?

   ● **If they have accessed entrepreneurship programs before:** Can you please tell me if you found the program helpful. (Why or why not?)

   ● **If they have not accessed entrepreneurship programs before:** Can you please explain what stopped you from accessing those programs?

10) What is the best way to provide you with information about entrepreneurship programs/ to reach you with new information?

11) What does an ideal entrepreneurship program look like to you?

   a) Are there any particular organizations that you would like involved in running these programs (Ex. universities, the city, associations)?

12) Is there something important we forgot? Is there anything else you think we need to know about your entrepreneurship experience?

## Appendix III: Recruitment Poster

# **Appendix IV**: **Recruitment Email**

Hello __insert person/business name___,

I hope you are well! My name is ___researcher name___, and I am a thesis student at McMaster University. My partner __researcher name__ and I are working with the City of Hamilton on a research study to collect information and help inform future entrepreneurship programming for Black, Indigenous, and People of Colour (BIPOC). Hamilton is one of the fastest growing cities in Ontario, largely due to the movement of entrepreneurship initiatives within the city. However, Black, Indigenous, and People of Colour (BIPOC) entrepreneurs face unique and significant barriers that challenge the level of success they can achieve within the space of business and commerce. In fact, a recent survey commissioned by Amex Canada found that 53% of BIPOC business owners described the barriers they face as "significant" compared to 37% of white business owners.

Therefore, the objective of our project is to understand the circumstances and experiences of existing and aspiring BIPOC entrepreneurs in Hamilton to craft programming to aid BIPOC entrepreneurship success.

We are reaching out to you because we would love to hear your input and experiences regarding entrepreneurship in Hamilton. We were wondering if you would be willing to virtually connect with us and answer some questions about your entrepreneurship journeys. If you are interested in this process, please let us know and we will provide you with more information about the study. If you are uninterested, please also let us know! Your participation is completely voluntary and anonymous to the city. Regardless of if you choose to participate or decline, there will be no negative impacts to your business. If you have any questions, please feel free to message me at bipoc.entrepreneurship@gmail.com. I am happy to answer any questions you may have about this study.

I hope to hear from you soon!

Best wishes,
Student Researcher Name

# Appendix V: Summary of Responses

The following table summarizes the responses per interview question.

Table 2: A summary of responses for each individual question.

| Question | Answer Summary (n)* |
|---|---|
| **Demographics** | The following data showcases participant's ethnicity and race using generalized categories in order to protect participant privacy by avoiding the inclusion of potentially identifying information.<br><ul><li>Black/African</li><li>Afro-Caribbean</li><li>South East Asian</li><li>South Asian</li><li>Mixed Race/ Biracial (Including Indigenous, European, Black, Latin American)</li><li>Middle Eastern</li></ul> |
| **Do you feel as though your race/ethnicity has played a part in your entrepreneurship journey?** | The majority of participants believe that their ethnicity and race have played a part in their entrepreneurship journey. The following reasons were cited:<br><br>1) A lack of representative role models contributing to self-doubt.<br>2) They noticed differences between themselves and others.<br>3) Financial difficulties, due to lack of financial literacy, barriers to accessing capital, or lack of intergenerational wealth and/or disposable income.<br>4) Their business was built on ties to their culture either in the naming, the service provided, and/or the clientele they served.<br>5) Discrimination in finding a network/clientele, obtaining financial information/funding, and with past employers<br>6) Increased support following recent public interest in supporting minority groups.<br>7) Intersectional identities, both negative and positive. |
| **Were you born in Canada or did you immigrate here? We would love to learn more about how where you were born has impacted where you are today. How has your experience as an** | • Many were children of immigrants and discussed how their values, work ethic and entrepreneurship spirit came from their parents.<br>• Most participants were Canadian-born. The majority believe that being born in Canada was advantageous to their experience due to familiarity with accessing resources and understanding systems and Canadian society. One participant identified that growing up with Western influences increased their exposure to women in leadership positions and conversations surrounding women's |

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| **immigrant/Canadian born BIPOC individuals affected your entrepreneurship journey?** | capabilities, thereby opening their mind to the possibility of being an entrepreneur.<br>● Some participants considered themselves immigrants.<br> ○ They identified cultural differences between Canada and the country that they emigrated from as being a factor that impacted their entrepreneurship journey. As the societies had different ways of interacting, different levels of dependence on technology, and different customs, these became areas of required learning for the participants.<br> ○ Participants also stated that there were language challenges as resources that they found were only offered in English.<br> ○ It was also identified that additional factors such as lower financial stability, lack of an existing network, and lack of mental health support, as factors related to their immigration status that influenced their entrepreneurship journey |
| **Can you tell me a bit about your business and how it all started? What motivated you to start up your own business?** | Reasons for starting their business included passion for the service or product they chose to provide, entrepreneurship being a natural next step in their career, interest in being an entrepreneur, desiring change, noticing a lack of cultural representation and/or an existing need that was not being met, and having a negative experience in their previous workplace which motivated them to create a different work environment. |
| **Why did you choose/not choose to start your business in Hamilton?** | One frequent response to this question was that participants were living/had previously lived in Hamilton. Hamilton was also chosen for: its good location and cost of living (1), limited competition (2), available resources, work experience in Hamilton, market potential identified via market research, and supportive community environment. |
| **Can you tell me what your entrepreneurship experience has been like so far? If they are not an entrepreneur yet: can you tell me about your experience in the startup process or ideation stage? What has it been like?** | Several of the entrepreneurs found that progress was slow in the beginning stages of their startup. Many also felt that the experience was challenging because they were tasked with learning all the moving parts of running a business, including financing the business, along the way and without much guidance. Other aspects of their experiences that the participants shared included the added pressure of being the first business owner in the family, the necessity of relying on friends, family, or mentors to push them during the ideation stage, and passion driving them during the startup process. |
| **What difficulties or challenges did you face/or are you currently facing in** | Difficulties experienced by entrepreneurs included the following:<br>● Accessing funding, which in turn impacted ability to hire staff |

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| **running your business/starting your business/any step of the way? What successes did you have/are you having?** | ● Finding employees and other personnel with the same work ethic and values such as an equity, diversity and inclusion focus<br>● Learning the technical aspects of running a business including how to find trustworthy partnerships<br>● Not being able to easily locate resources and information<br>● Acquiring customers<br>● Not having a mentor<br>● Feeling out of place due to a lack of representation<br>● Facing discrimination (in securing clientele and acquiring funding)<br>● Learning important soft skills like how to self-advocate, how to be a leader, and how to hold difficult conversations<br>● Internal struggles such as difficulty asking for help, experiencing burnout, and fighting ongoing battles with oneself<br><br>Other difficulties were discussed by entrepreneurs in other sections of the interview. Although they may not have been listed here, they will be discussed elsewhere.<br><br>Despite the challenges noted, many entrepreneurs also shared successes that they have experienced which included experiencing growth and interest in their business, receiving funding and being fiscally successful, and having connected with a good community of businesses to speak with and learn alongside. |
| **Are there barriers you face when it comes to (funding) as a BIPOC individual?** | Responses to this question did not always pertain particularly to how one's race/ethnicity impacted access to funding. However, participants noted barriers that are nonetheless important. Over half of the participants reported experiencing barriers to funding. Barriers included the time required to apply for funding, the experience being overwhelming, losing funding opportunities to bigger businesses, not meeting eligibility criteria, being provided bad funding offers, not knowing where to find funding, experiencing outright discrimination, not receiving grants and not knowing how to improve their application, and feeling as though the grant application process does not accurately reflect the important work of businesses.<br><br>Finally, some participants were unsure. They did not know whether being a BIPGM community member impacted their access to funding because they felt as though they had missed many opportunities. Some wondered whether their experience with accessing funding would have been different if their physical appearance were different.<br>Questions regarding whether funding being provided was tokenizing were also raised as participants did not find evidence that the organizations were intent on helping to remove financial barriers such as helping to improve financial literacy. |

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| **What type of support would you have wanted with running your business?** | Participants were encouraged to think about forms of support that they would have preferred at any point of running their business including at startup and at the moment of the interview. The most frequent support desired or deemed helpful was mentorship and/or guidance. A few participants cited the need for a more diverse set of mentors which includes diversity in terms of race, ethnicity, age, and business types. Several participants discussed the qualities of a good mentor. These included someone who could provide easy to understand explanations, someone they could relate to and trust, and an individual who worked with an equity lens. Areas in which participants would have liked guidance included support on the technical side of running businesses, help finding resources, and finding work-life balance.<br><br>Other supports desired included networking support, financial support, personnel, and more resources for businesses in different sectors. In terms of networking support, participants wanted help being connected to others. Financial assistance desired included funding and financial advisors. In terms of acquiring expertise such as financial advisors, one participant indicated that being able to receive this support free of cost would be beneficial as they already had financial concerns. Regarding personnel, a few participants expressed difficulty attracting staff with similar values and the work ethic that they desired.<br><br>It was also expressed that there were difficulties and frustrations with networking and being recognized for their accomplishments due to discrimination. |
| **How has your experience been with finding resources about starting a business in Hamilton and how accessible is information in Hamilton when it comes to starting a business?** | 60% of participants had indicated that they had experienced some barrier or difficulty in terms of accessing resources on starting a business in Hamilton on their own. Participants explained that resources were not easy to locate and/or were not openly accessible as one would either have to know the right people or search very hard in order to find the information that they desired. Additionally, time barriers, language barriers, inconsistent information, and lack of a centralized resource platform were noted. One participant indicated that they were specifically searching for resources that were accessible to small businesses and experienced difficulty with locating these. Pop-up events, YouTube, audio books, podcasts, the Hamilton Business Centre, Startup Company plus, school, social media groups and mentors were helpful resources. In particular, entrepreneurial programs and initiatives appeared to be rated as helpful in supporting participants with finding the resources needed by most of those who had participated in them. They were described as "robust", and the feedback and support offered by these programs were viewed positively. However, some challenges with accessing these programs were noted. These included time barriers (i.e. they often required a lot of time and were often offered at specific times of the day |

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| | as opposed to asynchronously), and/or may have required people to already have specific questions in mind. |
| **What is the best way to provide you with information about entrepreneurship programs/ to reach you with new information?** | The two most popular platforms indicated for communication were email and social media. Social media channels mentioned were Facebook, Instagram, Twitter and LinkedIn. When utilizing these platforms to reach entrepreneurs, participants suggested joining established groups and/or connecting with other organizations that BIPGM community members follow or creating recognizable social media accounts across different cities. Other suggested platforms for outreach included attending in-person events such as tradeshows and conferences, speaking with community leaders or members of the community who could spread the word, and making phone calls. Increasing visibility appeared important as participants advocated for ensuring that resources were search engine optimized and that paid advertising be used to promote theses resources and/or groups.<br><br>Another participant responded to this question by stating that having a centralized resource that housed all the entrepreneurship-relevant information they needed would be the best way to get the information to them. |
| **What does an ideal entrepreneurship program look like to you?** | 72% participants identified quality mentorship as ideal. This included good intentions, meaningful and frequent check-ins, individualized support, guidance on navigating specific cultural experiences (i.e. interacting with elders), and the ability to inspire.<br><br>Participants also identified that it was crucial for the program to have a diverse array of mentors who were experts in their own fields (accountants, lawyers, administration, etc.).<br><br>Participants emphasized the need for an accessible program that was realistic in pace, free of cost, and functioned as a safe space to ask for help.<br>Participants requested long-term programming that extended past typical entrepreneurship program lengths.<br><br>An ideal entrepreneurship program was one that fostered community and created networks for participants. This included a mix of ethnic groups, other entrepreneurs, and business at different stages.<br><br>Participants were seeking an informative program. This included basic information regarding running a business (registering a business, creating and maintaining longevity, finding grants, creating a business plan, using excel, and writing emails). This also included information specific to the BIPGM experience (a space to talk about |

| | cultural and emotional experiences being BIPGM; historical relationships with money, practical knowledge, culture in the workplace, self-advocacy, what oppression looks like, leadership, insight into challenges they will face and risks they will be taking and accessing minority groups who may not seek services because of cultural norms). |
|---|---|
| **Are there any particular organizations that you would like involved in running these programs (Ex. universities, the city, associations)?** | Organizations that participants would like involved with these programs include the following:<br>● Financial institutions and potential funding sources (i.e. Banks, Credit unions, Hamilton Community Foundation)<br>● Groups with ties to diverse communities (i.e. cultural associations, Immigrant Women's Centre, Hamilton Centre for Civic Inclusion)<br>● Chamber of Commerce<br>● The City of Hamilton<br>● Universities/School<br>● Existing entrepreneurship services and programs (i.e. McMaster Innovation Park, Mohawks Agency, Incubator from McMaster, Small Business resource Centre)<br>● Social platforms (such as radio stations that could help promote businesses)<br><br>A few participants mentioned that they would like to see more diversity in terms of the staff who run these programs. Diversity was not limited to diversity in terms of race and extended to diversity in general such as sex and gender identity. |
| **Is there something important we forgot? Is there anything else you think we need to know about your entrepreneurship experience?** | Several participants identified that there are determinants in wealth (i.e. labor force skills and unionization, institutions, education, resource endowments, and demographic factors) for BIPGM entrepreneurs (29). This included family being turned down for loans, forced labour, societal debts, fearing asking for support, exhaustion from educating others outside of their group, and a lack of spaces to grow and think for BIPGM entrepreneurs. This included family being turned down for loans, forced labour, societal debts, fearing asking for support, exhaustion from educating others outside of their group, and a lack of spaces to grow and think.<br><br>Some participants mentioned that they were unsure of how to reach out to their communities in a sincere way.<br>Others expressed the following suggestions to future programming:<br>● Know people's pasts to allocate resources accordingly<br>● BIPGM-specific resilience must be acknowledged and supported<br>● Entrepreneurs and aspiring entrepreneurs must be taught a realistic version of entrepreneurship in which failure is a part of the process<br>● Intersectional representation is needed |

|  | <ul><li>People of a visible minority group should not be painted as the same (i.e. Africans)</li><li>Unspoken rules should be taught (i.e. how to make eye contact because it is different in each culture)</li><li>Observing the growth and success of other BIPGM entrepreneurs is inspiring</li><li>Opportunities and startup cash needs to be more accessible</li></ul> |
|--------|--------|