

**The Social Economy and Social and Economic Integration for Immigrant, Refugee,
and Cultural Communities: An Introduction**

Prepared for: The Social Economy: An effective tool for immigrant settlement and
integration? Panel presentation at the ANSER 2010 Conference

DRAFT-WORKING PAPER



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INTRODUCTION

In this paper, and in the panel presentations at the forthcoming ANSER conference, the authors seek to understand how a Social Economy approach can provide better social and economic outcomes for immigrants, refugees and cultural communities. We believe that Social Economy organizations (non-profits, co-operatives and collective social enterprises) should, because of their goals to develop communities and support individuals, support the integration of immigrants and refugees.

Although there is ample documentation on the obstacles surrounding integration of immigrants and refugees, relatively little has been written about alternative ways of organizing integration to mediate these obstacles, especially as it relates to the role of the Social Economy. This paper lays a foundation for those interested in the Social Economy approach to immigrant and refugee settlement by exploring four related points: how does the current policy environment support or hinder settlement and integration efforts? What is the role of social capital in understanding settlement and integration? What do we know about the role of enterprise development, and specifically co-operative, training and social enterprise development with immigrant and refugee communities? By identifying and critically discussing these aspects immigrant and refugee settlement and integration we hope to offer a more thorough understanding of the role that the Social Economy may have in supporting immigrants and refugees in their quest for economic and social security.

This paper explores the academic and practitioner literature to establish the context of immigrant and refugee settlement, the prevailing public policy environment, and promising practices for settlement and integration. It is meant to provide background information for those interested in further involvement in seeking Social Economy

solutions to the challenges faced by immigrants and refugees in achieving economic and social integration. The Canadian Social Economy Hub identified a gap in research in the research conducted by the CSERPs in this area. Over the past four years, Hub staff has worked with the major national partners and interested Node researchers to collect information on this subject. The Québec node (ARUC at UQAM) has worked with le Chantier de l'économie sociale to begin to collect information on immigrants, refugees and cultural communities and the Social Economy. There is also a Chantier/ARUC committee with participation from many leading immigrant/refugee settlement agencies, as well as municipal and provincial government staff. The Canadian Worker Co-operative Federation had indentified this as a major gap in their work and, with funding from Co-operative Development Initiative, recently released a paper in on subject (Corcaran, 2009). The Canadian Community Economic Development Network (CCEDNet), with support from Citizenship and Immigration Canada, has recently released a number of reports on the role of CED and the Social Economy in supporting immigrant and refugee communities. CCEDNet has also developed the Immigrant and Refugee Community Action Network (ICAN) among their members to gather the interest and experience of immigrants themselves and the agencies that serve them. Information on these projects will be discussed during the panel presentation.

SETTLEMENT AND INTEGRATION: CONTEXT

Providing help, information, and support to immigrants and refugees in Canadian communities is primarily the role and responsibility of “immigrant settlement agencies” that operate with funding from federal (through provincial governments in some provinces

after devolution), provincial, municipal, and philanthropic dollars. As post-war immigration shifted away from the traditional European sources and became more diverse in Canada, settlement services developed from a largely volunteer driven settlement house setting to professional services (Creese, 2006, p. 193). These agencies have become increasingly reliant on government funding and therefore subject to government priorities and policies.

Government restructuring beginning in the 1980s and 1990s weakened the ability of these key institutions to integrate newcomers (Richmond and Shields, 2003). As highlighted by Creese (1998), federal funding cuts have created huge strain on non-profit organizations to provide adequate settlement programs for immigrants and refugees integrating into the workforce. The funding cuts have both, threatened the vitality of, and stressed the importance of the non-governmental sector to immigrant and refugee settlement. Richmond and Shields (2003) note that governments are not only cutting back funding but have shifted to “contract funding”, involving the purchase of defined services with specified outputs, controlled funding and increased accountability requirements with little or no flexibility in program delivery (p. 2). Contract funding requirements and accountability procedures follow neoliberal theory that “under-funding of NGOs allows the public to choose what services to support” and also let government specify outputs and control spending (p. 2). Non-profit organizations have become more involved with the market economy in order to account for funding shortfalls and have had to meet new challenges in program development and advocacy while becoming more dependent on predictable, short-term competitive style funding sources (Kwak, 2007; Creese, 1998; Richmond and Shields, 2003). As agencies have become more dependent on government funding, and as they have been forced to engage in competitive bidding processes (at least

in British Columbia, where non-profit agencies compete with the private sector for employment programs) there has been a new reluctance to engage in advocacy work or the type of work needed to create change in government policy. The funding shift has required many NGO's to reprioritize their activities away from clients and toward simply acquiring and maintaining funding.

Accountability requirements have added to the responsibilities of the NGO sector. This has also shifted the focus as to whom the NGOs serve in terms of their mission and program quality (Richmond and Shields, 2003). Immigrant settlement agencies have had to accept shifts in government priorities and programmes and adapt their programs accordingly to be able to maintain their position in the community and retain their investments (staff, building, assets). Current government priorities and investment are in the areas of supporting labour force attachment and integration through adult language learning (via the Language Instruction for Newcomers to Canada or LINC programme), settlement orientation (via the Immigrant Settlement and Adaptation Programme or ISAP), and employment programs (with various intake criteria). Creese (2006) suggests “in response to fiscal instability caused by government shifts in priorities, settlement agencies began to run employment programmes for which few recent immigrants could ever hope to qualify” (p. 196). Although mainstream agencies have attempted to provide services that adequately respond to the needs expressed by the members of minority ethnic groups, the change often appears to be “cosmetic” rather than substantive (Creese 1998; Guo, 2006). Guo (2006) states that the current funding regime create an environment where “the needs and interests of minorities are dealt with on an *ad hoc* basis rather than being integrated into the structure, policies, programs and practices of the organization” (p. 6).

1. SETTLEMENT AND INTEGRATION: KEY CONCEPTS

For newcomers to Canada, the settlement and integration process is dynamic and complex.

Chaze and George (2009) distinguish between settlement and integration, noting “settlement is often viewed as the short-term phase that happens immediately after the newcomer’s arrival into the host society, integration is seen as the end goal, where the immigrant and the host society adapt to each other. Settlement may or may not lead to integration” (p. 266). Integration into Canadian society and culture goes beyond gaining employment security, suitable and affordable housing, and enhancing language adeptness. Immigrant and refugee settlement and integration occurs through establishment and maintenance of a sense of Canadian economic, social, and cultural skills, understandings, and beliefs. Successful immigrant and refugee integration includes creating a sense of belonging and strength in the community and larger population, secure employment, sufficient foundational language and life skill adeptness, suitable housing, confidence in the ability to access necessary government services, education and health care.

The settlement of immigrants and refugees in Canada is examined through two lenses: in terms of labour market and economic security and, in terms of communities and social networks. However, within these two areas there are numerous challenges and barriers facing immigrants and refugees and often, the two realms are inseparable. Many of the issues facing newcomers have been well identified in the literature and include: lack of awareness of programs, lack of support from agencies, limited financial means, lack of time, challenges with language and culture, lack of recognition of work experience obtained abroad, lack of recognition for their educational credentials and lack of contacts and social

networks in the labour force (Alboim & McIssac, 2007; Corcoran, 2009; Guo, 2006; Schellenberg & Maheux, 2007).

Typically, settlement agencies offer programs designed to provide relevant information to assist new Canadians in their understanding and integration into the new culture. These services and programs range in variety, length and design. Orientation services provide immigrants and refugees with relevant information on legal services, income tax, and obtaining health insurance. Outreach services often consist of staff acting as a support network to assist newcomers in overcoming crisis situations as well as encouraging service providers to make services responsive to immigrants' needs. Health related services include development of healthy every day living practices, as well as, facilitation of effective responses of health service providers to the needs of newcomers. Family counseling and parenting support groups and workshops contribute to the settlement process by providing means of empowering and enhancing skills in building healthy and violence-free families that are well integrated in their communities. Most settlement agencies offer a variety of language and orientation programs focusing on basic literacy skills and labour market language needs of newcomer professionals. Some agencies provide business development services such as one-on-one business counseling, workshops and seminars, and networking events. The programs accessible to newcomers are generally available at no cost, but only for very new (five year inhabitance or less) immigrants and refugees (Immigrant Settlement & Integration Services, 2010). Despite the important role of community organisations in integration and settlement, studies have demonstrated that immigrants are less likely than non-immigrants to access formal organizations. Chaze and George (2009) suggest this may be because settlement agencies and community

organisations provide ‘general’ or ‘standard’ information, largely related to job search skills; they are not equipped to respond to many of immigrants’ and refugees’ more specific needs.

Given the multidimensional nature of the issues faced by immigrants and refugees, there are several factors to consider in complete economic placement for new immigrants. It is challenging to develop effective and efficient regional immigration policies at the national level. Increasingly, immigrant labour integration is recognized as a local issue and there is a growing imperative for cities and regions to provide services that will allow immigrants to reap the social and economic benefits of immigration (Alboim & McIssac, 2007).

Based on the various challenges listed, the period of time that it takes immigrants to make the shift to successful integration is longer than it has been, historically. The time period during which newcomers struggle to feel fully settled is known as a “transition penalty” (Zaman, Diocson, & Scott, 2007). It now takes immigrants longer to establish economic security and favourable social reception. This transition penalty can stretch into years and may eventually result in long-term economic hardship. The public policy issues of ensuring that the transition penalty for immigrants and refugees is lessened or, most optimistically, eliminated, requires that the issues be redesigned as social and structural problems, not problems of individual immigrants (Lenoir-Achdjian et al. 2007).

1.1. Social Capital

Although discussion about economic and labour market integration of immigrants and refugees is important, it is difficult to separate it from the concept of social capital. Social capital “encompasses the institutions, relationships, attitudes and values that govern

interactions among people and that contribute to economic and social development” (CCEDNet 2008); it provides a social safety net in times of insecurity and gives people a sense of community, family, and social networks (Gutberlet et al., 2009) and refers to the “connections that [people] can draw upon to achieve their goals” and helps build an important foundation that makes the development of other assets easier (Murray and Ferguson, 2001, p. 18). Social capital is further distinguished between ‘bonding’ social capital, as something that develops within a group and binds individuals, groups and organizations together; ‘bridging’ social capital, which allows a group to reach out, involve and network with others (Gittel and Vidal, 1998; Lancee, 2010). Both formal (e.g. settlement agencies, mutual aid and cultural organisations) and informal networks (e.g. family, friends) are important to the strengthening of social capital.

Fostering social capital in immigrant and refugee communities has been identified as an important aspect of effective settlement and integration (Chaze and George, 2009), although there is disagreement about the extent to which both forms of social capital are beneficial in this regard. For example Lancee (2010) argues that ‘bridging’ social capital has a much more significant impact on immigrants’ welfare in the labour market than does ‘bonding’ social capital. He notes “ties that cut across the ethnic divide are especially important for immigrants, as they are a link out of the ethnic community and by that create a wider network containing more valuable resources, such as job opportunities” (p. 207). He further argues that access to host country specific social capital is particularly important (*ibid*). On the other hand, the relationship between ‘bonding’ social capital and positive labour market returns is less straightforward. While a high degree of ‘bonding’ social capital can provide a needed degree of support in a new environment, too strong

bonding ties may result in the closing off of social networks creating an isolating rather than integrative influence. Further, the relationship between social capital, economic security, and gender is a complicated one; women benefit, but not always, from higher levels of social capital (Chaze and George, 2009). Lastly, social capital is more than simply the availability of resources; it refers to one's ability to mobilize them. Thus social capital must also include an analysis of class position.

Social capital is particularly important to improve the economic outcomes for immigrants and refugees. Social capital, often in the form of ethnic networks, contributes to providing help in the job search process, affecting selection of occupations, enhancing upward mobility on the job ladder and increasing earnings for immigrants (Nanavati, 2009; Lancee, 2010). Ethnic networks are defined as “networks of kinship and friendship around which ethnic communities are arranged, and the interlacing of these networks with positions in the economy (jobs), in space (housing), and in society (institutions)” (Menzies et al. 2000). For entrepreneurial endeavors of immigrants and refugees, success of the business often depends on the embedded networks of continuing social relations, or, social capital (Menzies et al. 2000).

However, social capital also has important impacts on immigrant and refugee settlement that extends beyond labour market returns. High levels of social capital are associated with improved health outcomes, better school attainment, improved ability to solve problems and access information among immigrant and refugee communities (see: Chaze and George, 2009 for a short but informative literature review on social capital, migration, and settlement). In a study of the settlement needs of South Asian women in the

Toronto area, Chaze and George (2009) found that access to information was the most commonly cited need, and that high levels of social capital facilitated this access.

In order to successfully cultivate social capital and in turn, integration, Poitras (2010) argues that the process must begin at the neighbourhood level. The neighbourhood provides a significant social framework for people living in urban centers. The social capital and sense of belonging generated in a community is a key factor in the success of any immigration initiative (Poitras, 2010). In order to establish and foster a sense of belonging to the wider society, immigrants and refugees need strong local ties (Pearce, 2008). Gathering places and public space are crucial for the formation of strong local ties, yet are increasingly rare in urban centers (Cavers, Carr & Sandercock, 2007). Community meeting places foster leadership, build necessary strong relationships, provide a hub of information and resources as well as provide a framework for community members to improve their community and live under a shared set of values (*ibid*). The creation of diverse social ties is crucial for the effective long -term integration of immigrants (Lauer & Yan, 2007). Neighbourhoods, as well as public spaces within neighbourhoods provide newcomers with opportunities to establish and strengthen social connections.

In the workplace, a very effective way of expanding and strengthening social capital is through informal learning processes (Quarter & Midha, 2001). Informal learning occurs in the workplace through mentoring, networking, trial and error, self- directed activities, and discussion (2001). A key factor in informal learning is a strong participative culture, which underscores all processes. An example of organizing labour in a manner that encourages informal learning is through a co-operative, a model used in the Social Economy. Co-operatives build “social capital by promoting citizenship engagement, social

cohesion and trust, and democratic processes leading to inclusion and empowerment” (Wilson, 2008). Additionally, co-operatives provide an opportunity for employees to have “control over the work process, equality of wages, empowerment and the integration of ‘work and the rest of their lives’” often working to reduce feelings of isolation and exclusion that are often felt by new immigrants (*ibid*, p. 36). As an alternative to the typical hierarchically organized work settings found in most jobs, cooperatives allow for co-existence of employees work and non-work activities (*ibid*).

In order to assess successful immigrant and refugee settlement and integration it is essential to consider both economic security and social networks. It is important that programming for immigrant and refugees consider and satisfy both instrumental goals and encourage diverse network ties, effectively bridging social difference and integrating local communities (Lauer & Yan, 2007).

2. PROMISING AND EMERGING PRACTICES

New immigrant labour market entrants face particular challenges and may require special interventions that address these barriers. It is important to involve all stakeholders in the design, development and delivery of such interventions (Alboim and McIssac, 2007). These stakeholders include: post-secondary educational institutions that provide skills assessment, language training or bridging programs; credential assessment services that validate qualifications obtained overseas; occupational regulatory bodies that certify and license some professions; community agencies that implement federal, provincial and municipal labour market programs; and, all three levels of government, which design, resource and implement immigration and market development policies and programs (Alboim and McIssac, 2007). This complex web of stakeholders provides a challenge for ensuring

coordination, collaboration and coherence, while still effectively delivering adequate responses to the needs of immigrants and refugees.

While there is a need for vertical collaboration and coordination among the numerous stakeholders and those receiving services, the same level of formalized coordination does not exist between departments, ministries or organizations. This does not support the adoption of a united approach to the various aspects related to integration (Lenoir-Achdjian et. al., 2007). The lack of funding, targeting, and coordination in the planning, development and delivery of labour market services and programs for immigrants has a direct impact on the experience of immigrants and on the ability of employers to maximize human capital (Alboim & MacIssac, 2007). In fact, as Heibert (2006) notes, many immigrants are working below their capacity, effectively wasting human capital. Essentially, traditional mainstream social service organizations are not adequately responding to the needs expressed by minority groups and the barriers they face (Guo, 2006). New labour market entrants need appropriate training and linkages to employers.

The most commonly cited barrier to employment for skilled immigrants is the requirement of Canadian work experience (Alboim & McIssac, 2007). Of the wide array of employment support programs, the most successful are work experience programs that directly involve employers. Immigrants can acquire the necessary and relevant experience through co-op placements, internships, job-shadowing or on-the-job training. Examples of existing programs and organizations that are attempting to apply solutions to the issues facing immigrants and refugees includes The Maytree Foundation, which assists immigrants and refugees with finding employer connections. Their program, ALLIES (Assisting Local Leaders with Immigrant Employment Strategies) provides “funding,

information, networks and technical expertise to Canadian cities so that they can adapt and implement local ideas for skilled immigrants to find suitable employment” (maytree.com, retrieved March 9, 2010). In Toronto, *Career Bridge*, an internship program, has been successful in offering four-to-twelve month paid internships to recent skilled immigrants who have been screened for language competency and job readiness (Alboim & McIssac, 2007). A similar program in Quebec, *Project d'immersion*, is an internship program for immigrants that places approximately 360 people per year (Alboim & McIssac, 2007). The program provides a six-month wage subsidy to the employer that covers fifty percent of the employment cost, which comes from funding from the Immigrant and Visible Minority Employment Integration Assistance Program, administered by Emploi-Quebec (Alboim & McIssac, 2007). Demand for internships far surpasses the number of participating employers and positions, which indicates that the number of internship-providing employers must be increased, or other alternatives for employment integration must be developed (Alboim & McIssac, 2007).

In Québec there is also a network of “enterprises d’insertion”, or training businesses. One of the most interesting one is Insertech Angus (www.insertech.qc.ca), which not only trains a large number of immigrant youth to be computer technicians, but also markets their own brand of computers. Through training, market activities, and other supports these organizations provide realistic work experience and skills for those who have had challenges in accessing employment. This model could be replicated in other provinces if training dollars were made available, as in Québec.

Mutual aid societies are an important source of information and support in many immigrant communities. They often fill in other gaps in service and represent a community

response to individual needs. The social and economic value of these organizations has not been studied. Not unlike to the mutual societies of old, which provided insurance, electricity and other services in rural areas (see: MacPherson), immigrant mutual aid societies can provide places for immigrants to access loans, support, advice and information. Because of their relative autonomy mutual aid societies may be better partners in the development of co-operatives and social enterprises than the immigrant settlement agencies.

2.1. Immigrants and Refugees and Entrepreneurship

Immigrants and refugees in Canada have a higher rate of self-employment than native-born Canadians; however, the lack of adequate public policy supporting immigrant entrepreneurship means that this is a significant economic resource that is not being fully realized. There are a number of different factors that explain immigrant entrepreneurship. These can largely identified as ‘push’ or ‘pull’ factors (Lo, Texeira and Truelove, 2007). ‘Pull’ factors refer to aspirations toward self-sufficiency, improved earnings, asset accumulation, and other aspirations traditionally associated with entrepreneurs. ‘Push’ factors, on the other hand, generally refer to the labour market discrimination that funnels immigrants into self-employment. However, there is not clear agreement in the literature about what type of factor is more important. For example Lo et al. note ‘pull’ factors were more important than ‘push’ factors among the immigrant entrepreneurs surveyed (*ibid*). On the other hand, Li (2000) compared earnings between immigrants who worked wages and those who were self-employed to conclude that self-employed immigrants generally have higher earnings than their non-self-employed counterparts. This suggests that immigrants are driven out of the labour market and into self-employment. Where there is consensus

however, is that a number of institutional, cultural, and social factors interact to support or hinder immigrant entrepreneurship.

Lo et al. (2007) note four frequently identified barriers to immigrant entrepreneurship: language, culture, and perceived discrimination; financing; marketing and market penetration; lack of experience and connection in general business and specifically Canadian context. Inability to access financing was the most commonly cited barrier to enterprise development among immigrant entrepreneurs. This was especially true among visible minority groups, suggesting that systemic discrimination may play a role in their ability to access financing (*ibid*). However, a variety of other factors such as: knowledge and experience of business practices in Canada, knowledge of business development support programs, recognized assets and credit history are all also important factors in the ability of immigrant entrepreneurs to access financing. Cameron (n.d.) writing for the Canadian Community Investment Network points out that groups without a Canadian credit history, such as immigrants and refugees have a difficult time accessing traditional forms of financing that rely on a ‘credit check’ for approval. She suggests this is a gap that community investing can help fill. Lo et al. (2007) suggest “instead of acting as filters preventing access to capital, financial institutions must rather be mentors or partners for new immigrant businesses” (p. 190). Further, they argue that governments and non-profit organisations need to do more to support immigrant entrepreneurship by reaching out to ensure that they receive information about available programs. The problem is not one of a lack of programs, but rather one of a lack of appropriate information.

2.2. Immigrant and refugee co-operatives and social enterprises

Relatively little has been written about the efficacy of Social Economy approaches to immigrant and refugee settlement and integration. A recent search of internet resources and academic databases turned up very little information beyond organisational profiles of a select number of co-operatives and social enterprises. However, recent research undertaken by practitioner organisations such as CCEDNet and the Canadian Worker Co-operative Federation (CWCF) is beginning to fill this gap. According to CCEDNet:

the social enterprise and co-operative business models have been indentified as compelling frameworks for mobilizing and enhancing newcomers' skills. By meeting immigrants and refugees 'where they are at', by sharing knowledge, tools, and resources and by providing support to build upon their business ideas, it has been shown that they can generate income while discovering confidence, self-reliance, and community support (2010, p. 6).

The Canadian Worker Co-operative Federation (CWCF) has also demonstrated the value of forming worker co-operatives for immigrants and refugees, helping them to obtain fair wages and more control over their employment situation. Previous research undertaken by CCEDNet also profiled a number of co-operatives working with immigrants and refugees and noted additional benefits this approach, including: the promotion intercultural awareness and bridge-building between communities through working together; support for the development of strong connections within cultural communities; opportunities for learning and sharing skills in a supportive environment; exposure to other people that have had similar experiences that can support integration (e.g. negotiating settlement), and; exposure to small business and other skills (list adapted from CCEDNet, n.d.). Further,

because co-operatives are governed by their members, they are better positioned to be responsive cultural needs (*ibid*).

More recently, Corcoran (2009) reviewed a number of immigrant and refugee co-operatives and noted that they pursue a number of different primary goals: some seek to create living wage jobs for members, while others focus on meeting settlement and immigration needs, and other yet focus on meeting external social or socio-economic needs. Further, Corcoran offers an important typology of different strategies for immigrant and refugee co-operative and social enterprise development.

1. A comprehensive, single-industry strategy;
2. Co-op development with support by organizations [supporting the Social Economy];
3. Partnership approach with an immigrant-serving agency;
4. A one-off approach – opportunistic, led by a self-identifying group;
5. Replication of an existing worker co-op or social enterprise
6. Expansion of an existing worker co-op or social enterprise that may eventually lead to a new but related worker co-op or social enterprise
7. Conversion of an existing business (list adapted by CCEDNet, from Corcoran, 2009)

2.2.1 Success factors and barriers

The social enterprises profiled by CCEDNet (2010) identified partnership and networking as key to the success of the social enterprise. In particular, they note that successful immigrant and refugee social enterprises draw support from both social enterprise business development organisations and from settlement organisations (*ibid*). However, immigrant settlement workers and employment counselors often have limited knowledge about co-operatives, social enterprises, or the benefits of collective business development. They are likely to steer their clients towards forms of employment that they know of, are comfortable with, and that clearly fit within government outcome measurements. In a review of public

policy support for the Social Economy and CED Downing and Neamtan (2005) echo this sentiment concluding that despite the enormous potential of this approach “Citizenship and Immigration Canada’s policies and programs for immigrant and refugee settlement focus very little on innovative approaches to social and economic integration using CED and social economy models” (p. 28). Work is needed with the board members and senior staff of immigrant settlement agencies to ensure that they are properly educated about the social enterprise business model. There is a developing body of literature on the tax implications, different models and risk management issues that should be made available to board members and senior staff.

In a previous work McKittrick (2009) examined the challenges facing immigrant settlement agencies as they seek to develop social enterprises, co-operatives, and micro-loan programs. These challenges include the separation of settlement services and employment program within immigrant settlement agencies; this can impede the development of a social enterprise, which spans both areas. Funding programs tend to support either settlement services (e.g. counseling, information and referral to other services) or employment programs (e.g. resume writing, interview skills, job search techniques, workplace communication). However, a successful co-operative or social enterprise combines both areas.

Earlier consultations by CCEDNet with immigrant and ethno-cultural communities in Winnipeg revealed a number of barriers to Social Economy business development with these groups. These include: a lack of exposure and educational opportunities to learn about CED; limited networking opportunities for information exchange and partnership development; lack of policy and program support for a successful integration of

newcomers; lack of resources in the areas of technical assistance, training, development of marketing skills; and few solid local examples of CED within ethno-cultural, immigrant and refugee communities (CCEDNet, 2006, pp. 22- 23). Co-operatives and social enterprises working with immigrant and refugees populations face the same issues of limited funding and lack of access to capital that other co-operatives in Canada experience. Further, Conn and Habib (2007) point out that the co-operative development process itself needs to be adapted to ensure that it is ‘culturally appropriate’. This argument is supported by Lafreniere et al. (2009) who argue that leadership of the Francophone co-operative movement in Ontario needs to reach out and actively create spaces for new immigrants within the movement.

3. CONCLUSIONS

Clearly there is immense potential to more effectively use the Social Economy as a tool for immigrant and refugee settlement and integration. However, further research is needed more fully to demonstrate the connections between the Social Economy and positive outcomes for immigrants and refugees. Future research that explores the perspectives and knowledge of settlement workers and employment counselors about the Social Economy is also needed. We hope that this document is helpful in providing a foundation and overview of the context for those interested in future exploration of this topic.

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