

The Survival Strategies of Immigrant, Asylee and Refugee Women in Times of
Economic Crisis: A Social Enterprise Environment in the United States

by

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ABSTRACT

This research examines the experiences and perceptions of immigrant and refugee women social entrepreneurs located within a context of economic instability, as well as the strategies that they develop to cope with such crises and volatility. To conduct this research I used a mixed-method, qualitative approach to data collection, including semi-structured, open-ended interviews and a focus group. I used feminist theory and a grounded theory approach to inform the design of my study; as such I acknowledge the participants as knowledge producers and allow for them to add in questions to the interviews and focus group and to comment on drafts of the written portion of the dissertation. The findings have indicated that these women are surviving the economic crisis by combining different income streams, including social entrepreneurship, traditional jobs and state and non-profit-aid. Moreover, the participants have found that besides monetary value, social entrepreneurship also provides alternative benefits such as personal sovereignty in their work environment, work-life balance and well-being. Also, personal history, and family and community embeddedness contribute to women's decisions to pursue social entrepreneurship. This research contributes to the growing body of research on gender and work and fills the gaps in literature currently existing in social entrepreneurship.

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CHAPTER 1

INTRODUCTION

As the effects of the 2008 economic crisis are still being felt, the United States, like the rest of the world, is still desperate for solutions to the current economic issues, as well as long-term resolutions to heal the large-scale economic structure. Since the financial disaster, the media has all but declared the crisis over and the United States economy has grown and recovered as seen in the reduction in unemployment; in October of 2009 unemployment was at a high of 10 percent after the initial fallout of the crisis and has since fallen to a low of 5.9 percent as of September 2014 (Federal Reserve Bank of St. Louis, 2014). The recovery is not that simple, however, and the crisis is not over for the poor and marginalized. As Rob Reich (2014) points out, “[j]obs are coming back but wages aren’t. Every month the job numbers grow but the wage numbers go nowhere. Most new jobs are in part-time or low-paying positions. They pay less than the jobs lost in the Great Recession” (Reich, 2014). As the middle-class, along with the poor and marginalized are squeezed economically through wage depreciation, cuts in hours and over-time pay and the economic advances that do occur go to the top one percent, there is a need for alternative economic solutions during this time of economic crisis (Reich, 2014; Duke, 2014).

For the United States, the 2008 economic crisis resulted in the loss of personal wealth, the crash of many businesses, and a decline of stock market activity. For many other countries it resulted in weakening the worth of their currency, war and turmoil over resources and bailouts by large world organizations (IMF; WTO); furthermore the financial crisis created a world-wide downturn in economic activity linking businesses

and people across the world. It has been especially difficult in the United States for women immigrants and refugees moving to new national homes because of cultural, language, and socio-economic difficulties exacerbated by cuts in government funding for state services and high unemployment as a result of the crisis (Kotz, 2009; Pearson & Sweetman, 2011). Refugees are defined as displaced persons who move across a border into a new country in order to flee persecution, war, and other issues, while immigrants are persons who come from a foreign nation to live permanently in another nation or as temporary workers that end up remaining in that country. Immigrants and refugees provide a barometer for understanding the situations of the very poor and other economically marginalized individuals in the United States and the impact of neoliberal policies and capitalist ideology on the poor. They often do not have voting privileges, and this impacts their ability to voice their political and economic thoughts during this time. Along with other marginalized individuals, refugees and immigrants also rely heavily on service providers that are directly impacted by the cuts in government funding during times of economic disaster. My dissertation research examines the experiences and perceptions of immigrant and refugee women social entrepreneurs located within a context of economic instability, as well as the strategies that they develop to cope with such crises and volatility.

I focus on women who are engaging in social enterprises as part of their effort at economic survival. I define social enterprise here as a business with an explicit goal of producing positive change for its participants and the broader society (Jurik, Leong & Kerlin, personal communication, March 6, 2014). The social entrepreneur is the person(s) or group who creates such a business, the social enterprise, and entrepreneurship is the

process of establishing this type of business. Evidence suggests that with the failure of the United States government to support these women, social entrepreneurship may offer hope for “participation, social interaction ... political engagement” (Teasdale, 2012, p. 101) and economic viability. But all too often, the perceptions and views of socially and economically marginalized women are not even considered in formulating policies and strategies for economic solutions. Accordingly, my research examines how immigrant and refugee women perceive that social entrepreneurship has affected their economic sustainability during the crisis.

Immigration scholars (Valdez, 2011; Glenn, 2003) have argued that immigrants to the United States have traditionally been denied full rights of citizenship and are disadvantaged in the economy in such areas as employment and low-wage/low-skilled work. As the United States attempts to recover from the 2008 financial crisis through ideas such as government-supported bailouts for large corporations, the vulnerable and ever-expanding population of immigrants and refugees in the United States becomes an extraordinary resource and knowledge base for the economic recovery of individuals and thus a significant reason for this research. Most news sources focus on financial recovery and terms like ‘jobless recovery’ (Cecere, 2015). However, concentrating on this only hints at how partial the recovery is and does not go into detail about what is negatively happening to the middle class and poor. For example, Omi and Winant (2014) point out that discussions of the poor have all but been dropped out of Presidential speeches in the past decade, even for Democrats. Moreover, Wolff (2010) discusses that prior to the crisis there was an explosion of debt, a “middle-class squeeze” and a slight “inequality of networth” in the United States and since then “median wealth plunged by 36% and there

was a fairly steep rise in wealth inequality” (p. 1). The middle classes’ economic power and legacy as the backbone of the United States is slowly slipping away. As such, it is important to research alternative economic ideas that may stimulate economic growth and also help the middle and working class poor of the United States that have not yet recovered. Refugees and immigrants, as a pool of often un-recognized labor skills, culture, and knowledge, can provide an important resource for promoting economic recovery and vitality. These peoples’ skills, etc. as a resource for the promotion of economic recovery can be seen from the rural to industrial development in the 1800s and the Great Depression in the 1930s (Florida, 2009; Jacobsen, 2002; Southwest Economy, 2003). Furthermore, refugees and immigrants in particular have been found to be resilient and as such policymakers can learn from them to inform policy creation. Research demonstrates that immigrants and refugees are often resilient based on mobility, flexibility and their capacity to endure diversity, as well as overcoming trauma, and using faith, family and social networks as coping strategies (Peddle, 2007; Kulig, 2000). In order to build on the economic and social knowledge that these immigrant and refugee women can provide people of the United States this research examined their experiences in social enterprises in California during this fiscal crisis.

Statement of the Problem

Few systematic analyses of the practical knowledge and insights gained by women refugees and immigrants in their experiences as social entrepreneurs, exist much less are used in formulation of policy, as noted. Also, in many studies people do not hear from the immigrants themselves (Suet-Tang, 2008). One of the goals of my work is to fill this void. My study aims to provide a space for the voices of refugees, immigrants and

social enterprise practitioners such that scholars, policymakers and the general public can learn from their experiences. While much of the research regarding social entrepreneurs and social enterprises is conducted via economic measurements (Bagnoli & Megali, 2009; Austin, Stevenson & Wei-Skillern, 2006), this research focuses on the actual practitioner perceptions. It focuses on the importance of where knowledge comes from, whose voice is privileged and who is the producer of knowledge within the study. For example, an economic measurement of survival may be the comparison of social entrepreneurial women's earnings prior to, during and after the crisis. However, this only gives a monetary breakdown of the survival process and fails to examine the more intricate processes of survival. In my study, for example, the women indicated that social entrepreneurship, which often focuses on people over profits, impacted their mental ability to withstand the crisis and enabled them to structure their business differently to combat the crisis. Social entrepreneurship is derived from a business model that operates within the marketplace and specializes in niche markets, competitiveness and private revenue for the entrepreneur. Specifically, social entrepreneurship formed due to the existing market economy not fulfilling all of society's needs. As unemployment, inequality and structural poverty grew from the 1970s to the present in the United States in particular, an economy that focused exclusively on the rising social problems was desperately needed. Entrepreneurs, along with other entities working in the existing economy, crafted creative ideas and the will to destroy the status quo to solve these problems. Social entrepreneurship creates a space for marginalized communities, the unemployed, disabled persons and other disadvantaged minorities. It has the goal of using socially innovative ideas to rectify social wrongs in the world (Drayton, 2006). It can also

provide “goods, services and knowledge while pursuing” a social initiative (ILO Regional Conference, 2009). Thus, this research examines immigrant, asylee and refugee women’s *perceptions* as a way to understand how social entrepreneurship is connected and integrated with marginalized women’s economic survival beyond just rough measures of monetary outcomes. Asylee is a sub-term used to label a type of immigrant based on legal status and is someone who has been granted asylum in a specific country based on a specific type of persecution in his or her home country. I have included the term asylee in this study because some of the participants referred to themselves as both immigrants and asylees. Researching the perceptions of these women may help to more precisely identify economic survival and sustainability strategies as located within social entrepreneurship; as such, it is important that people learn how to survive and look for new ways to deal with adversity during an economic crisis. I argue that citizens and policymakers can learn different and new strategies for coping during crisis through the knowledge generated by these women’s experiences, including: their first-hand knowledge with adversity in wage depreciation; cuts to public programs; economic misfortunes and providences through their participation in social entrepreneurship and the ways in which they are connected to or divorced from other means of economic survival.

Research Questions

As such, this study asks the following research questions in order to get at the specific experiences and perceptions of immigrant and refugee women social entrepreneurs’ ability to survive the economic crisis.

(1) How are immigrant and refugee women surviving economically during this time of economic crisis and generally?

(2) How do these women experience and perceive the way social entrepreneurship influences their efforts to attain economic sustainability (in general and due to the 2008 economic crisis)?

Accordingly, this research entails the following: 1) Examination of the perceptions and experiences of the women involved in social enterprises and the contributions made by the social enterprise economic paradigm to their financial sustainability; 2) Analysis of the online history of the women participants and the social enterprises. This study will entail a content analysis of information found on the non-profit organizations' website regarding the women's enterprises and the social enterprise websites. Non-profit¹ works with marginalized people living in the United States, providing them with technical assistance and training to promote economic and social growth. Non-profit² is an organization that aids incoming refugees in the United States. 3) Location of the women's perceptions of their involvement in social entrepreneurship and within the larger perspective of the economic disaster and the current economic structure. Assessment of the women's economic stability will be based on their perceptions of whether their involvement in social enterprises allows them to attain basic necessities (ex. income, safety nets, food, shelter, etc.).

In this research, I examine women's perceptions of economic sustainability and locate their strategies for economic survival as part of their participation in social entrepreneurship. I attempt to connect the women's experiences to the larger context of the financial crisis and the economic issues created by the capitalist system. I approach this research through a framework that combines feminism and grounded theory to capture different points of data in order to understand the varied views of the women involved.

Organization of the Study

This study focuses on the perceptions of women refugee, asylee and immigrant social entrepreneurs and their ability to survive the economic crisis via social entrepreneurship as well as a broader look at their survival strategies. Chapter two starts out with a review of the literature and an overview and background on the 2008 economic crisis, including what caused it, how the United States was impacted, why the crisis was a global concern and why although many experts and media have concluded it is over poor and marginalized peoples are still being affected. This chapter also discusses the relevant literature regarding immigrant and refugee women's connection to social entrepreneurship and the 2008 economic crisis. This involves a discussion of general issues faced by refugee, asylee and immigrant women in the United States, problems associated with vulnerable workers and occupations, and resiliency, flexibility and marginalization as related to refugee and immigrant women. Chapter three discusses the difficulties in defining social entrepreneurship/enterprise/entrepreneur and the issues in researching social entrepreneurship. Chapter four develops the theoretical and methodological framework for my research by drawing on multiple feminist theories and grounded theory. I focus heavily on the feminist concept of intersectionality, which theoretically allows for the examination of the overlapping oppressions and identities of the women while simultaneously providing the researcher with a way to use multiple methods. I also use grounded theory as a methodological approach in order to analyze the data and make adjustments to the research throughout the process. Chapter five of this dissertation outlines the data collection procedures for the study, including a description

of the population study, the methods used to conduct the research and the data analysis.¹

Chapter six details how participants define social entrepreneurship and it provides a contextualization for the respondents as social entrepreneurs, and chapter seven ‘Income Packaging’, chapter eight ‘Alternative Benefits,’ and chapter nine ‘The Path to Social Entrepreneurship’ discuss the findings of the entire research project. Finally, chapter ten lays out the limitations, future research and includes a conclusion.

¹ The development of my research framework and hypotheses draws on and expands a pilot study conducted in the Spring of 2012. However, that pilot study only included refugee women and did not include immigrant women or social entrepreneurship as a focal point. Bauer, C. (2012). *When Refugees and the Financial Crisis Collide: Framing the Economic Future Around Refugee Experience*. Dr. Nancy Jurik’s JUS 660 Class Arizona State University.

CHAPTER 2

THE CONTEXT OF THE STUDY: THE 2008 ECONOMIC CRISIS, IMMIGRANT AND REFUGEE WOMEN AND SOCIAL ENTREPRENEURSHIP

This chapter provides a discussion of the relevant literature and an overview on the conditions and causes of the current financial or economic crisis and its relation to refugees and immigrants in the United States. I speak of this crisis in terms of a ‘financial’ or ‘economic’ crisis because while there are a multitude of crisis’s that occurred and are currently happening, as discussed below, the 2008 crisis occurred because of a mixture of an increased reliance on finance as an approach to capital and lax financial laws that then resulted in other crises – the basis, however, was financial, whether it a growing concentration of capital or finances, the power of corporations with large bankrolls and/or the financialization of the economy. Furthermore, this section, because of the influence of capitalism on the crisis, also provides a basis for the economic idea of social entrepreneurship, challenging some of the capitalist staples, such as pure profit-making. Understanding the background of the crisis helps one to recognize the impact it has on refugee, asylee and immigrant women both in the United States, as well as globally. Since the crisis has exacerbated issues for immigrants and refugees. As the western world moves towards a more anti-immigrant stance (Campbell, 2011; Walker & Leitner, 2011; Cornelius, 2005), the crisis worsens and discussion of recovery by the media glosses over the reality of precarity for the middle class and the poor (Omi & Winant, 2014; Reich, 2014; Wolff, 2010), it is necessary to reflect on the importance of the crisis to this study and the impact its fallout has on the population involved in the research. Reviewing the background of the crisis is a start in this understanding.

The next section starts out with an overview of the 2008 economic crisis, including the details of how it came about, the factors involved, and capitalism's role in it. It also includes a discussion on the varied ways developed and developing countries and their peoples have been impacted by the crisis. The chapter ends with a dialogue regarding the impact the crisis has specifically on marginalized immigrant and refugee women.

Overview of Crisis

The multi-dimensional crisis is just one amongst many that are happening globally, including environmental, food, fuel, disease, war and many others (Calhoun & Derluigian^a, 2011; Pearson & Sweetman, 2011; Kotz, 2009). Initially the crisis broke as the 2007 housing-bubble collapsed in the United States, but this was just one part of a vastly complicated economic and financial system. The crisis revealed a deeply intertwined international, capitalist system, a structure that is motivated by free market distribution and private ownership of capital that relies on finance as the mode of capitalism. Around the 1970s, as a push for profit under capitalism, the United States, Europe and other developed countries moved away from industrialization, moving large manufacturing plants overseas and thus increasing unemployment in low-level jobs and decreasing wage pay at the same time. For developing countries this meant an increase in free trade zones, more lax enforcement of existing labor and environmental laws, devalued currency, an increase in the privatization of public resources, and rural to urban migration as international corporations and other organizations influenced their economic markets (Pearson & Sweetman, 2011).

Since capitalism is driven by profit, this resulted in an increased reliance on finance as the way to produce profit. Under this model the crisis was generated through deregulated markets, speculative investment, market bubbles and inequality in global wealth (Kotz, 2009; Calhoun & Derluigan, 2011). This shift from industrialized to financial, technical and more educated jobs led to stagnant wages and unemployment; nonetheless workers with depreciated wages were given access to mortgage loans that they could not afford. This resulted specifically in the 2007-housing crisis. When this and other financial issues came to light, the true reality of individual and national debt, and the reliance of banks on securitization for loans as well as lending to one another became apparent. The crisis spread quickly because lending institutions were linked both nationally and internationally. With an increase of consumer goods produced by developing countries, a reliance on financial profits in developing countries, and speculative investing administered through the limited regulation of global technology little capacity existed to ensure checks and balances within the financial and market arenas.

Another issue that made the financial crisis a global issue was the United States debt being held by developing countries. As the United States saw decline in its economic and hegemonic power leading up to the crisis, it relied on Asia, specifically China and other developing and capital-rich countries to borrow capital (Castells, 2011, p. 189) and fund its militancy and security of economic power around the globe. The interconnected nature of global financial markets and the proceeding meltdown were made possible through banks lending to one another in the context of increasingly

deregulated markets that allowed for risky speculative investing, and neo-liberal capitalist markets that derived profit from aggressive financial investment.

Impact of the crisis and capitalism on developing and developed countries.

The results from this meltdown have been varying in different countries. In terms of the financial crisis, the United States and European countries have used tax payer-funded government bailouts to attempt a recovery from the disaster, while developing countries had to turn to the International Monetary Fund (IMF) to borrow, maintain and pay debts (Elson, 2010). This has caused a ‘second-wave of the crisis’ where developing countries see declines in private investment, loans and remittances and cuts in public expenditures in order to aid budget deficits (Elson, 2010). These results were generated through capitalist and neo-liberal ideologies that promoted austerity measures and the idea “that helping big business would eventually help ordinary citizens” (Calhoun & Derluigian, 2011, p. 18) as solution to troubled economic times.

Globally, economic crises affects countries in overlapping ways such as environmental degradation, climate change and the potential for war over resources. In developing countries this means potential increases of ethnic conflicts over resources (Brubaker, 2011) and an increase in food prices (Elson, 2010) amongst other issues. For example, the amount of debt existing in developing countries causes strain on their ability to efficiently and effectively use their own resources to aid their people. In the past this has caused civil wars, human rights atrocities, and vast amounts of displaced persons as those living within their own country are forcibly moved due to conflict (Brubaker, 2011). These individuals often end up in refugee camps in neighboring countries and/or immigrate or sometimes are accepted into places like the United States. While refugees

and immigrants existed before the current economic crisis, the global financial meltdown has exacerbated issues of civil conflict and the ability of nations to deal with environmental changes that impact economic stability for these individuals. All of these factors are relevant and problematic in terms of the crisis and it is necessary to understand the background in order to fully comprehend the scope of the crisis (Brubaker, 2011; Kaldor, 2011; Watts, 2011) and its connection to refugees, asylees and immigrants. However, for the purpose of this paper the important items that relate to refugees, asylees and immigrants are those found in developed countries like the United States.

In comparison to developing countries, the use of neo-liberal, capitalist ideology as solutions to the crisis in the developed United States has also affected immigrants, asylees and refugees, only in different ways. Neo-liberalism can be defined as the “reconfiguring relationships between governing and the governed, power and knowledge, and sovereignty and territoriality” (Ong, 2006, p. 3). These relationships are often reconfigured in order to promote economic growth in the country by advancing the position of the private sector, market competition and the free market. It can be seen through the privatization, individualization, marketization, and deregulation of states and as a drive for individual responsibility that does not reflect on structural responsibilities. In connection to the economic crisis solutions, this has meant a shrinking of government funding, high unemployment rates, low-wage employees, privatized state services and resources and a reduction in social programs in developed countries (Pearson & Sweetman, 2011; Kotz, 2009; Estes & Alford, 1990). The unemployment rate alone in the United States has increased from an average of 4.6 percent in 2007, 9.6 percent in

2011 and a slow recovery of 5.9 percent as of September 2014 (BLS.gov, 2014).

Additionally, the constriction of public services and cuts in funding has created a smaller pool of resources for aid organizations that help marginalized peoples. Concurrently, a push for increased collaboration among service providers, for example placement agencies that aid refugees, requires them to draw from the same diminished pool of resources. Refugees, asylees, immigrants, minorities and other marginalized populations often rely on these services and are therefore directly affected by these cuts. Additionally, refugees, asylees, immigrants and others who often do not possess voting privileges lack the means of accessing political power and voicing their opinions in the political process and thus the economic structure. Since the capitalist economic system had historically been creating vast inequalities in wealth throughout the world, the meltdown had greater impact on individuals and countries that were already marginalized. Capitalization has created a rigid structure that people must follow, including immigrants, asylees and refugees. Due to the economic crisis, the market has contracted. This has shrunk government funding for welfare and social organizations and limited employment opportunities, which refugees, asylees and immigrants rely on for survival (Estes & Alford, 1990; Kotz, 2009; Pearson & Sweetman, 2011). While the global crisis has affected many people, the policies created by capitalism and neo-liberal ideology place restraints on state economies that disproportionately affect immigrants, asylees, refugees and other marginalized populations.

This section detailed the development and causes regarding the 2008 economic crisis. It also situated and compared the varied impacts the crisis created within the United States and globally. The first part specified the factors that caused the crisis and

the role that capitalism played in producing it. Capitalism's main elements, specifically being purely based on profit, demonstrated a need for alternative economic ideas such as social entrepreneurship to be researched. The second part outlined the different circumstances created by the crisis in the United States and the rest of the world, including how marginalized people were affected by it. The next section further discusses the relationship between marginalized people and the 2008 economic crisis by examining literature associated with gender, social entrepreneurship, worker and occupations, marginalization, flexibility and immigrants, asylees and refugees.

Immigrant, Asylee and Refugee Women's Connection to Social Entrepreneurship and the 2008 Economic Crisis

As recent entries to the United States, immigrants, asylees and refugees encounter many issues that impact their daily lives in their new country. The varying literatures about these peoples, the economic crisis and social entrepreneurship are vast. Given the focus of this dissertation, this section limits the literature review to economic survival issues faced by immigrants, asylees and refugees in the United States, what happens to women and minorities during economic disasters, and their connection to social entrepreneurship. This includes an exploration of some of the most salient topics, including discussions of gender, race, ethnicity, socio-economic position, circumstances for relocation or immigration, nationality, and country discourse on immigrants. I provide a general overview of issues that impact refugees, asylees and immigrants in the United States. I also discuss vulnerable workers and occupations, and resiliency, flexibility, marginalization and support as related to refugee and immigrant women.

General issues faced by women immigrants, asylees and refugees in the United States.

The literature regarding women immigrants, asylees and refugees features numerous ideas about what factors constitute their lives: differing definitions between the state, supporting agencies and organizations and the immigrants, asylees and refugees themselves regarding jobs, training and their impact on the economy; culture; acculturation; identity in relation to the conflicts between service providers, benefit systems and the state; economic class, status and job opportunities, gender, race, and so on (Tomlinson & Egan, 2002; Dandy, 2009; Springer et al, 2010; Yuval-Davis, 1994; Omi & Winant, 1994). All of these topics influence the day-to-day lives of these peoples. For instance, labor, immigration and policy concerning immigrants, asylees and refugees in the United States have been framed in different ways: as an issue of human rights and sanctuary (Cohan et al, 1986); “contribut[ing] to population growth and environmental degradation [or] displac[ing] low-skilled American workers” (Martin & Midgley, 2003, p. 4) as espoused by The Federation for American Immigration Reform (FAIR); or as an advancement of an open border policy as proposed by the Wall Street Journal (Population Reference Bureau, 2003).

Refugee, asylee and immigrant lives are difficult and further complicated based on hegemonic state structures and affiliated institutions. Hegemony, as defined by Gramsci (Schocken, 1988), is where one social class asserts its own value system on society and in doing so sets the normative values for society. In the United States refugees, asylees and immigrants are subjected to a racialized and sexist society where minorities, people of color and women are treated differently (Frank, Akresh & Lu, 2010;

Ong, 2006). The United States also places a negative stigma on those who do not fit other normative ideas such as rich, educated, white, thin, and so on (Ong et. al., 1996).

Refugee, asylee and immigrant women are predominately women of color and often come from poor countries with reduced access to education, nutrition and other basic necessities. Preexisting notions of “normal”, as dictated by hegemonic ideals, thus ultimately categorize most immigrant, asylee and refugees as “other” when they enter the United States. Furthermore, the contemporary anxiety in the United States over immigration because of economic hardship (ex. tougher anti-immigration laws in certain states AZ, AL and GA, among others; sending undocumented unaccompanied minors back to their home country, etc.) exacerbates these existing issues by creating a backlash against immigrants, asylees and refugees (Fox, 2014; Griego, 2014). This social marginalization then dictates these women’s opportunity and access to resources.

Tomlinson and Egan (2002), as well as Glenn (2003) point out that contested definitions exist regarding what constitutes a refugee, asylee or immigrant. In addition, laws governing refugees and immigrants may vary by city, state, and region; these various definitions and laws then dictate what services they are provided and what jobs are available to them. As a “ward” of the state or possessing limited legal status, refugees, asylees and immigrants are often given little access to employment services based on thresholds determined by welfare services. Welfare rules often require people to have little or no savings and to be unemployed (Abramovitz, 1996). Once an immigrant, asylee or refugee becomes employed, they may be restricted from receiving most state welfare services—partly because as employees in the economy, it is assumed that the wages from their jobs will fulfill their basic needs (Tomlinson & Egan, 2002). This assumption that if

one works one can survive, is not always realistic in today's society. Additionally, the conflicting viewpoints generated through service providers and federal agencies overlook the limited options and other constraints within the lives of immigrants, asylees and refugees. Some examples include their inability to speak the native language, the types of visas or accepted forms of education and skills in the United States or being able to get a job that can sustain them economically. Other challenges exist regarding learning to navigate a system of benefits that views them as coming from a place of deficit, rather than the potential of new skills, strong networks and excellent work ethics. Therefore, a combination of definitions, social perceptions and assumptions, and laws, dictates the resources and opportunities available to refugees, asylees and immigrants.

Another problematic circumstance in the lives of immigrants, asylees and refugees is their socio-economic position or economic class status. These marginalized peoples have high rates of poverty and unemployment in the United States (Bollinger & Hagstrom, 2004; Tomlinson & Egan, 2002)². Immigrant unemployment varies based on place of birth and gender,³ but on average is greater than native-born persons. Immigrants, asylees and refugees usually come from countries that are already dealing with poverty based on famine, civil-wars, political and economic violence and austerity measures implemented by developed countries and world organizations. Refugees usually

² In 2003, the refugee unemployment rate was 9.9 percent for all refugees and 10 percent for females; by 2008 those numbers had increased to 45.8 percent for all and 48.3 percent for females² (ORR, 2008).

³ "Mexican females had the highest unemployment rate in 2000, 14 percent, followed by other Latin American females, 9 percent of whom were unemployed. Latin American males also had rates of unemployment greater than those of natives, while Asians and Europeans of either gender had lower rates of unemployment than natives. Thus, unemployment rates varied much more by place of birth and gender than did participation rates" (Lowell & Gellatt, 2006, p. 14-15).

have spent years in refugee camps that have given them little to no access to jobs or ways to accumulate financial safety nets. When/if they are chosen for asylum they are immediately sanctioned with debt upon arrival in the new country. In the United States, refugees are given a one-time, \$900 stipend that usually fails to cover their basic necessities of shelter, food, rent, clothing and other needs (Gaynor, 2009). Within six months in the United States they are expected to pay back travel loans provided them by the host-country and an affiliated agency; they are also expected to find employment. Immigrants may have come without papers, have no friends or family to rely on for a safety-net or be sanctioned by specific legal visas that limit their time of stay, types of jobs they can obtain and their ability to create income and savings (Menjívar, 2006). The issues of poverty in their own country, limited job opportunity, accumulation of debt and expectations by agencies and host-countries dramatically undermine the economic status of refugees, asylees and immigrants. Despite the skills they possessed, they often experience difficulty finding employment based on a lack of proficiency in English and the lack of a professional identity in the United States; if they do find employment, it is often at a level lower than their capabilities or previous work in their home country (Tomlinson & Egan, 2002). Additionally, the jobs that they do find are low-paying and subject them to long hours, strenuous labor and harsh conditions that often result in a continuous cycle of poverty.

A further element that shapes expectations of and opportunities for immigrant, asylee and refugee women in the United States is gender. For the purpose of this research gender is defined as “the apparatus by which the production and normalization of masculine and feminine take place along with the interstitial forms of hormonal,

chromosomal, psychic, and performative that gender assumes” (Butler, 2004, p. 42). Feminists make sense of gender by examining its social construction as biological (Spenner & Rosenfeld, 1990). In society gender is based on the actions, interactions, dress and standardized ideas of masculine and femininity played out via the body. Gender often is assumed to constitute a dichotomy between masculinity and femininity where “Masculinity in this society inevitably conjures up notions of power and legitimacy and privilege” (Halberstam, 1998, p. 2). United States society thus views women refugees, asylees and immigrants as powerless, illegitimate and underprivileged. The state further holds the power to define the body of these women based on gender, as well as race and state-sanctioned refugee, asylee or citizenship status. Immigrants, asylees and refugees have long been required to disrobe, bathe or go through medical examinations that require them to strip in order to be allowed into the United States and therefore are subjected to doctors’ decisions and state requirements to label their gender (Rand, 2005). Gender influences the lives of women immigrant and refugees and this is true in connection with social entrepreneurship as well, including the many different forms of social entrepreneurship (micro-enterprise, lending circles, cooperatives, legal-partnerships, nonprofits, etc.). The existing literature in this area, although sparse, posits that social entrepreneurship has a gendered aspect to the types of jobs that women do and women’s stronger influence and involvement in social aspects. According to Levi and Hart (2012) “women social entrepreneurs are more likely than business entrepreneurs to be women,” due to “gender-based differences in time commitment to the venture” (p. 200) but also because of “women’s social and human capital” that is often invested in child-rearing and recognizing the needs of the community because of children and family

(p. 214). Gender is important to recognize as part of the women's intersectional identities as it plays a role in their access and involvement in social entrepreneurship and can result in a multitude of push/pull effects (Jurik, 1998). For example, women may be pushed into social entrepreneurship via a lack of access in traditional markets or gender discrimination in traditional jobs or pulled via segregation of jobs by gender in the gendered economy, where state laws, policies, etc. influence labor, (Kelly, 1991) and the idea of traditional gender roles facilitating access to social entrepreneurship for women more than men as suggested by the Levi and Hart study (2012).

Furthermore, social entrepreneurship is often a product of finding a community social issue that needs resolution and Levi and Hart (2012) posit that gender-based roles lead women to this more often than men. This corresponds to literature regarding women and work that demonstrates that although men have taken more responsibility for child-rearing (Bianchi et. al, 2000), it is still women who do the majority of the labor (Roth, 2006; Lyonette & Crompton, 2006). As such, gendered roles in the home and in work structure women's access to labor. Similar to the data provided by Levi and Hart, Harding (2004) explains that women are more likely to be social entrepreneurs than traditional entrepreneurs and Teasdale et. al, (2011) demonstrate that "more women than men undertake paid work, access lower managerial and professional positions, volunteer, and are engaged in caring roles within third sector organizations, but men take up around half of higher status positions" (p. 3). For Teasdale et. al, their review of the third sector includes social entrepreneurship and their findings mirror the other literature – women are more likely to be working in social entrepreneurship, whether it is in comparison to men or to traditional entrepreneurship. However, the women's roles as social

entrepreneurs in large organizations such as non-profits are usually in lower positions than men. While social entrepreneurship may be an outlet for women in finding jobs, according to the literature, it still constitutes some of the similar oppressions found in the traditional market – lower status positions and gendered-work.

Women do, however, have the potential to create avenues of empowerment and opportunity through social entrepreneurship. Datta and Gailey (2012), in their work on women's lending circles in India show that social entrepreneurship can provide self-employment, social inclusion and empowerment. They state that women are empowered in three ways "economic security, development of entrepreneurial behavior, and increased contributions to the family." (Datta & Gailey, 2012, p. 569). Jurik (2005), however, has noted that while lending circles may allow women to overcome hurdles of finding financial capital and business information, "The peer-lending model entails fundamental contradictions: it simultaneously calls for the virtues of entrepreneurial individualism and competitiveness, on the one hand, and for group cohesiveness on the other" (p. 143). While social entrepreneurship may create economic security, etc. as reported by Datta and Gailey (2012), the process of social entrepreneurship can be flawed. Moreover, Keating, Rasmussen and Rishl (2010) argue that empowerment, as linked to microcredit and social entrepreneurship may "liberate women" through enterprise, but it simultaneously "incorporate[s] women into global capitalism" (p. 155).

The importance in recognizing women specifically as a part of lending circles, micro-credit and social entrepreneurship is that women have been directly targeted in these ventures. In general, lending circles and microfinance provide financial services to poor people, who in the world are predominately women, who cannot access credit and

financial resources from traditional sources. In general, there has been a rise in poverty of women and children, “the feminization of poverty” (Moghadam, 2006, p.7), an increase in “feminization of migration”... where “half of the world’s 120 million legal and illegal migrants are now believed to be women” (Ehrenreich & Hochschild, 2002) and “the feminization of labor” where there is an influx of women into the labor market creating mass exploitation of peoples (Ferree & Tripp, 2006). As such, lending circles, micro-finance and the like, which have predominately focused on poor women have become viable alternatives to traditional market labor. Muhammad Yunus and the Grammeen Bank are recognized as the principal promoters of lending circles; from there they have been used in other areas, countries and in different styles. The idea of collective lending and business has been predominately fostered through women as research demonstrates that they are more likely to use financial gains to buy food and necessities for their family or reinvest back into the community compared to men (Shuler, Hashemi & Badal, 1998).

The women in this study were not involved in lending circles but a group of them did create a legal partnership, where the women all have equal stake in a business, that must deal with some of the same internal issues, for example relying on one another for success of the business and having a stake in the other’s financial welfare. An example from my previous work demonstrates that social entrepreneurship, specifically the type that exists based on group reliance, creates both negatives and positives. The refugee women farmers that I worked with at a non-profit in one Southwestern state make a living selling vegetables at the local farmer’s market and selling wholesale to restaurants and grocers; they do this via a cooperative. A cooperative does not function exactly like a lending circle or like a legal partnership, but there are similar social pressures and

influences in all three. While the farmers' markets do provide some income, there is little sustainability (finance/income, insurance, competing against large corporate farms) in small farming. In addition to this the women are poor, do not speak the language and are positioned at the margins of society based on their race, gender, class and immigrant status. Also, in terms of farming, they do not have access or the finances to purchase insurance against failing crops, weather conditions or a financial crisis. To create an enduring revenue stream in their farming, they have worked with other farmers from different ethnic backgrounds to create a cooperative that will sell whole-sale to restaurants and grocery stores. This cooperative provides the farmers with a sustainable income, health and crop insurance as well as communal help and ideas generated through the collective. It also allows them social rights in terms of governing their own labor rights. The development of the cooperative and the ability to sell at the farmers' markets creates social and economic rights; it advances their opportunities in creating a life that meets their basic needs and those of their families and creates empowerment through partial financial gains and security. This example demonstrates that a constant cacophony of struggle informs the refugees' life; it does not merely recognize a lack of opportunity in farming, or even understanding marginalization of poor, immigrant refugees. The point of this example is being perceptive of the way gender and other intersectional identities play a role in women immigrant, asylee and refugee social entrepreneurs' lives, and the way social entrepreneurship provides both negatives and positives based on gender. Given the limited research on gender and social entrepreneurship, this study helps to fill the gap in the literature by directly addressing gender and social entrepreneurship.

Since gender and race cannot be disconnected from a body and simultaneously constitute one's identity it is necessary to acknowledge the impact of race for women refugees and immigrants as well. Race is another interconnected component of the complex existence of refugees and immigrants, and similar to gender, the hegemonic state structure and societal influences dictate normative ideals that are raced and gendered and deployed through policies. The United States has long been known for its racialized, practices and policies and its construct of race based on color of skin. Racialization occurs when a person or society imposes racial interpretation on peoples or categorizes people via race through these practices and policies. Omi and Winant (1994) use the term racial formation "as a process by which social, economic, and political forces determine the content and importance of racial categories, and by which they are in turn shaped into racial meanings" (p. 16). Yuval-Davis (2002; 1994) also states that race (like gender) is a socially constructed process, influenced by political structures and normative archetypes.

There are many examples in United States history that demonstrate the socially constructed process of race. I have chosen three examples that demonstrate how the formation of United States policy has historically and continually racialized bodies (as well as gendered) and created laws that dictate inclusion and exclusion of certain peoples over time. For example, initially in the United States, blacks were considered slaves and property. In 1787, the 3/5 Compromise stated that for the purpose of taxation and representation all slaves would be counted as 3/5 of a person. This law was based on the racialization of people where black as a skin color was considered less than the white norm. Another example later in history is the Page Act of 1875, a policy generated for Asian women that required United States Customs Officials to decide which women to

allow into the United States based on whether or not they were prostitutes; this created a highly racialized profile of Asian women being sexually promiscuous and often resulted in the separation of wives and husbands (Page Act of 1875). In 1882, as an answer to the tension between laborers already living in the United States and Chinese newcomers, the United States implemented the Chinese Exclusion Act. It banned the immigration of Chinese for ten years and excluded them from citizenship. These policies (1875 and 1882) meant that families were separated as some members were allowed into the United States while others were excluded and left to live in their homecountry. These policies created racial profiling and severe discrimination against Asians by determining who was and was not allowed into the United States (Bibler Coutin, 2011).

More recently, specific states within the United States have created policy that controls who may enter their borders, what rights people have within those borders and how they are defined. For example, SB 1070, a law implemented in the Southwest state of Arizona in 2010, made it a crime to not carry one's immigration documents at all times, and stated that an individual could be stopped to determine immigration status or if there was suspicion of a person not having legal immigration documents. Controversy surrounded the legislation and critics said that it enabled racial profiling (Campbell, 2011). These governmental acts demonstrate exclusion and inclusion in immigration and domestic policies for certain peoples based on how race and gender are continually socially constructed through normative ideals in the United States. Immigrant and refugee policy today is part of that historical construct of exclusion based on what countries and nationals are sanctioned as worthy. The state dictates power over the racialized and gendered body through racial and gender categories in state policy.

Culture is another aspect that impacts refugees and is often discussed in terms of how an immigrant or refugee negotiates acculturation between her homeland and host country (Marino, 1998). Justine Dandy (2009) defines acculturation as, “the extent to which persons in cultural transition wish to maintain the values, customs and norms of their cultures of origin ... and the extent to which they desire interaction with other cultural groups, including the host or dominant culture” (p. 226). Immigrants and refugees may integrate themselves into the existing society in an attempt to create biculturalism or assimilate resulting in a complete eradication of the home-culture (Berry, 1980; 2003). They may also separate themselves from the existing society or be marginalized and forced to distance themselves. Often the lack of language proficiency, low-wage jobs and social location force refugees, asylees and immigrants into low-income housing and ethnic neighborhoods where resources are limited and they are separated from the general population.

Overall, social structures and personal relations locate individuals in a social context in their immediate ethnic community and local society. This then constitutes an identity based on socially constructed and normative features of class, gender, race and culture. In addition to these elements, there are also other factors such as family, agencies, community organizations, religion and employment services that impact immigrant and refugee women. While it is not possible to explore all of them in this paper, these points must be taken into consideration as they help frame the everyday experiences of immigrant, asylee and refugee women.

Vulnerable workers and occupations.

The literature about immigrant and minority populations and the economic crisis has shown that most immigrants share similar demographics with the most vulnerable workers (Papademetriou & Terrazas, 2009; Capps, Fortuny & Fix, 2007). They typically have lower levels of education and are recent entries into the labor force. And when they do have work experience or higher education, many immigrants are simply treated in the host country as though they have no skills or that their experience and education are not valid in that country's context (Beynon, Ilieva & Dichupa, 2004; Li, 2001). Immigrants are also often overrepresented in vulnerable industries, including construction, manufacturing and service industries. These types of jobs have also seen the highest rate of job loss due to the crisis (Federal Reserve Board, 2008). "The 15 industries that shed the most jobs between November 2007 and November 2008 employed about 21 percent of native-born workers in 2007. However, these same 15 industries employed about 30 percent of foreign-born workers" during this same time period (Papademetriou & Terrazas, 2009; Federal Reserve Board, 2008).

Results of job cuts in vulnerable sectors are often related to other issues such as wage and hour cuts to existing jobs, slow re-employment, difficulty in finding jobs, a push into informal work and a disproportionately negative affect on low-income households and women (Seguino, 2010; Chang, 2010). Globally, women often work in textile and garment factories. As consumption of these products is reduced, women are affected in greater numbers as they make up the majority of this workforce (Pollock & Aung, 2010). Furthermore, institutionalized sexism and racism in the United States and the labor market also affects women and minorities in the economic crisis, as it is an

issue intrinsic to the system in which refugee, asylee and immigrant women work (Dowd, 2009; Valdez, 2011).

Another complication of the crisis, as seen in the literature, is that fiscal emergency often leads people to the informal workforce because of the cuts and difficulties found in vulnerable occupations in the formal sector. “Women constitute the majority of the informal workforce in most developing countries, and predominately it is the poorest and most vulnerable ranks” (Horn, 2010). This is relevant to women refugees, asylees and immigrants in developed countries as immigrant women often are involved in informal activities to supplement household income as well (Valdez, 2011; Goodkind, 2006; Horn, 2010). This is problematic because these occupations are not readily recognized by the formal economy and therefore have very little social protection (ILO, 2011).

Another effect of the economic crisis that disproportionately impacts women and is discussed in the literature is the stress on women and their household expenses.

Unemployment and an inability to afford necessities may require that household members take on more time-consuming and often poorer-paid work opportunities and that they have to be even leaner with what little resources they have, thereby cutting back on essentials. These coping strategies ensure short-term survival, but ultimately may compromise the long-term welfare of all household members.

(Espey, Harper & Jones, 2010)

The reduction of public resources also impacts refugee, asylee and immigrant women since they are generally the ones that tend to household consumption (Pearson & Sweetman, 2011; Dowd, 2009). Refugees in particular are reliant on food stamps and

programs like Access and Medicaid for at least the first three months they are in the United States (asylees are often given similar welfare benefit offers) (Office of Refugee Resettlement, 2011). Depending on the legal status of immigrants (undocumented, temporary work visa, etc.), their access to these federally and state funded welfare programs vary. Furthermore, immigrants' legal status, which often hinges on publicly funded resources and legal processes, influences their decisions and access regarding "health risks, ... their chances in the labor market... their wages... and their identities" (Menjívar, 2006, p. 1000). Overall, this portion of the literature reflects refugees, asylees and immigrants' connection to low-wage paying jobs, vulnerable occupations, reliance on informal work, the burden of household expenses disproportionately placed on women, legal status and how these factors impact these marginalized peoples during the economic crisis.

Resiliency, Flexibility and Marginalization

While issues of definitions and gender are important, it is equally important to understand the link between how immigrants, asylees and refugees survive, the outcomes of this survival and how these matters are discussed in society. This section considers how immigrants and refugees are often labeled as resilient in connection to their survival and economic activity. I have broken this section into two sections: resiliency and flexibility, and marginalization.

Resiliency, flexibility and support.

Despite devastating information regarding job loss and cuts to benefits, some research also indicates that immigrants may be able to weather economic crises better than natively born Americans. Often, research refers to this as resilience, the ability of a

population to “respond to adversity” ... “and reach a higher level of functioning” ... (Kulig, 2000, pp. 375-376). Resilience is posited as both a positive and negative idea in immigrant, asylee and refugee literature. Positively it is discussed in terms of mobility, flexibility and ability to withstand diversity. Resiliency has been linked with an individual’s ability to cope (Mangham, McGrath, Reid, & Steward, 1995) and as well as a group’s ability (Cottrell, 1976; Eng & Parker, 1994). More recently, scholars have stressed the need for resiliency to include human agency (Brown & Kulig, 1996) and the collective and social action that takes place amongst people as they struggle (Kulig, 2000). Human agency, as a part of resilience is important to recognize for this study because as people make choices through human agency about the ways they will be resilient, they may choose social entrepreneurship as their response or solution to adversity. Why they choose social entrepreneurship and the way that it impacts their economic viability are important in understanding whether social enterprise is a viable economic alternative to some of the issues that plague capitalism.

In the case of immigrant and refugee populations, resilience is often linked to overcoming trauma for refugees or other issues of relocation for immigrants and asylees depending on the context of migration. Refugees may be more resilient based on faith and family or social support networks (Peddle, 2007). They may also be resilient based on coping strategies tied to migration. One case study found that “religious beliefs, social support and personal qualities” were main strategies that a group of Sudanese refugees used when resettled (Schweitzer, Greenslade & Kagee, 2007). Celia Jaes Falicov (2005), states that Mexican immigrants garner resilience through “family connectedness, family rituals, awareness of social marginalization, and belief or spiritual systems” (p. 200). For

immigrants, asylees and refugees there is evidence of resilience as indicated in the aforementioned research.

In terms of the economic crisis, research demonstrates that immigrants, asylees and refugees are often willing to change jobs, move for work, and be more mobile than native-born persons (Blanchard & Katz, 1992; Papademetriou & Terrazas, 2009). Overall, the positive literature speaks to resilience as part of coping and an ability to improve one's life. Part of the discussion of resiliency's positive outcomes maintains that immigrants and refugees are shown to be more flexible in how they cope with crisis.

In comparison, there are other authors that respect peoples' ability to survive while also cautioning the reliance on resilience as a solution to problems. In an edited volume discussing women and the economic crisis Horn (2010) questions whether immigrants and refugees can continually be resilient and if there is a breaking point. Entrepreneurship literature often speaks of the "family embeddedness" of immigrant entrepreneurs and how the communal help of paid/unpaid family members in the business facilitates strong, family-owned businesses, but also includes issues of power, patriarchy, gender, etc. (Valdez, 2011; Menjívar, 2006; Sanders & Nee, 1996). In a book recounting Salvadorian experiences in the United States, Cecilia Menjívar (2000) argues that social networks do aid immigrants, but warns that social networks, family and other immigrant coping mechanisms are complicated and intertwined with hierarchical structures of power, gendered norms, social class and are contextual in their effectiveness, which may limit their resilience. Similar to social entrepreneurship, she also argues that resilience is not a panacea for policymakers and suggests that the strength of all immigrant networks

should not be assumed (p. 241); thus, resilience depends on social location and the resources associated with one's social location.

Marginalization and support.

The resiliency and flexibility of immigrants, asylees and refugees is often linked with assisting marginalized people to become economically stable through entrepreneurship. There exists a plethora of literature regarding immigrant and refugee entrepreneurship, for example: how being a minority woman entrepreneur can impact business practices (Godwyn & Stoddard, 2011), the influence of race, class and gender on immigrant entrepreneurs (Valdez, 2010), immigrant entrepreneurs as heroes (Nicholls, 2006; Seelos & Mair, 2005), the entrepreneurial behavior of recent refugees (Gold, 1994), etc. Despite this, research examining the nexus between *social* entrepreneurship/entrepreneurs/enterprise and immigrants, asylees or refugees is limited. This research fills this gap in the literature.

The literature that does exist positions immigrants, asylees and refugees as marginalized people in need of economic aid (Seelos & Mair, 2005). The idea is to create an avenue for aid, social entrepreneurship, which is not viewed as charity but as a self-reliant economic alternative to mainstream capitalism.

The social enterprise literature in general does not specifically address refugees and immigrants as entrepreneurs but it defines disadvantaged people in terms of limited access to employment, state and civil resources, access to civil society, and discrimination based on race, gender, etc. (Teasdale, 2010; Roy, McHugh & Hill O'Connor, 2014). Refugee, asylee and immigrants are thus viewed as 'in need' or in deficit as opposed to having skills or possessing possibilities. Positioning refugees,

asylees and immigrants, and marginalized people in general, as lacking is problematic because it removes their agency. Furthermore, providing aid in a capitalist system, even in the form of social entrepreneurship, often comes in the form of people helping themselves or pulling themselves up by their own “bootstraps” (Jurik, 2005), without regard to the structural issues that cause economic problems in marginalized people’s lives. Social entrepreneurship cannot address all of the issues faced by immigrants, asylees and refugees, such as structural violence, hierarchies of oppression and systems of inequality. It does have the possibility of creating access to employment and human agency - for example, human agency can be deciding whether or not to include social entrepreneurship in their lives and how to structure their business, such as having democratic participation for employees as part of their business or how to structure the business to benefit the community or their own well-being. In discussing the role of social enterprise in “combating disadvantage” Teasdale (2010, p. 9) states that, at a time when the United States government has cut spending for social welfare, nonprofit organizations look for new ways to aid disadvantaged peoples in being economically stable and to compensate for the cuts in social welfare. Teasdale (2010) states that, “The limited evidence suggests that social enterprise has a marginal impact on exclusion [where marginalized people are excluded from civil society] as measured in terms of service delivery, employment and economic development” (p. 96). These economic development and employment impacts are part of what this study is examining. Furthermore, Smith & Lipsky (1995) show that at times, capitalism and the third sector are not separate but overlap; as privatization occurs, government spending is cut and there becomes an increased reliance on the third sector to fulfill social needs. Social

enterprise is not a panacea for capitalism but brings about the idea of utilizing opportunity for business to create social change or implement social good while people survive economically, specifically for marginalized immigrant and refugee women.

Moreover, Roy, McHugh and O'Connor (2014) posit that specific types of social innovation (new ideas developed to solve current social needs) such as social enterprises have the potential to improve "psychosocial outlook" (p. 5), "encourage self-sufficiency", "address community problems" (p. 10), "build social capital and reduce public stigmatization by demonstrating that members of marginalized groups can be capable, productive workers and valued members of society" (p. 9). This demonstrates that there are more than monetary advantages to starting one's own social enterprise. The benefits can be more holistic than profit. Furthermore, in a recently published article, Roy et al. (2014) conduct a systematic review of the "health-generating potential of social enterprise" and determine that there is a possibility of psycho-social benefits, including "positive mental health changes" and an improvement of their "physical wellbeing" "as a result of their involvement in social enterprise" (p. 9). These authors also call for further research on the psycho-social benefits as the current literature is limited in this area. This is an area where this research can provide empirical evidence to strengthen this field.

While the existing literature does look at ways to solve issues regarding lack of resources and social welfare for the disadvantaged through social enterprise, as well as the benefits it provides by it, it does not specifically examine immigrant and refugee women in terms of how they perceive creating or having their own social enterprises aids themselves. Moreover, the language used in current studies connotes neo-liberal and liberal ideals, such as the poor needing to be self-reliant and the onus being placed on

individuals to solve the large-scale economic issues (Seelos & Mair, 2005) and thus deserves a feminist analysis.

The field of social entrepreneurship still has issues of varied definitions and questions about whether social entrepreneurship really aids individuals. Despite these issues, there is social good that has come from social enterprise. These include providing services to communities that are not being met by the traditional market (Kerlin, 2009), and creating an alternative economic solution to current economic problems. Drawing on this literature, my paper examines how women refugees and immigrants, given their situation in the United States, cope with the economic crisis and economically in general via their involvement in social entrepreneurship. While the literature on women and ethnic minorities covers refugees and migrants in developing countries there is little scholarly work on women refugees, asylees and immigrants in the United States and the way social entrepreneurship contributes to their economic survival strategies. The following section discusses the issues present in social entrepreneurship, difficulties with definitions and recognizes that social entrepreneurship is not a complete solution of nor disconnected from capitalism.

CHAPTER 3

SOCIAL ENTERPRISE

According to some scholars (Quarter, Armstrong & Mook, 2009; Boardman & Vining, 1989; Freeman, 1988), the United States economy is split into three general sectors, the public, the private and the third sector. The public sector consists of the government or those entities controlled by the government. The private sector includes privately owned businesses and other firms. As first marked by Etzioni in 1973, the third sector, stems from ideas of civil society and voluntarism, defining those ideas, concepts and organizations that did not formally fit into the government or private realms (Corry, 2010). In the United States the third sector also includes volunteering, charity, community and social ideas such as meeting community needs, providing jobs and resources to marginalized individuals, as well as non-profits, cooperatives, mutual-aid societies and social enterprises.

Traditional economists (Boardman & Vining, 1989; Freeman, 1988), often argue that the three sectors are distinct realms, however, social enterprise is a contradiction to this idea. It overlaps all three sectors and creates blurred boundaries of identities. For the purpose of this research I consider social enterprise to be a hybrid business that overlaps all three sectors in some form, but is mainly a cross between the private and third sector. The for-profit side of the social enterprises in this study fit into the private sector while the social mission and goal(s) belong in the third sector; and, at times, when social enterprises receive help from the government via loans or non-profits that are funded by the government then the businesses are also set in the public sector. Thus, social enterprise demonstrates that the sectors are not autonomous of one another and that some

entities in this sector “are portrayed as hybrids, intermeshing resources and rationales from different sectors” (Evers, 1995, p. 159), and often blur the lines between sectors.

For example, while often positioned as external to the public and private sectors, the third sector often overlaps the welfare state to meet acknowledged needs in different ways. Similar to Giddens (2000), Smith & Lipsky (1995) point out that non-profits for instance often end up doing what the government used to do at the governments behest; thus as welfare services provided by the government have declined in the United States, the interest in alternative economic ideas has primarily concentrated on individualized solutions (Quadagno, 1998). This focus predominantly targeted low-income women and marginalized individuals as seen in the welfare to work programs. Programs such as the IRC New Roots Farm Program have looked to refugees for building cooperatives, a subset of social entrepreneurship. As such, social entrepreneurship highlights the fluidity between the sectors and is positioned as a hybrid business located predominately in the private and third sector, and at times, in the public sector. This section highlights the themes in the literature related to social entrepreneurship research, and immigrants, asylees and refugees. The first part of this section discusses the issues with definitions of social entrepreneurship and the second part outlines the current literature on gender and social entrepreneurship.

Difficulties in Defining Social Entrepreneurship

Although social entrepreneurship has been heralded as an alternative economic solution (European Commission, 2013; Maliachi, 2010) to the issues plaguing capitalism that caused the 2008 economic crisis, it too has its own inherent problems. Similar to ideas about refugees, asylees and immigrants, the ideas about social entrepreneurship

remain fluid concepts in their field. In different locations around the world the definitions and the historical development of the ideas have varied (Defourny & Nyssens, 2010; Curl, 2010; Galera & Borzaga, 2009; Moulaert & Ailenei, 2005; Moulaert & Nussbaumer, 2005; Gunn, 2004). The lack of theoretical and conceptual consistency (arguably) renders these terms highly contested ideas (Teasdale, 2012). For example, in the United States (the general business world) social enterprise, a subsidiary organization of the third sector, is singularly defined without referring to the fact that other conceptualizations of social enterprise/entrepreneurship (e.g. the EMES definition of SE⁴) exist. This often translates into disagreement over the concept of social enterprise between places like Latin America and the United States.⁵ In certain Latin American countries (e.g. Brazil) you can use the term social enterprise but it has a very narrow meaning - a very top down model, often facilitated by philanthropic corporations and large NGOs⁶. To better situate the idea of social enterprise as conducted through social entrepreneurship, Seelos and Mair (2005) compare traditional entrepreneurship with social entrepreneurship.

[In] studying traditional entrepreneurship, [one] sees the creation of social wealth as a by-product of economic value created by entrepreneurs. In SE [social

⁴ See here for the EMES definition and further information: <http://www.emes.net/index.php?id=203>

⁵ There are exceptions in the US, however. Please refer to the following work for discussions and examples of the exceptions: Young, D. R. (2000). Alternative models of government-nonprofit sector relations: Theoretical and international perspectives. *Nonprofit and voluntary sector quarterly*, 29(1), 149-172. Kerlin, J. A. (2006). Social enterprise in the United States and Europe: Understanding and learning from the differences. *Voluntas: International Journal of Voluntary and Nonprofit Organizations*, 17(3), 246-262. Defourny, J., & Nyssens, M. (2010). Conceptions of social enterprise and social entrepreneurship in Europe and the United States: convergences and divergences. *Journal of social entrepreneurship*, 1(1), 32-53.

⁶ Examples of this top down model, based on economic terms and structural influence, can be seen in micro-finance research conducted by Jurik (2005) and Poster and Salime (2002). This research is not specifically dedicated to SE, but it does provide examples of this model and the influence of certain types of economic structures and ideals on entities.

entrepreneurship], by contrast, social value creation appears to be the primary objective, while economic value creation is often a by-product that allows the organization to achieve sustainability and self-sufficiency (p. 244).

While the idea and definitions of social enterprise and entrepreneurship vary wildly, there is a common thread of a social mission and a reason for the fluidity. Kerlin (2009), in an edited volume discussing a global comparison of social enterprises, writes “a narrow definition of social enterprise would limit not only the kinds of problems and issues it could address but also the kinds of environments where it would be appropriate or even feasible” (p. 2). Moreover, authors have written about the historical trajectory that led to different definitions in different places based on given structures and entities, and the way these definitions meet the needs of the existing environment (Kerlin, 2013; Defourny & Nyssens, 2010).

For the purpose of this research, I define social entrepreneur, social entrepreneurship and social enterprise as follows (Jurik, Leong & Kerlin, personal communication, March 6, 2014):

- Social entrepreneur: The person or group of peoples that start and own the business with the explicit goal of producing positive change for its participants and the broader society.
- Social entrepreneurship: The process of creating a business with the explicit goal of producing positive change for its participants and the broader society.
- Social enterprise: A business with the explicit goal of producing positive change for its participants and the broader society.

In connection with these definitions, Dees and Anderson (2006), through the ‘Social Innovation’ School of Thought, state that social entrepreneurs create change in markets through, “new services, new quality of services, new methods of production, new production factors, new forms of organizations or new markets” (Defourny & Nyssens, 2010, p. 10). In his work, Dees (1998) specifically stresses five points that highlight a social entrepreneur:

Social entrepreneurs play the role of change agents in the social sector, by:

- Adopting a mission to create and sustain social value (not just private value),
- Recognizing and relentlessly pursuing new opportunities to serve that mission,
- Engaging in a process of continuous innovation, adaptation, and learning,
- Acting boldly without being limited by resources currently in hand, and
- Exhibiting heightened accountability to the constituencies served and for the outcomes created. (Dees, 1998, p. 4)

For example, social enterprises may have a social mission that includes a green, eco-friendly focus, a commitment or certification regarding organic, local-food, health initiatives or living wage and business policies that benefit the well-being of the employees. These are just some of the characteristics that may highlight social enterprises. Neither a single definition, nor specific list of principles exists to define social enterprise; there exists a gray area of what is considered a ‘social’ enterprise. There are academic discussions about where the line is drawn between what is and is not considered a social enterprise and it varies based on what country one lives in or what field of academia one reads (Defourny, 2001; Kerlin, 2009). The spectrum ranges from corporate social responsibility (Cornelius et al, 2008), often positioned at one end, while

large-scale businesses, where social mission is the main purpose and impact a large amount of people, exist on the other end (Spear, 2001). One question often asked by researchers in determining whether a business is a social enterprise, is how much of a business is dedicated to profit making versus the social mission (Defourny & Nyssens, 2012). As Grassl (2012) points out there are a wide range of categories where social enterprises must choose the criteria for which their business deals.⁷ For example, Kerlin (2006) demonstrates that what constitutes a social enterprise in the United States varies along a wide continuum.

In U.S. academic circles, social enterprise is understood to include those organizations that fall along a continuum from profit-oriented businesses engaged in socially beneficial activities (corporate philanthropies or corporate social responsibility) to dual-purpose businesses that mediate profit goals with social objectives (hybrids) to nonprofit organizations engaged in mission-supporting commercial activity (social purpose organizations). (Kerlin, 2006, p. 248)

Kerlin (2006) also points out that it is more common in the United States for a social enterprise to have a focus on “revenue generation” in comparison to other countries (p. 248). Social enterprise discussions in other countries often focus on social principles (e.g. the EMES definition of SE¹), whereas United States’ discourse usually highlights social enterprise in light of capitalist views and as for-profit driven entities. Capitalism, however, influences the lives of the women participants more than just in terms of a for-

⁷ For a full list of the categories from varied authors please see Grassl, W. (2012). Business models of social enterprise: A design approach to hybridity. *ACRN Journal of Social Entrepreneurship Perspectives*, 1(1), 37-60.

profit label on their social enterprise. The United States capitalist system structures work as well as social lives. As Kathryn Newman (2009) points out, in a book about the working poor in Harlem,

From the earliest beginnings of the nation, work has been the *sine qua non* of membership in this society. Adults who work are full-fledged citizens in the truest sense of the term - complete participants in the social work that is most highly valued. No other dimension of life, community, family, religion, voluntary organizations - qualifies Americans for this designation of citizen in the same way. (p. 87)

The employed enter a social world in which their identities as mainstream Americans are shaped, structured, and reinforced. The workplace is the main institutional setting in which individuals become part of the collective American enterprise that lies at the heart of our culture: the market. (p. 88)

My research, however, demonstrates that while United States based social entrepreneurship literature talks mostly about the capitalist view, that this study expands this discussion to include social values as regarded by the women participants. The research establishes that United States' social entrepreneurship is not just profit-driven and the lives of these women are not completely structured by capitalism and work⁸. I contribute to the idea of social value in United States social enterprises, where the social entrepreneurs (the study participants) value alternative benefits based on their cultural values as a reason for being part of social entrepreneurship.

⁸ See chapter 8.

Given the United States context, this research recognizes that the social entrepreneurs in this project must make a living and therefore profit is a concern for them. Data in this research demonstrate that the social aspect does not always take precedent in the participants' businesses, but certain social goods, for instance green and health initiatives and client and community well-being, *do* dictate their choices within their business. This study includes these types of businesses as social enterprises, based on the fact that decisions on how to run the business are impacted by the social mission or goal(s) set up by the social entrepreneur. While definitions of social entrepreneurship may vary, the inconsistency is beneficial in certain circumstances. It has allowed for this specific research and its participants to define these concepts in ways that were compatible to the ideas and ventures that these women are involved in and acknowledge the diverse experiences of each woman⁹.

Thus, this research examines the experiences of refugee, asylee and immigrant women as social entrepreneurs in order to understand how an alternative economic paradigm has contributed to economic sustainability during the current economic crisis and in general. While social enterprise is not a complete alternative, it does challenge the purely profit-making and disregard of the social portion of capitalism; it is also an alternative to the way capitalism and the way the state operates. While traditional economists (Boardman & Vining, 1989; Freeman, 1988) split public (government), private and non-profit sectors as distinct and separate realms, Polanyi (1944) argues that they are not separate as the government sets conditions for the existence of the 'free market.' Social enterprise is an example of how the sectors are not rigid and that fluidity

⁹ See chapter 6 for more information.

takes place between them; social enterprise becomes a potential moment of possible transformation against domination and oppression created by capitalism as called for by Iris Marion Young (2011). Gibson-Graham (2006) additionally explore the idea that capitalism as one form is not all hegemonic – there are cracks and fissures that exist. Social enterprise is a potential moment for transformation and a crack in the structure of capitalism as it breaks down the notion of purely for-profit businesses. Polanyi (1944) argues that capitalism is a construction of profit making and the social needs to come back in; social enterprise has the potential to fulfill this need. While at the basis of a social enterprise a person is getting something for something, there is also the inherent attentiveness to social issues and the well-being of people. There is no ideal social enterprise, but there are principles that were previously mentioned that highlight the alternative and positive mark(s) that social enterprise could have in today's economic structure.

CHAPTER 4

THEORY AND METHODOLOGY: INTERSECTIONAL GROUNDED FRAMEWORK

The study of women immigrant, asylee and refugee social entrepreneurs during an economic crisis calls for a framework that will examine the perceptions of the participants while connecting the varied points of data, such as interviews with the women, historical United States immigration policy, the social enterprise online information, and locating the research in the larger context of the financial crisis. Feminist considerations have influenced the way I designed the study and the methods I employ in order to address how the social enterprises affect these women's experiences and strategies to sustain themselves, their families and communities during, and after the 2008 economic crisis. Therefore, I utilized an Intersectional Grounded Framework (IGF) (See Figure 1) that draws upon these multiple methodologies. This combined framework includes two distinct points, each of which will be elaborated in detailed sections below. The first part of IGF is a feminist orientation. Feminism historically has been an eclectic and evolving movement. For the purpose of this research, I define feminism as the ideology and social movements that advocate for equitable social, political, legal and economic rights for women and all peoples¹⁰. I specifically use the feminist theoretical and methodological components of intersectionality, feminist ethics and reflexivity to add a gendered analysis of the research as well as a respect and recognition of the

¹⁰ Note that the use of peoples is intentional. As a part of feminist praxis, Smith (1999) states that, "The final 's' in 'indigenous peoples' has been argued ... [as] the right of peoples to self-determination" (Smith, 1999, p. 7) ... "because it is peoples who are recognized in international law as having the right to self-determination" (Smith, 1999, p. 114). {See also Collins, 2000 regarding self-definition as tied to shifts in feminist theory}.

participant's knowledge while understanding their multiple identities and the influence of power in research relationships. The second part of this research framework is grounded theory. As indicated by Charmaz (1990), grounded theory (GT) provides the researcher with the tools to construct theory from the data by "analyzing the relationships between key categories" instead of "deriv[ing] hypotheses from pre-existing theories, which fundamentally structure both the data collection and analysis toward verification or refutation of these hypotheses" (p. 1162). Furthermore, during the field research, GT allowed me to reflect on the data, create categories as I gathered the information and go back and revise the process of data collection and analysis throughout the study (p. 1163). The framework is designed to recognize issues such as reflexivity and power, which may occur within the research process given the type of study, and in relation to research on women social entrepreneurs.

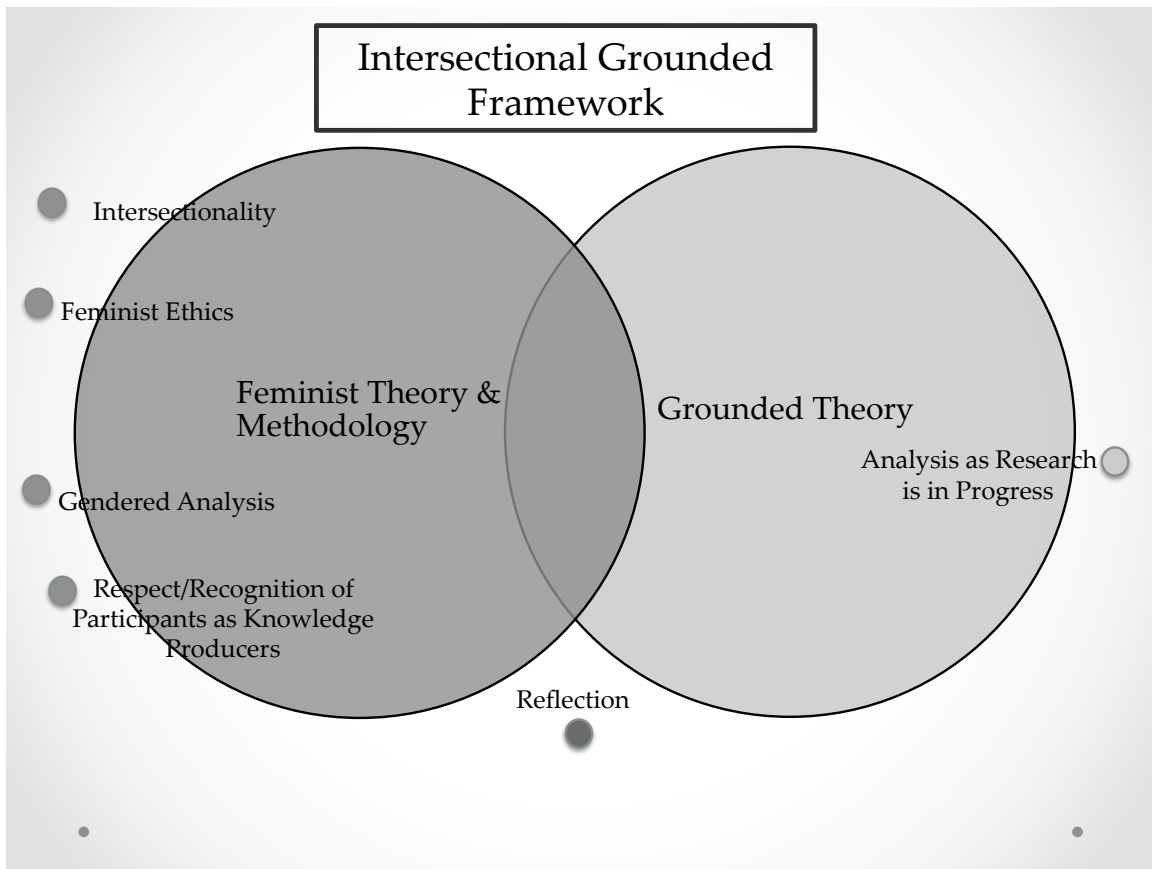


Figure 1. Intersectional Grounded Framework

Feminist Theory and Methodology

This section examines feminist theories and methodologies (FM) as one part of this research framework. It discusses theory as a way to interpret what is happening within the study and why, and reviews different feminist methodologies as informing data collection and interpretation. Feminist epistemology has specific values that inform one's methodology; what is valued (equality for individuals, attention to gender as system of power, self-reflexivity of the researcher) as knowledge thus impacts the process and principles of how a study is conducted (Lyke, 2010; Smith, 1999; Pulido, 1998). For example, the feminist epistemological point in this research study asks, what are the gendered issues within this research; whose values is the research concerned with;

where does the researcher look for answers; and what are the power dynamics that exist within the study? Feminist theory also reminds the researcher to take into account gender issues in the study. One of the key elements of feminism is taking into account the gendered relations, actions and ideas within a scenario (Fonow & Cook, 1991). As I demonstrate in the following section, it is the reflexivity (grounded theory) that allows the researcher to go back and examine the gendered and power relations within the process of the methods used to conduct the study, but it is feminist theory that acknowledges the need for this examination as an important aspect of the study. Thus, feminist theories and feminist methodology allow for an examination of the data and design of the study that grounded theory may not.

Feminist methodology then becomes the application of these ideas; it is the theoretical framing that informs what questions are asked and what methods or tools are employed. Grounded theory, for example, can be feminist in orientation depending on the lenses brought to its application. Thus, this section highlights those feminist theories and feminist methodology related to this framework: feminist ethics (Mayeda, 2005); reflexivity/self-reflection (Fonow & Cook, 1991); respect for the knowledge of participants and their collaboration in the research (Pulido, 2008; Suet-Tang, 2008); and intersectionality (Crenshaw, 1991; Collins, 2000). This section addresses some of the most relevant ideas of feminist theories and methodologies as part of this overall framework.

I prioritize feminist ethics (FE) as a guiding principle in forming my research project. This approach consists of a respect and responsibility towards the study participants and an intention of identifying ways to improve the conditions of their lives

along with accomplishing the research project goals. The existing scholarship about immigrant and refugee women, as well as social enterprise literature, reveals a lack of feminist considerations. For example, Kalena Cortes (2006) in a study on refugees versus economic immigrants, states that, “People choose to immigrate to the United States for a variety of reasons...” (p. 466). In her statement, Cortes displays a lack of attention to detail and respect regarding the individuals being researched; refugees and immigrants do not always choose to migrate – they often are forced to relocate due to war, famine, economic instability and other atrocities or when they do choose to migrate it is often because of the limited options available due to these issues. In reconciling this issue, FM in this framework allows for the “critique of a dominant perspective” (Mayeda, 2005, p. 426) about how research is conducted and the extent to which participants are actively involved in the research. In terms of the women in this study, the emphasis on responsibility allows these women to define the salient issues important to their lives in relation to their social enterprise activities, understands what they value, and does not impose what they should value. Thus, this framework respects the knowledge generated by the women participants themselves.

Another key component of feminist methodology, and a potential issue in this type of research, is self-reflection/reflexivity on the part of the researcher. It allows the researcher to ask questions concerning his/her own values and goals for the research. Self-reflexivity may provide the researcher with “insight into the assumptions about gender relations underlying the conduct of inquiry” and a critical analysis of “the research setting and its participants, including an exploration of the investigator’s reactions to doing the research” (Fonow & Cook, 1991, p. 2). This aspect of the feminist

approach coincides well with grounded theory to move back and forth between the data and the process of the study. Memos that I prepared after interviews and participant observations helped to capture my self-reflections on power relations, and social issues present during the data capturing stage.

Reflexivity not only concerns what happens while conducting research, but also allows the researcher to examine her role in creating the process. This may include understanding the recognition of multiple sources of power and knowledge (Beneria, 1999; Addelson, 1991; Mies, 1991) in obtaining funding (Marshall & Rossman, 2010), in the questions that are asked or who designs the questions and research process (Goodkind, 2006; Pulido, 2008; Suet-Tang, 2008). Self-reflection, as well as grounded theory, encourages asking questions throughout the research process – how do I as a researcher affect the study – what privileged location do I need to acknowledge as a white woman interviewing refugee, asylee and immigrant women of color? FM and intersectionality (IT), as discussed later in this chapter, also include collaboration with participants and position the participants as knowledge creators.

Relatedly, Laura Pulido (2008) expounds upon the questions to ask oneself when exploring the idea of research embedded in commitment to a community, such as: what is the power differential between the university researcher and the participants; how is the research inclusive and respectful of the participants; what is the benefit of the research to both sides? She highlights the fact that this type of research is a collaborative effort based on knowledge from the margins generated by the participants (Pulido, 2008).

Collaborative efforts in research range from having participants as co-researchers to asking participants what questions they think should be included in interviews or focus

groups as they develop (Suet-Tang, 2008); this research framework uses the latter. Thus by implementing reflexivity and privileging¹¹ the voices of the participants, my framework accounts for the power differentials and creates space for the flexibility to reflect on the impact of this power on the research.

The framework for this research also draws on the feminist theory of intersectionality (Collins, 2000; Crenshaw, 1991), which is defined as the multiple and overlapping social relationships that create an identity as well as the methodological use of multiple ways of gathering data (Nash, 2008). It is a framework or theory used to analyze the interconnected relationships that constitute an individual's life. Intersectionality is designed to examine the different dimensions of individual identities and also structures of inequality that inform the ways identities are valued based upon gender, class, race, ethnicity, sexual orientation and other aspects of social location. Social locations are themselves intersectional where participants may identify themselves one way (intersectional identity) and society may identify them in a different manner (structural intersectionality). For instance, while the refugee participants see themselves ethnically (Somali-Bantu, a tribal designation in Somalia) as shown through the focus group discussions about their home-land,¹² in the United States they may not see themselves as women of color, defined as being a woman of non-white or mixed race descent per United States racial classifications. Nevertheless, state structures and systems in the United States include racialized forms of identity; the women refugees' ethnicity is racialized because they are seen as black or African American despite their consent. The

¹¹ It is important to note that even this type of wording, 'privileging', represents an issue of power, which is why the use of reflexivity is used to combat the issues of power and privilege.

¹² See chapter 6 for more detailed information.

structures of inequality (race) inform the ways the identities are valued. Intersectionality advocates not only acknowledging intersecting webs of oppression, but a recognition and respect of the distinct forms of knowledge produced through lived experience (Collins, 2000; Crenshaw, 1991). Lived experience is the entirety of moments and events that overlap to create one's existence, where refugees, asylees and immigrants come across institutional inequalities that are both material and discursive and locate individuals within certain hierarchical relationships. Intersectionality examines how the interlocking dimensions of a person's life affect experience (Brah & Phoenix, 2004). In this research the use of intersectionality does not generalize women's experiences but rather pays specific attention to the location of women's experiences as part of the social enterprises. Thus, intersectionality informs the methodology of the research and allows the researcher to ask questions of "how do we make sense of women's lives or the position of women refugees, asylees and immigrants as social entrepreneurs?" Intersectionality addresses and is open to multiple points of identity and influence while respecting the knowledge of the participants. As Haraway (1991) and many others (Alcoff, 2005; Butler, 1990) have pointed out, identity is fluid and situational and intersectionality as part of this research allows for the negotiation of identity as part of common points of identity such as race and gender, but also as a part of an economic identity. For example,

Bruni et al. (2004) conceptualize how 'doing gender' and 'doing business' are intertwined practices instead of oppositional ones and so go beyond conventional entrepreneurial identities by blurring, crossing and denying the theoretical dichotomy between gender and entrepreneurship. (Essers & Benschop, 2007, p. 50)

As a part of feminism, intersectionality guarantees that the researcher is examining personal identity and structures of inequality as multi-faceted, non-static states. Thus this research design allows for the examination of the problems women encounter in supporting themselves, understanding their strategies for coping and how their social enterprises contribute to these strategies. As has been discussed, each theoretical/methodological framework provides intellectual benefits/contributions to this project; however, each individual framework (FM and GT) contains certain limitations. By combining different aspects of these theories into a larger research framework, I am able to grapple with the limitations of each theory while highlighting that, together, they provide a powerful tool that establishes a forum wherein important knowledge can emerge while respecting the participants.

Grounded Theory

While grounded theory is important to my framework, I only use specific tools from this methodology to supplement feminism. Grounded theory “consists of flexible strategies to guide qualitative data collection, and, particularly, data analysis (Charmaz, 2001, p. 6396). It includes the following:

- (a) simultaneous data collection and analysis, (b) reliance on comparative methods, (c) early development of categories, (d) intermediate analytic writing between coding data and writing the first draft, (e) sampling for developing ideas, (f) delay of the literature review, and (g) a thrust toward developing theory.

(Charmaz, 2001, p. 6396)

As originally constructed, grounded theory tried to be open to unexpected findings, and advanced the idea that research should not have a pre-determined theory or

hypotheses (Glaser & Strauss, 1967). It also tried to understand the perspectives of people/lived experience and to create an avenue of self-reflection (Charmaz, 2003; 2005). Grounded theory's role in the Intersectional Grounded Framework is creating the ability to go back and revise and be reflexive about the research, the people, the interactions, etc. as the research develops. While reflexivity in feminism allows one to be reflexive about power and privilege, grounded theory allows the research to physically go back and forth between data and the research plan and reconfigure the study as needed. Reflexivity in connection with Grounded theory is "the *interpretation of interpretation* and the launching of a critical self-exploration of one's own interpretations of empirical material (including its construction)" ... and is used to "stimulate critical reflection and awareness" of the research process (Alvesson & Sköldbberg, 2009 p. 8). Reflexivity is a way to be aware of assumptions of power, to reflect on interactions between researchers and participants, and acknowledge the existence of different knowledge producers. As seen here, this acknowledgement for the need for reflexivity shows that the use of GT is informed by feminism as a way to continually check whether the research process is respectful to the participants. Moreover, grounded theory allows for strategic flexibility within the research process. For example, in order to capture the lives of the women and the external influences on their lives, a researcher can change or add questions as the research progresses, she can create memos after each interview that analyze the interactions and power dynamics that took place during the interview process and she can code data as she discovers emergent themes that guide the rest of the data gathering process. Grounded theory allows for a conversation to take place between the data, the participants and the analysis (Charmaz, 2005). It permits the data to become dynamic as

it allows for further reflection and inclusion of ideas and points of interest throughout the course of the study.

It is important to understand that grounded theory is not enough on its own for this research project. Dorothy Smith (1987) has critiqued grounded theory as stopping at the everyday world. Her critique relates directly to the idea that researchers have to expand past the lived experience. This research accounts for these issues by recognizing the overlapping and multi-faceted identities of these social entrepreneurial women through intersectionality. Elements of grounded theory, along with feminism, can be used to reflect on the interconnected everyday experiences and the social relation and structural influences on refugee, asylee and immigrant women (Charmaz, 1990). Moreover, tools of feminism and grounded theory allow the researcher to reflect and return to data, and revise the research to include these issues as the research process develops.

Combined and Justified

While there are other methodologies that could be used to conduct this research, this framework specifically provides the tools to answer my research questions. For example, a framework that analyzed immigration policy could be of use for this study, as it would explain the relationships within the lives of women refugees, asylees and immigrants. However, it fails to take into account the influence of external social relations and structures (structural intersectionality) inherent in the third sector that are a part of the identities (identity intersectionality), which are fluid, contradictory and changing, of these women as social entrepreneurs. The use of intersectionality captures this part of the women's complex lives more adequately. Similarly, economic analysis

may look at econometrics, statistical analysis, or rational choices (ex. City deciding cost/benefit of sports complex to boost local economy) to measure outcomes (Somers, 2001). However, this framework allowed me to understand how women *perceive* their involvement in social entrepreneurship are helping (loaning money, children or community programs, safety nets, nutritional food, etc.) them to achieve economic sustainability during the economic crisis and thus I am examining a process, not an outcome. The purpose of traditional economic methodologies, which is measuring quantifiable outcomes, is not to examine different perceptions from refugees, asylees or immigrants or necessarily consider the historical context. Thus, this approach examines the women's experiences and perceptions and the historical data, and addresses their needs by starting with women's views, while economic methodology rarely does this. Thus, Intersectional Grounded Framework links the everyday lives of the women and the external influences through intersectionality while grounded theory allows for the researcher to move between the experiences and data to analyze throughout the process, ensuring respect for the participants as well as the research.

Each methodology and theory serves its own purpose, but the combination of these creates a space and approach for the different ideas to fill the gaps that another leaves open. For example, as an analytic strategy feminist methodologies of intersectionality capture routine everyday experiences and the myriad points of identity. For instance, the Gila Farm Cooperative women refugees came to the United States through the International Rescue Committee and were thus influenced by United States refugee policy. The feminist methodologies of feminist ethics and intersectionality allows for a deeper understanding of how these experiences and state structures influence these

individuals' multiply situated identities, while respecting the voices of the participants. Furthermore, grounded theory permits me to reflect on the data throughout the research process and use FM to consult the participants on the data as co-researchers (Suet-Tang, 2008). The blending of feminism and grounded theory create a space for lived experience, external influences of the third sector, social entrepreneurship and United States policy and reflection as a way to respect the participants.

CHAPTER 5

STUDY POPULATION, METHODS, DATA COLLECTION AND ANALYSIS

Study Population

This study focused on women working in social enterprises, specifically non-white, immigrants, asylees and refugees located in the metropolitan areas of the South Bay and areas of San Diego, California (See Table 1). The state of California is a leader in both acceptance of refugees, asylees and immigrants; from 2012-2014 California received the second highest amount of refugees and as of 2013 it was number one in receiving immigrants (Zong & Batalova, 2015; Office of Refugee Resettlement, 2014). Also, while in general the Bay Area and San Diego, CA are considered affluent areas in the United States, there are pockets in and around these areas that are economically disadvantaged (Bee, 2013; Kyle, 2012; City Data.com, 2009). The process of finding participants took over a year as I was new to the area and had to build relations and make contacts in the communities. I used purposive-convenience sampling (Marshall, 1996) to recruit and interview participants; I contacted former and current staff members, volunteers and organizations that work with and serve social entrepreneurs and immigrant and refugee communities. This included: non-profits; lawyers; ethnic community organizations; churches; entrepreneur centers, enterprise accelerator programs, Universities and their affiliated departments, faculty and staff. The participants were eventually established through contacts at two non-profit organizations. Throughout the dissertation I refer to the non-profits as Non-profit1 and Non-profit2.

In addition to social enterprises, non-profit organizations are a sub-sector in the third sector. I use the term non-profit in this research to refer specifically to those

intermediary non-profit organizations that exist to serve immigrants, asylees and refugees in creating, sustaining and growing social enterprises and to achieve these goals they reinvest a substantial proportion of their profits back into the firm. They often provide advocacy and services (ex. job training; business plan development) for poor and marginalized individuals, have the potential to introduce refugees, asylees and immigrants to economic businesses or work that meet their needs for employment and social integration as seen through the example discussed previously of the Gila Farm Cooperative,¹³ developed conjunctively by refugee farmers and the International Rescue Committee's New Roots Farm Program in Phoenix, AZ. Non-profit1, for instance, aides immigrant and asylee and low-income people in creating businesses with social purposes, while Non-profit2 sponsors refugees as they arrive and continues to support them afterwards. These non-profit service providers¹⁴ are important to recognize as they served as my avenue of access to my study population.

The participants from these non-profit organizations were interviewed and involved in a focus group that I conducted in person. I interviewed seven women and conducted one focus group with five other women. I used this sample size because it has been shown through previous case study research that a smaller size allows a qualitative researcher to gain a deeper and more intimate knowledge of the sample (Yin, 2009; Gerring, 2007). Moreover, Mort and Weerawarden (2007) demonstrate in their summary

¹³ More information regarding the Gila Farm Cooperative can be found here: <http://gilafarm.org/>

¹⁴ For example, the International Rescue Committee, a federally funded organization that aides refugees in relocation, has been in the news for creating a New Roots Farm and Food Security Program that helps to organize refugees into agricultural and marketing cooperatives (IRC, 2013).

of social enterprise literature that it is not uncommon for social entrepreneurship research to be conducted with a small amount of case studies (pp. 224-229).

Respondents were recruited in person, via email and over the phone with a recruitment letter given to them at the initial introduction. Their participation is confidential and was voluntary. While the participants were interviewed, neither their names nor the names of their affiliated organizations are used in the research, only basic demographic information is used to show diversity of the sample population and used in connection with the interview or survey quotes¹⁵. Each participant was also given a letter of information that provided details regarding the study, rights for interviewees and those being surveyed, confidentiality, semi-structured interview process, audio-taping and use of quotes and data for research, teacher education and conference presentations prior to the start of an interview. The organization contact and/or the interpreter and I also discussed this information verbally with all participants, but especially those that were illiterate. The focus group and all but one of the interviews used an interpreter. In recognition of my own social location as a white American woman who was born and raised in Illinois and has lived in Arizona and now California, with an approximate intermediate level of Spanish, I secured Julisa Mandeville, a Mexican-American woman born and raised in Georgia who now resides in California, as an interpreter for six of the seven interviews. For the one focus group with five women of Somali-Bantu ethnicity, Non-profit2 was able to provide me with a gentleman that works with the local ethnic community organization and the women that were being interviewed, as I do not speak

¹⁵ Due to the confidentiality, the Institutional Review Board did not require an informed consent document. Instead, each participant received an information letter about the research project and then verbally agreed to be a part of the study.

their language at all. As such, these guidelines served the sample population, the women involved in the social enterprises.

As discussed, the study consisted of twelve women, seven who were individually interviewed and five who were involved in a focus group. Based on the programs that the women were involved with in each non-profit, or by their own admission, the women in this study are considered low-income. The women ranged from 38 to 56 years in age and came from the following home-countries: Peru; Colombia; Mexico; Nicaragua and Somalia. These demographics mirror findings in a study done by Van Ryzin et. al (2009) regarding the characteristics of social entrepreneurs, where they claim that,

Our results suggest that social entrepreneurs are likely to be female, non-white, younger, and college-educated individuals with some business experience and who live in big cities. Social entrepreneurs also tend to have more social capital, as measured by their activity in clubs and organizations other than work, and they are more likely to be happy, interested in politics, extroverted, giving (to charity”, and liberal ideologically. (p.129)

Additionally, the women in this study who self-identified as immigrant (I7:7¹⁶) had higher levels of education as discussed in chapter nine, whereas the refugees involved in the focus group reported no to limited formal education (F5:5). In terms of Van Ryzin et. al's (2009) measurements of social capital, the women (I7:7; F5:5) also reported to be involved in charitable giving outside of the social missions of their businesses, as well as involved in churches, community organizations, communal living, etc. For example, I observed that participant I.6 was involved in her local church, that church members had

¹⁶ Please note that I = interviewed women and F = focus grouped women. The corresponding numbers indicate each woman interviewed and involved in the focus group.

encouraged her to go into business and that she also volunteered with local food banks and day workers; similarly, participant I.2 also discussed how she, along with other community members, sponsored poor children from her home country by providing them with gifts and other items. Additionally, participant I.7 talked about how she was currently doing communal living with seven other individuals, while the refugee women discussed their involvement with their ethnic community organization. As such, the immigrant, asylee and refugee social entrepreneurs in this study tend to be those with access to resources, for instance social capital and/or education, whereas some immigrants come with no ties to resources (Menjívar, 2000). Overall, the study population in this research reflects demographics of social entrepreneurs in other research (Van Ryzin et al, 2009). The following sections outline each data collection method in detail as well as the way it ties to the specific research questions.

Methods

I used various data collection methods to conduct this research, including: participant observation; semi-structured and in-depth interviews; focus group methodology; an analysis of historical background of refugee and immigrant policy in the United States; online data of the social enterprises and a thematic analysis of these points of data (See Figure 2). Part of this multiple methods approach required ways to gather the numerous points of data to reflect the intricacies of the women's lives. Interdisciplinary methods and analyses involve the use of multiple methods and tools of analysis in research. Using more than one method of data collection and analysis can be difficult. However, despite these inherent difficulties, Evelyn Nakano Glenn (2003) displays how historical analysis together with other methods can help to create a multi-faceted story

that illustrates the fluid identity of people. Glenn reconstructs and analyzes the complex history of the United States from the end of Reconstruction to the start of World War II through a dialectic methodology, where she focuses on three regional areas to explain the previously obscured relationships between the intersection of gender, race and class in forming citizenship and labor practices; the focus on these three areas helps to elucidate the issues that exist in the larger integrated United States system regarding race, class and gender. Similarly, Friedemann-Sanchez (2006) uses a mix of individual and group interviews, and survey and land-owner property records to discuss the bargaining power, independence and financial sustainability women have via their assets based on their work in the cut-flower industry in Colombia. The use of various modes of data collection, as demonstrated by these scholars, allows for flexibility and freedom to facilitate knowledge that might otherwise be silenced. This research strategically integrates these varied types of methods to obtain diverse points of data.

Each kind of data collection method (participant observation; interview; focus group; historical and on-line material) helped access information that other kinds of data collection methods could not. For example, using interviews allowed me to get access to the perceptions of the women's involvement in social entrepreneurship, but it did not provide information on the online data of the social enterprises. Each method and the corresponding analysis were specifically used to get at different points of data in order to create a collective body of knowledge that was analyzed through thematic analysis and therefore helped to aid me in answering my research questions.

Data gathering for my project included multiple parts. I observed some of the women during their work routines or at their businesses (3 interviewees and 5 women

from the focus group) and others at their homes (6 interviewees) as part of participant observations; conducted semi-structured, in-depth interviews¹⁷ with seven women; lead one focus group with five women; provided historical background about the United States' refugee and immigration policy and scoured the internet for online information regarding their social enterprises (7 interviewees and 5 focus group participants). The research was thus a multi-part examination of the women's perceptions of how the social enterprises contributed to economic sustainability for the women, as well as analysis of historical and online documents. The purpose of this study and the methods employed in it were to discover how the women perceive their involvement in the social enterprises has impacted their ability to obtain economic viability during the economic crisis.

¹⁷ The main themes of the interview and focus group questions were as follows: Demographics and Background Information; Life in Home Country/Transition to the United States; Family and Relatives; Home country and the United States comparison; Assistance and Support; 2008 Economic Crisis and Economic/Job/Business – Social Enterprise.

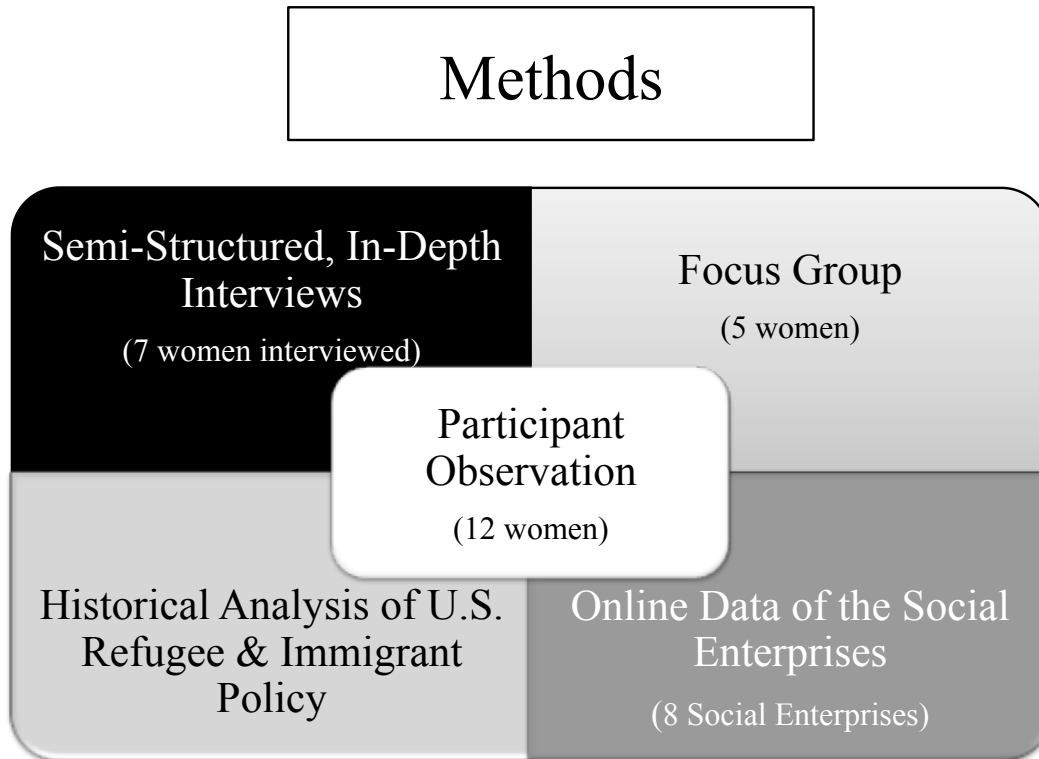


Figure 2. Methods

Historical Analysis

For this research, the women’s knowledge and other data points are situated within a historical and United States specific context, a socio-historic context, and the various data points are linked through intersectionality. As such, intersectionality calls for a historical analysis, which allows for the recognition of the political, economic, social, cultural perspectives and locations in which women are embedded. For example, Portes and Sensenbrenner (1993), in a study about immigrants and economic action, examine the effects of social structures on economic action (“social embeddedness”) (pp. 1320-1321) and highlight the interconnections between people’s lives and external factors.

Thus, I use intersectionality as a way to recognize the multiple factors that constitute the identities of the women involved in social entrepreneurship, and their experiences and perceptions within the larger social context of the United States (DeVault & McCoy, 2006; Crenshaw, 1991).

As part of this, I conducted a historical background analysis of refugees and immigrants in the United States, as well as online information of the social enterprises. The United States' refugee and immigration policy has changed drastically over the nation's lifetime, based on wars, foreign policy, international relations and economic interests. Specific processes of modernity, globalization, and patriarchy together constructed the conditions for certain identities and experiences to emerge at particular moments and places. The Intersectional Grounded approach is key to understanding the convoluted process of how historical policy background impact the women's every day lives. Analyzing historical United States policy is a method used by a researcher to analyze the connotative meanings and underlying content, themes and hidden issues within the sources (Stern, 2006). For the purpose of this study the historical research in this section provides a way of understanding social influence on the participant's perceptions; I use structural intersectionality to identify ways the social structures influence both state and personal identities. The timeline of United States refugee and immigration policy demonstrates the racialized, gendered and classed processes, institutions, community and individual negotiations that have shaped the opportunities and lives of the refugee and immigrant women involved in this study. Using historical archival analysis (Stern, 2006; Fuchs et al., 2001) as a way to understand the constrictions governmental policies place on women refugees and immigrants, moves

past just using people's experiences, as seen in the original grounded theory, while continuing to respect the participants multiple identities as a part of feminism.

Participant Observation

For the purpose of this study, I used participant observation as part of my methods of data collection. Participant observation is used to gain intimate exposure with the participants through interacting and observing what takes place in their environments (Menjívar, 2006; Jacobsen, 2005; Dodson, 1999). For this study, I observed the women during the interviews, the interactions between the women and the staff of the non-profit organizations, as well as documented the interactions between the non-profits and myself as I attempted to recruit participants. The participant observation occurred before and during the interviews with the women, which took place from November, 2013 until April, 2014. Prior to this I also conducted participant observation with the interactions that occurred with the people and organizations that put me in contact with the participants. I started contacting people and organizations in May of 2013 and finished in March of 2014. Part of the method of participant observation was watching and listening to the ways the people interacted in their homes or at their places of business. Whenever possible I recorded notes in real time as a part of the data analysis. I also wrote memos within 24 hours of completing each interview and the focus group and wrote field notes during the process (Emerson, Fretz & Shaw, 2011). I carried a notebook with me for these purposes. Memos are written statements usually done after the observation about what took place and field notes are findings and observations usually taken during the process of participant observation (Emerson, Fretz & Shaw, 2011; Strauss, 1987). Participant observation aided the research in answering all of my questions because it

allowed me to take notice of interactions that helped to explain answers in interviews, the focus group or the online data. Furthermore, it helped in adjusting and guiding the existing interviews based on new information gleaned from the observation portion of the research. Participant observation, including the use of field notes and memos as part of data analysis, for this study served as a way to document interactions, phrases, comments, body language, etc. between individuals in their varied environments and aided in clarifying or creating knowledge to answer my research questions that may not be detectable or present in the other methods used.

Semi-Structured, Open-Ended Interviews

I used semi-structured, open-ended interviews to examine the women's perceptions of their involvement in social entrepreneurship. As discussed previously, the women's lives are a complicated mix of overlapping identities. This method fulfilled the purpose of Intersectional Grounded Framework by providing the researcher with a way to examine the perceptions of the women's views with historical and online data gathered during the research process; in this way I examined many different areas of influence in the women's lives. Those participants who agreed to be interviewed were involved in semi-structured, in-depth interviews that took approximately one and a half to three hours. They were conducted in person (at the location of the participant's choice) in order to accommodate people's availability, were audio-recorded if respondents were willing and an interpreter was used for the focus group and for six out of the seven interviews.

As such, my semi-structured, open-ended interviews started with a list of questions but left room for discussion and ideas of the participants, which is consistent with work done by Charmaz (2005). This method allowed the women to define what the

social enterprise is, their relation to it and their own experiences within it. In relation to this, the idea of social entrepreneurship is often a fluid concept in its field (Teasdale, 2012; Defourny & Nyssens, 2010; Galera & Borzaga, 2009). The predominant non-profit, Non-profit1, that was the source of most of my respondents, has a mission that includes social entrepreneurship. Thus, the women participants from this organization already had some sort of formal experience with these terms and definitions. However, the other organization that I worked with did not use these terms within their organization, but one of the participants used the terms social enterprise/entrepreneurship and entrepreneur during the interview, and in general their business fits the general definition of social enterprise for this research. Thus, interviews shed light on the women's perceptions of terms, the association of those terms with their enterprise and aide in answering research questions one and two. Through the acknowledgement of participants as knowledge producers (feminism) and the ability to reflect on this data throughout the process (grounded theory), the method of semi-structured, open-ended interviews as part of my framework advances my research goals and aides in answering my research questions.

The combination of different methods used in the Intersectional Grounded design can help to figure out whether or not the economic needs of these women (e.g., jobs; basic necessities) are being fulfilled, which assists in answering research question number one. The goal of feminism and grounded theory is to capture the experiences of the women and the strategies they use and their perception of the social enterprises and then combine this with the historical analysis and online data; the use of semi-structured, open-ended interviews is one part of making this possible.

Focus Group

During this research process I conducted one focus group with five women. This method was not originally part of the process, but it offered a good opportunity to allow the women to work together while answering questions so that I did not take any more of their time than necessary. Also, in respect of grounded theory there is supposed to be flexibility built into the plan and so the research could accommodate the needs of the participants. Initially the women were to be interviewed individually, but upon arriving to the farm to interview them they asked if they could work their field (as part of their farming social enterprise) while they were being asked questions. Their proximity to one another made it impossible to ask one of them a question without the others hearing or being involved. Thus, the best method to facilitate asking questions in this setting was a focus group. A focus group is a group interview where participants answer questions in a group setting, dialogue with one another and interact throughout the process. As such, “they [focus groups] do not discriminate against people who cannot read or write and they can encourage participation from people reluctant to be interviewed on their own” and “can help people to explore and clarify their views in ways that would be less easily accessible in a one to one interview” (Kitzinger, 1995, p. 299).

The group of women that I interviewed were non-native English speakers who were also illiterate in their own language; the use of the focus group allowed them to discuss the questions and ideas of the social enterprise back and forth and to remind one another of stories, jokes and anecdotes related to the answers. They were also able to discuss how they defined social enterprise and what social aspects they thought were included in it. Blackburn and Stokes (2000) point out that the use of focus groups in

researching small business owners can lead to “a shift in the power balance from the researcher to the business owners” (p. 44). As such, there were times were the women asked me questions or added in their own ideas. In this setting, all participants were asked all of the questions collectively and the process was coordinated as a group. The focus group took approximately an hour and a half, was recorded and transcribed. This method not only allowed me to gather the women’s perceptions regarding the social enterprises, thus furthering my ability to answer research questions one and two, it also fostered trust between us, and demonstrated respect for their time and the work the women do (feminism).

Data Analysis

As indicated above the main analytical tools used in this research project were field notes (Emerson, Fretz & Shaw, 2011), memos (Strauss, 1987) and thematic analysis (Agar, 1983), along with transcription, and analysis of data. After all of the interviews were conducted they were transcribed and thematically analyzed as part of the data analysis. Moreover, field notes were taken during participant observation, interviews and the focus group, which allowed me to note when problems or ideas about the research arose within the process. Using feminism and grounded theory allowed me to recognize issues of power and return to the research design and change it for future interviews or observations and document it for the designing of future research projects. After each interview I wrote up a memo about the emergent themes I noticed and any thoughts, comments and/or questions I had that contributed to the data provided and the way it was collected. This allowed me to reflect on each interview separately right after it had occurred, but also gave me the ability to revisit it after I had done other interviews as a

way to track the differing or similar themes that surfaced throughout the process. Furthermore, the use of field notes, memos and coding also provided me with the ability to have an inductive approach to my data with the use of thematic analysis. These tools allowed me to examine the data multiple times to find corresponding or conflicting nascent themes.

My plan was to ultimately use the Intersectional Grounded Framework as a means of examining the women's experiences and perceptions within the larger social context, the historical analysis and online data (DeVault & McCoy, 2006). I did this by focusing on and identifying the predominant themes in the experiences and perceptions of my respondents that materialized through the interviews, focus group, participant observation and online information. Thematic "analysis begins with a careful reading of a text [or the points of data] to get a sense of recurrent topics which indicate high-level content areas significant for the speaker(s)" (Agar, 1983, p. 601). Additionally, I assessed emergent themes by coding the written data from the transcribed interviews and the focus group. I initially created transcriptions in word documents from each interview and the focus group. Then, I uploaded the transcriptions into the on-line software Dedoose and read through each transcribed interview and focus group line by line looking for data that coincided with the themes produced earlier through my field notes and memos. At times, new ideas emerged and I added them to the existing themes and sub-themes. Once I had established a thorough list of themes (7) and sub-themes (11) I inputted those into Dedoose. I then went through each transcription again using the tools in Dedoose to code quotes, lines, and excerpts of the written data so that I could easily reference it later when writing the findings. From my coding, Dedoose generated the data into qualitative charts.

As I wrote the dissertation I referenced the following qualitative charts: code-occurrence (how many times a code occurs per each participant/interview), code application (how many excerpts per code per interview) and the 3D code cloud (a visual demonstration of the themes/sub-themes in a word diagram). By using these multiple methods in connection with feminism and grounded theory as a research framework this study examined the perceptions of women working in social enterprises and how that contributed to their ability to survive the economic crisis.

CHAPTER 6

DEFINING SOCIAL ENTREPRENEURSHIP, AND CONTEXTUALIZING SOCIAL ENTREPRENEURS

This chapter is designed to contextualize the social enterprises and social entrepreneurs addressed in this study and examine how the women immigrant, asylee and refugees have defined their businesses as social enterprises. Because in the field of social entrepreneurship, what constitutes a social enterprise is contentious (Kerlin, 2013; Defourny & Nyssens, 2010), I include data and explanations from the women and their affiliated non-profits to help illuminate why these women and businesses have been chosen to be included in this study. This chapter also discusses the context of the participants being social entrepreneurs and how their intersectional identities (both personally and socially constructed) position them in the field of social entrepreneurship in comparison to current research.

Defining Social Enterprise

It is important to recognize why the women and their associated non-profits considered their businesses social enterprises in order to understand how they fit in their economic survival strategies. Non-profit1 defined the six interviewed women's businesses (I.1-6) as social enterprises based on: (1) the organization's commitment to social responsibility in business formation, and (2) their definitions and certifications of businesses with social dimensions. Non-profit1's goals include educating and encouraging low-income (including immigrant, asylee and soon to be refugee) entrepreneurs to include as part of their business plans a commitment to community

development, civic participation, as well as a concern for the environment and healthy and sustainable business practices (Non-profit1.org). Prior to the seventh interview and the focus group, Non-profit2 similarly agreed that, given general definitions of social enterprise (Hulgård, 2010; Defourny & Nyssens, 2010), the refugee women's legal partnership, agricultural social enterprise, as well as the small café and food justice work done by I.7, both fit general definitions of social enterprises¹⁸. In accordance with Teasdale's (2012; 2010) research and other scholars (Nyssens, 2006; Vidal, 2005) one defining point of social entrepreneurship is social inclusion¹⁹; this echoes the ideas discussed by Non-profit1 in terms of civic participation, community involvement and general employment. In general, the businesses may be classified as social enterprises because they are primarily helping these women out of poverty and social exclusion by being employed²⁰. However, it is important to notice that while this may be a widely accepted part of how social enterprise is defined in both scholarly and practitioner terms, the respondents do not highlight employment as part of defining why their businesses were social enterprises.

In an attempt to garner the women's personal experiences and ideas, I asked them if they thought their business was a social enterprise and if so why. All but one (I&F 11;12) of the women thought that their businesses were social enterprises; I.6 explained

¹⁸ Non-profit1 introduced me to interview participants I.1-6. Non-profit2 introduced me to the five women in the focus group, participants F.1-5, as well as individually interviewed participant I.7.

¹⁹ Note that social inclusion and exclusion are discussed in several other parts of this dissertation in greater length and in terms of varied topics: social interaction, political engagement, employment, access to state and other resources (e.g., financial capital), state laws and policies and the embedded social structure of racial, gender and other forms of discrimination in the United States.

²⁰ See chapter three for a deeper discussion of how employment can create social inclusion in the United States.

that she felt hers was not, based on size, lack of employees and an inability to achieve all of the social missions she envisioned, as well as the amount of time she worked on her enterprise. She did, however, admit that she included some social aspects and discussed those and what she hoped to achieve socially in the future. She said,

One of the big things is focusing on the environment or being sustainable, recycling for example. Right now I sometimes get orders for organic arepas [for which Non-profit1 has certified her organic under their certifications and thus considers her a social enterprise]... but again with the recycling, there are still so many disposable things that I'm not there yet. But when I grow my business recycling is one of the things I will do. (I.6)

She also explained that once she transitioned from working part-time to full-time at the business she would instill other social aspects in her business.

[...S]o first and foremost it would be generating employment and helping people in that way. But there is also the cultural piece of being able to share a bit of my, that taste of the arepa with people of different countries. Everyone who has tried it can relate it to something that they have in their cultural. But this would just be my way of bringing it to more people. (I.6)

I.6 currently includes social aspects in her business (the use of organic materials; partial recycling) and as such Non-profit1 considers her business a social enterprise, but despite participant I.6's admission that there are some social aspects to her business and her reluctance to accept it as a legitimate business, the state of California has certified it as a full fledged business. Regardless of all of this, respondent I.6 did agree to be in the study and I have included her given the social components of her 'business', Non-profit1's

consideration of her business as a social enterprise and to demonstrate the fluidity in what is defined as a social enterprise and by whom. Even in businesses that are legally certified and include social aspects, there are questions about what constitutes a social enterprise.

The other participants (11:12) did believe their businesses were social enterprises. For instance, participant I.5 (who has a delivery service shuttling parts, checks and other items for businesses and is starting a second social enterprise to transport children to after school activities) shared some ideas about the social aspects present in her enterprises. She highlighted the following components: “we take care of all of the recycling, minimizing use of gas ... and then the less car pollution because 20 kids are all going on one vehicle instead of separate vehicles” (I.5). Similar to I.6, participant I.5’s business is also a small social enterprise, but she reports that the business’ use of recycling and limiting environmental impact as well as helping families be able to involve their children in extracurricular activities constitutes her businesses as a social enterprise.

Participant I.1 also explained why she thought her business was a social enterprise. Unlike four of the refugee women who have traditional daycare enterprises, participant I.1’s daycare is a social enterprise because as she states, “being a social entrepreneur you can do things that are good for society and general being social good” (I.1). The business is also green certified, a “part of the Michelle Obama, Let’s Move Program” (I.1) and part of a program at Non-profit1 that supports organic, home-gardens and nutritional education where the children help to harvest the produce and then eat it as part of their allocated portion. These certifications, obtained through the help of Non-profit1, along with Participant I.1’s goals, are why she considers herself a social entrepreneur. Additionally, Participant I.2 also has a social entrepreneurial daycare that is

certified and part of Non-profit1's program that provides children with nutritional food harvested from the business' personal garden. Participant I.2 explained that along with organic food, a home-garden and education geared towards children being active, engaged and culturally (Spanish immersion, amongst other cultural activities) aware that her business was a social enterprise based on the following ideas,

This ideas came to be when [my son] was born because as a mother it's so difficult to just leave your child with a complete stranger and you don't know what their customs are, what their habits are, what their nutrition, their diet is, if they have God in their life. You could even say it's a lottery, a random draw who you're leaving your child with. ... This is a social business because... I think that if you are doing something good with your service then parents will be comfortable leaving their kids with you and know that they will be raised with love. I will raise their children with love and I will raise that child well and they will become a good person with the feeling of service to society in their mindset ... So what's my job here. I'm here to teach them Spanish. I'm here to give them lots of love. Because a parent leaves their child with me from 7 in the morning until 5 in the evening. And yes they recognize their mother and father, but they call me mom. So you know they are going to learn from me, my food, my habits, my values. So my job is to seed with love, seed them with values while the same time teaching them Spanish and how to be good people. (I.2)

Participant I.2 defines her business as a social enterprise based partially on the organic and healthy food and active program certifications achieved through Non-profit1, but also

on the values that she is instilling in the children and her hopes for the type of individual they will grow to be.

Other participants also spoke about social aspects and commitment to people that made their businesses social enterprises. When asked if she thought her business was a social enterprise one woman stated, “Definitely because we value people more than profit” (I.7). Another woman discussed her commitment to a specific type of business model to ensure her clients were eating the freshest ingredients possible. “[W]e used the freshest products and we focused on an order-taking business so we didn’t make more than we needed so there wouldn’t be any extra or day old and so every thing was fresh” (I.4). Similar to participant I.4, participant I.3 also included a social aspect to her business model that adhered to respecting all people. “I treat people the same. We are the same” (I.3). And, finally three of the refugee women in the focus group collectively discussed the impact of their farming and produce with their community and how that impact made their business a social enterprise. One woman reported,

...[T]he thing is the business itself is a social entrepreneur. You can see it. Because it brings a lot of attention to different communities. They [the social entrepreneurial women] are getting like a high-five to different communities to different women. They [the other women in the community] say you are doing a great job. This is a great idea. So it involves everybody. So it involves the youth. (F.2)

Three other women explained that,

It [the business] involves the counties. It involves other organizations. It highlights different people. The business itself speaks as a social entrepreneur. It’s

a collective answer from F.1, F.2 and F.4. They say there's a lot of impact. There is a social connection to this business. First of all, the connection I see is selling the product to the farmer's market, to our neighbors at the City... Farmer's Market. ... We are feeling like we are filling a gap that the other market could not fill to be able to sell to the community and back to the farmer's market. There are also other various markets, [the] CSA²¹ [(Community Supported Agriculture)]. And we also sell stuff to the restaurants, local restaurants or where we, or our friends, go eat. So that is another impact. (F.1; F.2; F.4)

Because we feel like we are growing a production. We are organic. We don't use chemicals so that is an impact we are bringing back to the community [too]. (F.4)

Providing and creating organic produce and access to fresh food for their neighbors and community members is an important part of their social enterprise's impact on the community.

For some of the women in this study, the inclusion of a green business that recycles, limits environmental pollution and creates healthy and nurturing environments for children is what constitutes social aspects and a social enterprise. For other women it is the design of their business model and/or a commitment to their clients and community members. Collectively though, the women's social enterprises are included in the spectrum of social enterprises based on their conscious inclusion of social aspects that help create a better world in some form.

²¹ A CSA or Community Supported Agriculture is based on membership where members, usually in more urban areas, provide money up front or throughout the farming season to farmers that are part of the CSA. The farmers use the money for a variety of things such as purchasing seed and growing the crops (water; fertilizer). Then, the community members are provided boxes of a variety of produce, provided by the various farmers involved in the CSA, at certain times during the harvest season.

Context of Being a Social Entrepreneur and Structured Choice

As indicated by the participants, social entrepreneurship plays a significant role in their lives. Within this context, it is important to understand why the women decided on social entrepreneurship as part of their livelihood, the potential impact of this choice, and how such ‘choice’ is not 100 percent their own. ‘Choice’ is impacted by economic hardship, social location and intersectional identities, along with the pressures of a nation-state that has historically had discriminatory economic and social practices. As such, it is necessary to examine the ‘choice’ of being a social entrepreneur.

This section provides a contextualization of the women social entrepreneurs in this study in comparison to the general traits of other social entrepreneurs. I include topics of: urban living, age, time in an area where the enterprise/entrepreneurship is established; social capital; involvement in organizations; gender; race/ethnicity, class, and time commitment of the social enterprise (Levie & Hart, 2011; Van Ryzin et. al, 2009). As minority, low-income women of color, the participants are linked with social entrepreneurship based on their social locations.

I use two specific research studies as focal points for discussing the attributes of a social entrepreneur. The first study was conducted by Levie and Hart (2011), and is based on United Kingdom statistics and done with a GEM survey²². The other, Van Ryzin et. al (2009) is based in the United States but also uses methodology based on the GEM survey. I have chosen to reference these two studies as they both have consulted and used the same methodology. The studies indicate that a social entrepreneur is more likely to be:

²² For information regarding the GEM survey please see: Levie, J., & Hart, M. (2011). Business and social entrepreneurs in the UK: Gender, context and commitment. *International Journal of Gender and Entrepreneurship*, 3(3), 200-217.

female; younger to slightly middle age, have some level of higher education (usually a degree); healthy (explanation on what this exactly meant was vague); reside in a city; have access to social capital; be involved in clubs, organizations, churches, etc. and have lived in the area for an extended period of time (10+ years)²³. There is one area where these two particular studies have contrasting data. Van Ryzin et. al (2009) (United States based study) states that, “non-whites are more likely to be social entrepreneurs” (p. 136), while Levie and Hart (2011) (United Kingdom based study) state, “Contrary to expectations, the model suggests that the odds of an ethnic minority individual in the sample being a social entrepreneur rather than a business entrepreneur are almost three times lower than the odds for a white individual” (p. 211); Levie and Hart (2011) base this on a lack of resources in the lowest income communities.

Context: Urban Living Area; Age; Time In Area; Social Capital and Involvement In Community

As such, the women in this study fall into many of these categories. For instance, the twelve women all live in urban areas. They also range in age from 35 to 56 (majority are 35-45), where all but one of them fit into the two most common age brackets for social entrepreneurs determined by Levie and Hart (2011). All but one woman has lived in her respective local area for ten or more years (1989 at the earliest and 2008 at the latest), and the one that has not has lived in her community for seven years. Levie and Hart (2011) explain that “one would not expect social or business entrepreneurs to be very recent arrivals to an area; they might need time to identify social needs and develop networks and the confidence to create initiatives in a new community.” (p. 205).

²³ While I briefly discuss education and access to social capital here to place the women in context of general social entrepreneurship traits, I go into greater detail about how both of these ideas influence their path to social entrepreneurship in chapter eight.

Participant I.4 specifically discussed how it took her and her family time to start the social enterprise and to learn about her community:

We had come here with that idea [food related business] because we had just come from having that business. But we kept pushing it back because we had to learn the language. We needed to get used to the way things are done here. We needed to get used to what the tastes are here. But then that hit [the economic crisis] and so we were back to the idea of the food business. We have been waiting. We have been putting together all of the puzzle pieces and everything has started to fall into place with the help of [Non-profit1].

The participants have had the requisite amount of time to acclimate to the United States, the local area and develop networks in their community. Van Ryzin et al's (2009) work also explains that being involved in clubs and organizations is a main indicator of identifying a social entrepreneur. Based on reports by the respondents, some have strong affiliations with their ethnic community organization (F.1-5), and others were connected to community charity organizations (I.5; I.6) and a church (I.6). All but one of the women (participant I.7 had worked with Non-profit2 informally before the interview) was connected to one of the two non-profits that I worked with to gather participants. For instance, participant I.5 reported that,

Some of the things I do are because they are personal choices. They are not necessarily part of the business. But the business helps me do them. There are things like... I can help sponsor an international child through an organization... we help adopt some kids in Peru with three organizations. There is one that many of my community of Colombian friends, we send gifts to kids in Colombia. We

sponsor two kids from my son's former soccer league. I'm part of three organizations to help kids, two in Colombia and one in Peru. (I.5)

Participant I.5 has only been in the United States for seven years instead of the usual ten years indicated in the Levie and Hart (2011) research but still, she is a social entrepreneur, tied to her community and involved in volunteering and giving back to her community.

Other women participants were also involved in their community. Participant I.6 volunteers and sells the arepas from her social enterprise at church (among other places). She reported that,

[S]he volunteers to deliver meals to the day-laborers at Home-Depot or Orchard Supply. She just adopted a group of home-less people because they told her about it. She's always getting, through her non-profit that she volunteers with, they go and get bread from Panera and Safeway and give it to soup kitchens one day a week. And she gets her daughters involved in delivering things... (I.6)

Participant I.7 discussed doing food justice demonstrations with youth in her local community to teach health and nutrition in cooking. Additionally, the refugee women collectively banded together with their ethnic community organization and Non-profit² to start their agricultural social enterprise. These participants volunteer or are in some way involved in their communities. This reflects both studies' evidence that women who are more involved in their communities via volunteering or belonging to clubs and organizations are more likely to be social entrepreneurs.

Also, the women's connections to the non-profits, volunteering, church, the ethnic and other organizations has created networks and social capital for them that they can

potentially use for their social enterprise; this demonstrates another characteristic of social entrepreneurs generated from the existing research and demonstrates the intersections of those social locations. “Social capital is the single strongest predictor of a social entrepreneur in our analysis, suggesting that social entrepreneurs rely on their connections and networks in the community to carry out their mission” (Van Ryzin et. al, 2009, p. 138). This can be seen through Non-profit2’s involvement in helping the refugee women to find land and clients or Non-profit1 aiding the immigrant women with business resources (marketing, web design, etc.). The traits of age, time in area, living in an urban area, involvement in organizations and having or being able to have social capital, as suggested by Levie and Hart (2011) and Van Ryzin et. al (2009) are exhibited by the majority of the women in this study. The women’s social locations collude to influence their ‘choice’ in involvement of social entrepreneurship, with or without their acknowledgement.

Context: Gender

Another characteristic of social entrepreneurs, that includes all of the participants in this study, is gender, as they all self identify as women (12:12). Notwithstanding this fact, the participants spoke very little about social entrepreneurship in relation to their gender during the individual interviews and the focus group. Despite the absence of ‘gendered’ talk within the interviews, it is important to recognize the presence of gender discrimination in the United States’ economic system; gender as an unspoken identity influences the ‘choices’ that the women participants make regarding their economic security and survival because while gender is unspoken for the women it is a perceived identity for the state. The women’s ‘choice’ of being a social entrepreneur is often

structured by state and social systems (e.g., sexism) and is not always free from external constraints.

For instance, limitations in the traditional market exist because of “the social construction of gender in the workplace,” where “gender in the justice workplace [is] an ongoing social construction ... interwoven with... dimensions of social relations” (Martin and Jurik, 2007 p. 31). This includes Joan Acker’s (1992) concept of gendered institutions, the idea that “gender is present in the processes, practices, images and ideologies, and distributions of power in the various sectors of social life” (p. 567). Gender socially constructs work and thus dictates the ‘choices’ available for women, including whether or not to include social entrepreneurship as part of their economic survival. Gender is thus a social factor that may not surface in the women’s discussions of their own intersectional identities, but is none-the-less present in structural inequalities and therefore influences their decisions. For instance, women do make choices regarding where and what kind of work they do, however, these choices, and thus their occupational opportunities are influenced by the way men have historically organized society and institutions along gender lines with an absence of women’s input (structural intersectionality) (Acker, 1992, p. 567). Organizations are gendered; as such it is necessary to “go beyond gender as category, social role, or identity in order to understand how gender differentiation and women’s disadvantage are produced” (p. 566). While Acker points out the organizational level impact, Kelly’s (1991) gendered economy theory is also present as it examines a larger perspective of state law, policy, etc. influence on women’s intersectional identities and the way those state structures influence the values of those identities. For example, not until 1964 did the Civil Rights

Act in the United States protect women from job discrimination²⁴; long-standing beliefs of men controlling women were reinforced by laws based on a “patriarchal, nuclear family” (p. 3; 9; 11). Moreover, the “doing gender” (West & Zimmerman, 1987) framework, which explains that gender is not static and is accomplished through daily interactions (Martin & Jurik, 2007), explains that the historically gendered state labor policies and practices implemented through work organizations influence women’s interactions with work and over time generate gendered work places.

Furthermore, there are also cultural and organizational structures and attitudes that make invisible or devalue women and their work leading to reduction of women’s pay (Padavic & Reskin, 2002, p. 11) and access to other opportunities. For example, Mies (1998) points out that the expectations of gender structure in certain jobs and companies²⁵ shapes the opportunities women receive. As such, types of formal employment segregate women and structure pay and benefits differently (e.g., Wall Street vs. Paid Care Work) (Roth, 2006; Mendez-Luck, Kennedy & Wallace, 2008) or at times force them into the informal sector (Menjívar, 2000) or to create their own jobs (Valdez, 2011), like social enterprises.

As a social factor, gender plays a large role in the women’s economic realities. Gender discrimination and gendered jobs are prevalent in the United States. For instance, one refugee woman (F.4), when she first arrived in the United States, was connected with a traditional housekeeping job, customarily considered a female gendered job that was

²⁴ See Supreme Court case *Bradwell v. Illinois* for more information regarding gendered ideology that permeated the early United States (Kelly, 1991, p. 9).

²⁵ For instance, the idea of Asian women and women in general with “nimble fingers” and docile and demure attitudes shapes how things are organized (Mies, 1998).

low-wage, hourly work. Despite women's increasing presence in the workforce since the 1960s, women's wages have remained lower than that of their male counterparts, and they still dominate lower-paid fields such as care-work, yet dual-income families and single-mother households rely heavily on women's wages to create financial stability (Lyonette & Crompton, 2006). For example, when at first, it was difficult for the refugee women to find traditional jobs, the ethnic community and Non-profit² came up with a traditionally gendered job for the women, caregiving.

But what we did – Somali Bantu [(the community)], what we did, we found out that our mother, our elders can't find a job. It's hard for them. So what we did, we tried to come up with this child-care business. ... So we were able to start our own childcare. (F.1 & F.4)

The childcare business does help to solve the limited traditional job opportunities for refugee women, but it is based on the idea of gendered jobs and women as caregivers. While not necessarily intentional, this gender ideology of work placement potentially limits the types of jobs that the women may work in the future.

Gender does not take place in a vacuum; there are constant pressures of society and how gender structures interact in a given context (Messerschmidt, 2004; Martin & Jurik, 2007, p. 33). It is not only the gendered identities perceived/or not perceived by the participants that play a role in the women's lives; it is also gender as a social factor and a perceived reality of state and social systems. Both gender discrimination in traditional jobs and traditional entrepreneurship can constitute a push into social entrepreneurship. For this group of participants, the role of gender is significant in regards to social entrepreneurship, as research indicates that the female gender has a higher tendency to be

social entrepreneurs than the male gender (Teasdale et. al, 2011; Levie & Hart, 2011; Van Ryzin et. al, 2009). According to Harding (2004) “women are far more likely to be social entrepreneurs than mainstream entrepreneurs” (p. 42). Levie and Hart (2011) also explain the phenomenon of women more likely to be social entrepreneurs based on time and social commitments. “Social entrepreneurs are much more likely to put in fewer hours” than business entrepreneurs (p. 212). Whereas “men are more likely to put more time commitment than women into business ventures, while women are more likely to put more time commitment than men into social ventures” (p. 213). The Levie and Hart (2011) study does not go into detail about the potential causes for women to put less time into an enterprise, but for the women in this study, one explanation may be that they have multiple income streams and must divide their time in order to fulfill their income needs. Furthermore, Teasdale et. al (2011) points out, social entrepreneurship has the potential to be more accessible to women as compared to traditional entrepreneurship, however the types of returns the former offers can be limited.

While a growth in social entrepreneurship may lead to increased employment and management opportunities for women, the literature suggests such opportunities would be of a lower status: over-represented in caring sub-sectors, in non-management positions, and in smaller organizations, and that women would be lower paid than men in similar roles. (Teasdale, 2011, p.13)

The participants in this study reflect these findings. All of the women have small social enterprises and are embedded in the United States economic market. The majority of the immigrant and asylee women (I 6:7) have social enterprises in occupations that are more

traditionally female gendered, catering and/or other food businesses, a small café, childcare, and cosmetology.

Additionally, while these women, in theory, could have chosen to pursue traditional entrepreneurship, they chose to include social missions in their enterprises. This may reflect Joan Acker's (1992) concept of gendered institutions, or the idea that "gender is present in the processes, practices, images and ideologies, and distributions of power in the various sectors of social life" (p. 567). While women do make choices regarding where they work and what kind of work they do, these choices, and thus their work opportunities, are influenced by the way society and institutions have historically been organized around male workers (i.e. along gendered lines) with an absence of women's input (p. 567).

Taking this into account allows us to conjecture that the gender discrimination present in traditional jobs and traditional entrepreneurship, etc. can function as a 'push' into social entrepreneurship—and in the case of six of the women in this study, gendered social enterprises. The 'push' may be due to lack of job access in traditional markets (see I.7's downsizing situation discussed earlier in this chapter) whereas the 'pull' may be due to the segregation of jobs by gender where state laws and policies create gender discrimination, as well as the idea of traditional gender roles, facilitating access to social entrepreneurship for women (Jurik, 1998). Valdez (2011) points out, "[s]tructural inequality that is founded on gender and racial hierarchies, for example, has consistently resulted in unequal access to education, property ownership, and employment across gender and racial classifications" (p. 67). The push and pull factors (Jurik, 1998) associated with social entrepreneurship and women are complicated; they are influenced

by structural inequalities that intertwine with women's social locations and influence the many facets of their life.

As an additional tie to gender, scholars Levie and Hart (2011) also discuss women's commitment to community as a predictor of social entrepreneurship. These scholars state,

While the concepts of volunteering and social entrepreneurship only partially overlap there is emerging evidence to demonstrate that women are more likely than men to make deep commitments to address local needs by engaging in social entrepreneurial activities and this adds to the growing literature on gender-based theories of community engagement. (p. 214)

As stated previously, many of the women are heavily involved in their communities and community organizations. Accordingly, their social enterprises often address local needs or engage local community members.

Nevertheless, in a review of United State's literature on social entrepreneurship, Teasdale et. al (2011) caution that,

while a growth in social entrepreneurship may lead to increased employment and management opportunities for women, the literature suggests such opportunities would be of a lower status: over- represented in caring sub-sectors, in non-management positions, and in smaller organisations, and that women would be lower paid than men in similar roles. (p. 13)

Social entrepreneurship may be a place where women are more prevalent than men and where they can create solutions for community issues via business. Evidence suggests, however, that issues of gendered work and a continuation of lower status work and pay

similar to traditional jobs and enterprises accompany these positives (Teasdale et. al, 2011). Gender as a social factor thus intertwines with the other social entrepreneurial traits to influence the viability of the participants and their social enterprises. The social enterprises in this study include two daycares, a salon, three food related businesses (catering, small restaurant, a café and food demonstrations), agriculture, a business delivery service and a child transportation service. While the women may ‘choose’ to be social entrepreneurs, it is of note that some of the businesses, specifically those dealing with care work (daycares, salon and child transportation service) are categorized as female gendered jobs and therefore may influence their overall income based on Teasdale et. al’s (2011) argument. Additionally, the ideologies of women’s work as less, a result of it having been historically unpaid care work and thus anyone could perform it, circulates and becomes functional based on who gets valued more and what jobs pay more. The historical ideologies of women and work impact the way jobs and work is structured and results in negative material opportunities, thus, female gender, as both a social factor and a common trait for social enterprise, can influence the ‘choice’ of the women to pursue such enterprise as a part of their economic survival.

Context: Race and Ethnicity

One area where the Levi and Hart and Van Ryzin studies differ is in the ethnicity/race traits of social entrepreneurs. Similar to gender, the participants did not discuss race or ethnicity explicitly in regards to social entrepreneurship during the interviews or focus group. Never the less, systems locate individuals based on social and structural factors. For instance, the state has structural factors that limit opportunities based on multiple elements in the United States (race, gender, loans). These components

play major roles in impacting the lives of these women. The women in this study originally came to United States from the following countries: Peru; Columbia; Nicaragua (moved to Costa Rica at age 14 but considers Nicaragua her home country); Mexico and Somalia and are considered immigrant, asylee and refugee women of color by the state. However, not all women immigrants will identify as women of color. For example, some of the women participants see themselves ethnically in their homeland; when discussing her home country, one refugee woman specifically highlighted tribal affiliation.

[W]hen the Civil War broke out the Somali Bantu became the target. ... each tribe wants to ... fight and if they lose they come and want to finish their anger on the Somali Bantu. The most people that faced the pain and torture [were] the Somali Bantu. (F.1)

As previously stated, women of color are those who were born with non-white or mixed descent background according to United States racial classifications. The refugees talk about their personal identities in the focus group in terms of being refugees and from their ethnic tribe (Somali Bantu), but not in terms of race (African American or black as dictated by state systems). The other women participants self-identified as Peruvian, Colombian, etc., while also categorizing themselves as Latina and immigrant or asylee; despite the participants own self-identifications, given state structural systems the women will still be identified as women of color in some social contexts as state structures influence their identities based on structural inequalities. For this study, the idea of race/ethnicity is more about structural conditions (structural intersectionality) rather than how one identifies oneself (identity intersectionality); it is how systems locate individuals

based on social factors and thus it is important to remember that the discussion of race/ethnicity is highly structural in this study.

In their research, Levie and Hart (2011) (United Kingdom) state that people are less likely to be social entrepreneurs (than business entrepreneurs) if they are an ethnic minority. Van Ryzin et. al (2009) (United States) contrastingly provide evidence that non-whites are more likely to be social entrepreneurs. Despite the conflict between the studies, Van Ryzin suggests “Perhaps social entrepreneurs are motivated to some extent by their own life experiences or historical awareness of social injustice and inequality. It also may be that the voluntary sector and nonprofit organizations provide more leadership and innovation opportunities to women and minorities” (p. 138). Participant I.4 briefly discussed a previous experience and knowledge regarding an economic crisis in Colombia and how it impacted her ability to withstand the 2008 economic crisis. “You know I came here [the United States] and people were down and I didn’t even flinch. If I could survive the crisis in Colombia, the same thing, I knew it and so I wasn’t deterred by it” (I.4). While the studies differ in their assessment of whether or not minorities are more likely to be social entrepreneurs, participant I.4’s comments do verify that there is some validation to Van Ryzin’s speculation of life experience of hardship motivating a person, in this case motivating a woman to withstand yet another economic crisis. Future research will need to flesh out the issue of race, ethnicity, structured choice and context of being a social entrepreneur.

Despite limited research regarding race, ethnicity and social entrepreneurship, there are evident general issues that race and ethnicity create for women of color in the United States. For instance, the women of color in a capitalist economic system are at

higher risk of being subject to poverty, low-wage work, lay-offs, lack of benefits and overall job insecurity (Reich, 2015). They are also negatively impacted by the economic crisis and problems that plague the market based on the socially constructed ideals of their race, gender and ethnicity, among other areas by the state. It is necessary to understand the respondents' adversities within the context of a society that allows racism and sexism to impact its economic system as all of the participants in this study are considered women of color by the state (7 Latinas; 5 Somali Bantu) and consider themselves immigrants, asylees or refugees, amongst other personal identifications.

In the United States, women of color are at a greater disadvantage in the labor market based on their overlapping and intersectional social locations of gender, race and for these participants ethnicity as well (Oliver & Shapiro, 2006; Alcoff, 2005; Abramovitz, 1996). In general, women of color make less than their white counterparts (United States Census, 2010) and deal with issues such as greater reliance on women as heads of households, greater family reliance on their wages and racist and sexist hiring and promotional practices (Bollinger & Hagstrom, 2011; Valdez, 2011; Bertrand & Mullainathan, 2003). According to the United States Department of Labor Women's Bureau (2014), women's income contribution to the family household has increased from 27 percent in 1970 to 38 percent in 2010 (an almost 10 percent increase). And, due to the 2008 economic crisis, "women have increasingly become the primary breadwinners for their families" (p. 2) placing larger financial strains on them and potentially more economic barriers as they shoulder a greater economic burden. For example, in addition to helping her partner with their social enterprise delivery service, Participant I.5, to provide financial stability and benefits to her family, continues to work at her part-time

traditional job teaching Spanish to children at an after school program. While she is not the sole income earner in her household, both her partial income and benefits are imperative to her family's economic survival. Participant I.5 fulfills multiple roles in her family; mother, wife, holder of multiple jobs and the person who allows the family to have benefits. As an immigrant woman of color, labeled as such by the state, her job possibilities are limited based on the United State's limited acceptance of her foreign education, her limited English proficiency and racial and gender stigmas, requiring her to work multiple jobs for economic security for her family.

Additionally, as women of color, the likelihood of being head of household in 2011 was significantly higher than their white counterparts (Black 45 percent; Hispanic 25%; White 16 percent) (U.S. Department of Labor, 2014). Furthermore, while women's unemployment between 2007-2009, during the economic crisis, was lower than men's, "[d]uring the recovery,... more men than women were employed in fast-growing sectors, such as manufacturing and professional and business services, while more women were employed in government, which lost over 700,000 jobs between June 2009 and December 2012" (U.S. Department of Labor Women's Bureau, 2014, p. 3; Papademetriou & Terrazas, 2009). It is important to recognize these trends in labor for women of color because while not all of the participants in this study experienced all of these issues, they hold jobs in a system that is inherently racist and sexist and results in greater labor insecurities for women of color.

For instance, when presented with a question about 'problems getting jobs or benefits during or because of the financial crisis,' one of the women in the focus group said that generally they were not really aware of the crisis but that they did have

difficulties finding employment in the United States. One woman (F.4) gave an example of how she had been employed in housekeeping with a fellow participant, but that,

[S]he tried to do a job and she ended up ... in the elevator and she started crying so from that time she didn't want to go to the job. So they say it's hard for them to find a job automatically. ... But what we [the Somali Bantu community organization and members] did – Somali Bantu, what we did ... we found out that our mothers, our elders can't find a job. It's hard for them. So what we did we tried to come up with this child-care business. We all know we have children. And grandchildren so they will take care of our children and maintain our culture and kids will be able to learn the language and preserve the tradition. So we were able to start our own childcare and our own business. Before we start the farming [the social enterprise]. That gives them their job. ... A lot of the mama's are daycare providers because we as the community of Somali Bantu say how can we help them. Because they really do want to work but it's hard for them to go and work for some other place. (F.4 & F.1)

Four of the five refugee women currently have traditional daycares where they provide childcare for their local community. "...[W]e have childcare. We are working. We have income from that business [the traditional daycare]" (F.1). However, these traditional daycares were the result of problems in finding jobs and keeping jobs; along with race and gender, their limited English and work skills and knowledge of the United States' economic and social systems also restricted their occupational possibilities. As one woman stated in the focus group, "How can you have a job because we don't speak English?" (F.1). For refugee and immigrant women of color, ethnicity, time in country

(which allows for cultural adjustment) as well as race and gender create problems in accessing the labor market (Portes & Rumbaut, 2006; Kibria, 1994; 1990). Moreover, when refugee and immigrant women do access the labor market, they are more likely to do so in lower paying jobs that ultimately limit their social mobility (Valdez, 2011; Menjívar, 2000), such as the housekeeping jobs previously held by two of the refugee women (F.1; F.4) or the house keeping service in which two of the immigrant women (I.1; I.2) interviewed had previously been involved.

Furthermore, during hard economic times, employers often ‘cherry pick’ the ‘best’ candidates for jobs, meaning that immigrant and refugee women of color who must deal with racism and sexism in the economic system must also deal with their potential lack of skills, language and cultural issues, etc. when looking for a job. As participant F.4 discussed earlier, “How can you have a job because we don’t speak English?” For this woman, language and cultural issues created problems for her in finding and keeping a traditional job.

While many of the women in my study held traditional jobs in higher-paying fields, including finance, teaching, graphic design, a child court advocate, and traditional day care provider, as women of color, they are susceptible to issues of worker rights, unemployment and an unequal, racist, stratified economic system that is specifically hard on women of color. Insecurities exist as a macro issue present in the United States’ capitalist economic system, but the women interviewed in this study have insecurities based on their intersectional identities and micro-level experiences as well. As seen through the few examples from both the refugee and immigrant women, working within the capitalist system means that they are susceptible to economic instability (Seguino,

2010; Calhoun & Derluigian, 2011; Chang, 2010). While there was little reference to how race impacted their lives, the participants' existence in a racist economic structure means unspoken issues based on intersectional social location.

Context: Class

As low-income women, the immediate need for financial sustainability also influences these women's economic decisions to include social entrepreneurship as part of their economic survival. For example, the woman running a business delivery service (I.5) discussed that while both of her social enterprises include social aspects, it was also necessary to turn a profit so that she could provide for her family.

It's very different to be ... a social entrepreneur, to be involved in social entrepreneurship. It's much more beautiful. It's much more personal, but it's necessary. We have to do it otherwise things won't change. ... I am a person who has to be grounded and responsible and who has to earn a living. So the social entrepreneur helps me make a living, but you can still help others and be a caretaker of the environment without not having any revenue. So if you are a social entrepreneur you may not have all of the revenues you expected but you can still make a living and feel good about what you are doing. (I.5)

Here, the participant is demonstrating that as discussed earlier in the literature review section (Kerlin, 2009) her United States based social enterprise, like many other United States social enterprises, has both a for-profit side and a social mission. This means that the women are often "willing to accept a lower, but nevertheless satisfactory economic return on their efforts in order to combine the necessary economic goal with other important social goals" (Pestoff, 2000, p. 44). For this participant, the combination entails

creating a revenue source while having a green delivery business and filling a social need for parents and children.

Another woman also explained how she recognized the mismatch between the need to bring in revenue, the inclusion of a social goal in her social enterprise and the way success is measured in the capitalist system,

Our goal is to improve the quality, not the quantity so that's different than a traditional business too. The negatives, well the system is set up that success is defined in a way that is based on capital in the mainstream. So we understand we are never going to be rich doing social work. (I.7)

Overall, the women in this study understood that there was a balance and sometimes a sacrifice in creating profit to sustain their income needs and including a social goal(s) as part of their social enterprise. Even with this understanding, they still chose to include social entrepreneurship as part of their overall survival strategy. Authors such as Arthur, Keenoy, Scott-Cato and Smith (2006) recognize that combining the concepts of profit and a social mission have been difficult given the lack of legal, financial and structural support within the economic system that would help legitimize the notion of social enterprise. Other authors have warned that a social enterprise that includes profit as a large portion of the business is a push towards a more traditional business-like model, which may include some of the same issues that exist in traditional enterprises (Dart, 2004). Regardless, as part of their survival strategy they have chosen to include social values in their businesses, defined here as social entrepreneurship. These choices, however, have been ultimately influenced by their need for financial security as low-income women.

The women have dreams and exercise creativity and an adherence to supporting social values through their social enterprises. However, using social enterprise as a main source of income is not sustainable for all of them, and even when it is, some of them still use other sources of supplemental income as a financial safety net. The women recognize the issue of sustainability in their social enterprises, yet still include it as part of their income; this recognition and commitment does not fit with traditional business models. For example, two of the participant's social enterprises are daycares that focus on being green and having nutritional, organic produce from a home-garden and an active and educational plan for the children. The social enterprise is the main source of income for both of the women's families according to their interviews. As a financial safety net, however, I.1 and her husband still do the traditional part-time job of apartment management. Respondent I.2 and her husband also own a traditional cleaning management service as well. Comparable to the self-employed homemaker research conducted by Jurik (1998), even when women choose to do home-work or in this case choose to have a social enterprise in order to "get away from the constraints of traditional work" (p. 17), they still end up tied to the constrictions of traditional jobs based on financial need. It is necessary to recognize the dichotomy of financial need as a low-income woman, and the want to include a social component in their enterprise and provide a good working environment.

Despite some of the drawbacks to social enterprise, there is an advantage to social entrepreneurship based on the "trust between [the social enterprise] staff and consumers" according to Pestoff (2000, p. 44). While the monetary value may be lower than for-profit, as recognized by participant I.2's previous comment, or the women may feel the

need to have part-time jobs or supplemental income as a safety net, they positively generate trust with their clients through their social enterprises, “since they have more than one goal, including one or more clearly identifiable social goals” (Pestoff, 2000, p. 44). As such, this is a competitive advantage in the market; in an attempt to fulfill these multiple goals of providing a service/product and fulfilling a social goal(s), the social entrepreneurs are also “clearly indicating a policy of not exploiting the information asymmetries related to their services/products for their own personal and private benefit” (Pestoff, 2000, p. 44). In turn they create trust between themselves and their clients and have a competitive market advantage, making social entrepreneurship a viable part of their survival strategy.

Social enterprise is not a panacea for all the problems in the current economic system as it is directly linked to capitalism and the state. Nor does it solve the entirety of tribulations that immigrant, asylee, refugees and marginalized women experience. It does, however, have the potential to

reduce their dependency on the state as workers and consumers, while augmenting their influence in both these areas at the same time. Women gain greater control over their jobs and/or the services provided through their greater participation and influence in the decision-making process of social enterprises. (Pestoff, 2000)

As indicated by the study participants, social entrepreneurship allows them to articulate their values even if they are not mainstream, and to see that business may not be fully about profit but about building community and providing services. And, it plays a key role in the way they survive financially, as discussed in the following chapter.

CHAPTER 7

INCOME PACKAGING

The purpose of this dissertation is to examine how women refugees, asylees and immigrants' perceptions of social entrepreneurship contribute to their economic survival strategies and their self-efficacy, both in the 2008 economic crisis and in general. This chapter focuses on how these women are surviving economically through the strategy of income packaging, with social enterprise as part of that approach. Future chapters will discuss how their values and histories impact their survival, as their survival is greater than economic as outlined in chapters eight and nine. Income packaging is the creation of a person or a households' income by piecing together monetary resources from several sources. This approach may include: working traditional jobs, relying on income from multiple jobs and income earners, receiving state and non-profit aid and being social entrepreneurs. While these women can be considered 'successful' considering that they all are currently living in houses or apartments and feeding themselves and their families, their income packaging tactics have inherent problems. These problems stem from issues existing between their life situations, for example the struggle to find jobs or leverage their foreign education, and the structure of the United States economic system. In each section I start by breaking down the data for each income packaging tactic and then discuss and assess their significance.

Traditional Jobs

The first income packaging strategy that appeared in this study was reliance on working traditional jobs during and since the 2008 crisis. For the purpose of this project, I define a traditional job as one at a for-profit-only business operating in the private sector.

The majority of the women (I 5:7 & F 4:5) stated that they relied on these traditional jobs for a large portion of their income (See Table 1). For example, one woman recounted that she “did financial work for a large corporation” (I.4) and another explained that she “work[s] in the Superior Court in the children’s waiting room” (I.6). Participant I.5 also discussed that she worked “part-time teaching Spanish”, while participant I.2 explained that in addition to her social enterprise daycare her and her husband own a cleaning service. Additionally, four of the five refugee women have small, in-home traditional daycares. Four of the immigrant and asylee women used earnings from their partners’ traditional jobs to supplement their income as well.

However, research finds that problems associated with traditional jobs are increasingly magnified for women, people of color, immigrants and refugees. Such jobs often limit worker rights, value profit over human resources and in turn create insecurities for laborers (Kotz, 2009; Gibson-Graham, 2006; Jacobs & Gerson, 2004). Traditional jobs are not universally bad and there are some people who are doing well in them. However, the participants in this study have reported negative experiences associated with their traditional jobs, including: limitations on their availability, being laid off due to down-sizing, having to work multiple and part-time jobs and rely on partners’ income. As discussed earlier in this study, the women’s intersectional identities and social locations play a role in this, for example, they are often the first to be laid off and are less likely to be rehired based on their gender and race as socially constructed by the state. The participants’ micro-level experiences using income packaging and traditional jobs are shaped by the macro-level systems and structures of the United States economic and social system.

Regardless of when each participant arrived in the United States, they are tied to the country's economic system through their reliance on traditional jobs. As a result they were impacted by the 2008 economic crisis and the recovery of the United States economy since then. For instance, when participant I.2, a daycare social entrepreneur, was asked about how the 2008 economic crisis impacted her and/or her family members' ability to find jobs, she stated it was "very difficult, very difficult" for her husband to find work since the crisis. Respondent I.1, another social enterprise daycare owner, spoke about a different tradeoff related to traditional jobs in an economic system lacking social benefits. She stated that the crisis was good and bad for her and her husband. "So for us personally it was a good time, however, because I was working as a teacher, a housekeeper. My husband as a building manager. So we were making a lot of money. But we also left my son with a lot of baby sitters." While her husband and she were able to maintain employment via their traditional jobs during the crisis and shortly afterwards, they had less time to spend with their son.

Even though there has been a decrease in recent unemployment, middle and poor, working class still struggle to find jobs and ultimately the unemployment numbers continue to be problematic²⁶. According to Reich (2015),

[T]oday's workers are less economically secure than workers have been since World War II. Nearly one out of every five is in a part-time job. Insecure workers don't demand higher wages when unemployment drops. They're grateful simply

²⁶ The decrease in unemployment in the United States is based on an increase in part-time and low-wage jobs and jobs that pay less than they did prior to the crisis; these jobs are also often in male dominated occupations (ex. construction) that do not favor women or meet the needs that full-time, traditional jobs were providing prior to the crisis (Reich, 2014, 2015; U.S. Department of Labor Women's Bureau, 2014). Furthermore, many Americans who are unemployed because of the crisis are no longer counted in the unemployment numbers as they have been out of the workforce for too long.

to have a job. ... a majority of Americans have no savings to draw upon if they lose their job. Two-thirds of all workers are living paycheck to paycheck. They won't risk losing a job by asking for higher pay. Insecurity is now baked into every aspect of the employment relationship. (Reich, January 13, 2015)

Participant I.7's (a social entrepreneur who owns a small café and does food justice work) experiences highlight the insecurities that Reich mentions. She is well educated with multiple degrees (for which she is still paying off student loans), but currently cannot find a traditional job. She did have traditional employment as a full-time graphic designer at one point, but this work turned part-time and then eventually she was laid-off, and was consequently unable to pay her rent. Twice during the interview she discussed how the 2008 economic crisis had specifically affected her employment.

2009 is when my job, my full-time job turned into part-time in 2008. And then in 2009 the company closed down. It was a learning annex. And I was doing a little bit of urban planning for them and design for their booklets. So 2008 I moved to the collective [housing] because it was very, very stressful and then I didn't have a job.

...That's when I had to go on foodstamps. That was my first time ever. (I.7)

She also stated,

When I switched jobs [from office management to graphic design] 'cause I wanted to do work on what I like I didn't make enough money to pay rent so I was working a full-time job and then it became part-time ... [and] I have been unemployed twice in the last few years. ... I think it's very sad that I'm very

privileged²⁷. I have an education. I have higher education, a four-year degree so I can find a job more easier than most women and I still couldn't make enough to pay for my rent. (I.7)

The reduction of hours, lay-offs and full-time jobs paying too little to financially support a person, are common outcomes of the free market system and were further impacted by the 2008 economic crisis. These activities created a ripple effect for participant I.7. She also discussed how she had to make different decisions regarding various aspects of her life based on down-sizing and loss of traditional jobs due to the crisis,

I have made different decisions. ... Like my car is very old. I have been driving a 30-year-old Mercedes ... So I cannot go and see [my friend who lives outside of the city]. It might sound superfluous when you talk about it but in [this city, a car is] a must.

...[It's] [v]ery suburbia. We don't have good public transportation. So for me just to take my child if we want to go grocery shopping. Anything you want to do in [this city] you kind of need a car. Or you have a really, really stressful life trying to commute or go places on the bus. So that is one decision I had to make. I also, for other political and social aspects, I had to move to a collective house because I couldn't pay \$900 rent anymore.

Similar to many of the women, traditional jobs were problematic for participant I.7 as outlined here.

²⁷ It is important to note here that in pointing out her own privilege, I.7 has offered her own intersectional analysis. By recognizing her own privilege and social location she identifies multiple identities that intertwine to make up her life experience.

In the United States, the idea that a full-time job should support a person stems from the belief by government and society that if a person has a job, he/she can survive (United States Department of Labor, 2015)²⁸; this thought is not always representative of reality per the examples of participants I.1, I.2 and I.7. It fails to take into account labor market insecurities and sacrifices an employee is forced to make in life outside of work. While traditional jobs, which are a big part of the women participants' income packaging strategies, have been positive for some, they mostly posed difficulties for the participants.

Multiple Jobs & Multiple Income Earners

Another insecurity of the United States economic landscape is that, often, individuals must work more than one job or have multiple income earners living in the household, for financial security. For instance, respondent I.1 explained that during the financial crisis, "I was working as a teacher [and] a housekeeper. My husband as a building manager." Part of their use of traditional jobs in income packaging meant multiple jobs for her and multiple income earners in the household. Four of the women interviewed (I.1, I.2, I.4 & I.7) reported reliance on their partners' traditional jobs, as well as their own, as part of their income packaging. And, nine of the twelve women stated that they worked multiple jobs (traditional jobs and social entrepreneurship) in order to create financial security.

²⁸ According to state department calculations fifteen grand a year should cover a person's living expenses. With illness, children and a life outside of work, there are often disruptions that cause missed time at work; without paid time off, savings or benefits this would mean a loss in wages and a reduction in a person's annual wages and ability to work. Moreover, the eleven to fifteen grand a year poverty scale also does not calculate in the precarity of the labor market. The potential for lay-offs, reduction in hours or limited hours, lack of or no benefits and being fired are real and create insecurities for many people, including some of the participants in this study that use traditional jobs as part of their income packaging.

For instance, participant I.5 maintains a part-time traditional job teaching Spanish to children in order to supplement the family's social enterprise, a successful delivery service for small and large businesses, and to maintain health insurance she would not otherwise be able to afford. Participant I.5 also began laying the groundwork for starting a second social enterprise. Drawing on experiences from her home country, where some children were driven to and from school in vans, I.5 aims to create a similar social enterprise in the United States, transporting children to after-school activities, such as Spanish-language school. As this example demonstrates, there is often a need to work multiple jobs in the United States, whether for financial security or in this case for health insurance benefits that are more affordable in the traditional job than as a small business owner. Given the precarity in the United States market for laborers and small business owners, Participant I.5 and her family rely on one part-time job and two social enterprises (as well as resources from Non-profit1, which I discuss below) to create their income packaging.

Along with working multiple jobs, some of the women reported multiple income earners in the household (I 4:7). One participant indicated that her partner "...works for a French company doing IT" (I.7) and another stated, "My husband works for a company in Menlo Park for technologies and I work for a financial company" (I.4). While the social enterprise daycare is I.1's main source of income, she discussed other traditional jobs in which she and her husband are involved. "We also have another small [traditional] business in network marketing. And we are still a little bit occupied with the building managers job ... It's for ... 13 apartments" (I.1). I.1 has both a traditional and social enterprise job, while her husband works two traditional jobs and helps out with the

social enterprise. In her family there are multiple income earners and each earner also works multiple jobs.

Participant I.2 shared a similar experience. She reported that her husband worked in a traditional job, “He works as a civil engineer” (I.2) and that along with the social enterprise daycare, they “also have a business where we manage house cleaning services”.

For some of the women participants, income packaging includes multiple jobs and/or multiple income earners. These strategies can provide security for the women – for example if one family member lost their main job they would still have income from a second job or if their partner lost his job then the women would still have income from their own job.

Having more than one income earner is a typical situation for many households in the United States and has inherent difficulties (United States Census Bureau, 2013). If one income suddenly disappears, the other income may not be enough to meet all of the financial needs of the household. As I mentioned, there are benefits of multiple jobs (multiple incomes and employee benefits), however, based on the participants’ experiences, insecurities exist as well. People often work multiple jobs because one low-wage employment opportunity does not provide enough income to survive. For these study participants, multiple jobs and incomes were a necessary part of their income packaging and had to be accepted with the potential downsides²⁹.

²⁹ Many of the immigrant women spoke about their partner’s involvement in the firm or how they too worked multiple jobs. However, I was unable to procure this data for all participants. Further research may be able to decipher whether or not there is a different system of gender relations between partners where there is cooperation between the husband and wife in terms of economic and household goals and labor.

Dependence On State and Non-Profit Aid

A third approach used as part of the participants' income packaging was state and non-profit aid. As a way to supplement their income, one interviewee and five of the focus group women were currently accepting state-aid. Four interviewees had at some point received state-aid since they arrived in the United States. Six had received scholarships and other resources including those related to business planning, marketing and technology from Non-profit1. The five focus group women, as part of building their legal partnership, agricultural social enterprise³⁰, were receiving assistance in obtaining farm land, business planning and marketing from Non-profit2. I break this section down into two parts, first examining the participants' use of state-aid and second, their use of non-profit aid as part of their income packaging. I include a discussion of the use of unemployment, food stamps, Medicaid, Access, financial aid, scholarships and business planning and maintenance support.

State-Aid

Many of the respondents discussed the ways they had or were currently using state-aid and described the related difficulties. As a liberal welfare state, the United States promotes a combined market and private driven approach to the provision of public needs and uses a tiered system of benefits. Tier one targets families, women and children and is predominately means-tested (e.g. Medicaid and SNAP) and tier two deals with those in the labor market (more predominately men) and offers greater benefits (e.g. Medicare; disability and social security) (O'Connor, Orloff & Shaver, 1999). The majority of these

³⁰ Legal partnership is a legal agreement indicating that all parties involved in the business have equal partnership in the business. This term is what a representative from Non-profit2 stated is the legal status of the agricultural social enterprise.

services and their availability are based on strict definitions of certain types of employed or deserving individuals. This means that the state welfare system views these women through an intersectional lens, and thus low-income women and women of color, are often limited and restricted from certain provisions³¹ (Abramovitz, 2000; Piven & Cloward, 2012).

Despite the restrictions and tiered system, many of the participants were able to access state-aid in some form and use it towards their income packaging. For instance, two interviewed participants received financial aid for their schooling and technical courses. Participant I.3 discussed receiving a “scholarship for school”, and Participant I. 2 stated that, “[f]or our college we [she and her husband] got financial aid.” Financial aid is not always thought of as ‘welfare’ or state-aid, nor does it always hold the same negative stigma. However, it is a monetary lending service provided by public institutions, with interest rates established by the federal government initially set up to ensure those who could not afford still had access to higher education. Student loans were intended to be given with reduced interest rates, but according to recent articles in Forbes (2014) and the New York Times (2014) interest rates for student loans have sky-rocketed in the past decade (McGrath, 2014; Carrns, 2014). The participants in this study have been able to receive and use financial aid as a way to gain access to higher education and trade certifications (and as part of their income packaging) but those loans have come with interest rates that at least one participant is still paying on³². Participant I.7 stated,

³¹ The welfare state targets long established citizens who are in dire poverty, but fails to provide services/benefits to people with green cards, those waiting for documents, immigrants or middle class individuals who are outside of social assistance (Abramovitz, 2000; Piven & Cloward, 2012).

³² The rest of the participants did not comment on whether or not they were still paying off their student loans.

[M]y first degree is in business management and finances and I worked for 10 years in that field. And my second degree is graphic design and fine arts history. ... I came for school and my parents paid for it. And I got a loan for my second degree. A loan I am never going to be able to pay. ...I'm still paying off my loans.

(I.7)

While state-aid can help the women to obtain higher education as part of their income packaging, it means that they are tied to a type of aid that is fleeting, costly and/or does not always end in further economic advancement.

In addition to financial aid, other participants also received welfare benefits such as food stamps, living expenses and health care. According to a study conducted by the Pew Research Center in 2013, minority women in particular are far more likely than their male counterparts to have used food stamps. While Participant I.2's s family no longer receives state-aid, she explained that they initially did when they arrived in the United States in 1999, "Through the political asylum they gave us support for living expenses, food, Medicare." Participant I.7 also discussed the different state aid she had received and was currently receiving:

I was working a full-time job and then it became part-time so I have received food stamps. ... And my daughter was enrolled in the Healthy Families Program until recently. (I.7)

Funding cuts to vital programs and services like this mean limited access and services for women like I.7 and her daughter.

Another interviewed participant also discussed government aid she received based on her political asylum status when she arrived in the United States in 2008.

For a year I got medical insurance. They [the government] paid for my college to learn English and some food assistances and childcare while I was at school. And it really did open some doors for me when I got here. It really is so important to have that assistance when you get here because it's when you need it most. But the income level I had to maintain to receive that assistance was so low I didn't want to maintain it just to keep getting the assistance. (I.5)

While participant I.5 indicated that the state-aid helped her when she first arrived, she also noted the difficulty in surviving at such a low-income level. She eventually stopped receiving state-aid, removing it as part of her income packaging with the help she receives from Non-profit1 in continuing one social enterprise and starting a second. So, while eliminating state-aid as part of her income packaging, she still receives assistance from a non-profit, relying on a resource that is not permanent and therefore not a sustainable part of her income-package. Historically, women of color, as viewed by the state, have had diminished access to the labor market, been in low-wage paying jobs, dealt with issues of racism and sexism within the labor market, and as such they have often relied on state and non-profit aid as a way to supplement income (Piven & Cloward, 2012; Pierson & Castles, 2006).

Similar to the immigrant and asylum participants, the refugee women also discussed receiving welfare benefits, as well as the restrictions that accompany them.

Two of the refugee women explained that,

We are just receiving food stamps. ... Like four of them. Now just two are getting it [welfare]. But everyone got it when they came. (F.1 & F.5)

And participant F.2 explained that,

[There are s]ome restrictions. The more money you have to report. And if you get a job you have to report. And you can only buy food stamps for food. And some cash you can only use for rent. You just use it - you can't buy food, you can't buy clothes. With the food stamps things like that there are restrictions. You also have to go to ESL classes to cover the hours. And if you are in this program your hours are covered in the [Nonprofit2] program. (F.2)

Additionally, another refugee reported that given the high cost of living in California and limits of welfare that some of their relatives and friends had moved. She stated,

The economy in California is fair. But the living is very expensive in CA. That's the challenge. You pay for 1 bedroom maybe \$800/\$900 and the difficult is the jobs. Referring to other states what they hear from relatives and neighbors they say they are getting section 8 or free housing from government but in CA we don't have that. So the most people who are on welfare they have a time limit. So when the time is up they moving to another state. They are losing relatives and friends. (F.1)

In these responses, the refugee women discuss the harsh economy of living in California³³, and also report the time limits of welfare. While the women did not specifically state which welfare policy the limitations stemmed from, an example of a policy that does set-up time restrictions for people on welfare is the Temporary Aid to Needy Families (TANF). In 1996, President Clinton signed the Personal Responsibility

³³ According to reports by USA Today (Rawes, 2014) and CNBC (Cohn, 2014), in comparison to other states, California has one of the (no.6/7 in USA TODAY; no. 4/13 in CNBC) highest costs of living in the United States.

and Work Opportunity Act (PRWORA) and changed AFDC into TANF. Abramovitz (2000) states,

This historic act, which slashed a wide range of safety-net programs for the poor, ended forty years of direct federal intervention in the nation's social-welfare system and paved the way for an attack on the entire welfare state. For the first time, welfare assistance became a short-term benefit, run by the states, without a guarantee of federal funding. (p. 14)

Besides these restrictions, the policies do not always cover nor incorporate external influences associated with low-income women³⁴ and do not recognize that benefits do not always cover the cost of living (Solomon, 2008; Dobson, 1998). The state also “exercise[es]... power over and control[s]... working-class citizens” (Pateman, 1988, p. 231) as a coercive apparatus that dictates what women can and cannot do based on policy directives.

Not all of the women in this study have accepted government aid. But for those who have, funding cuts to these types of services and increases in interest rates for student loans are problematic. The women can potentially lose one of their security nets based on welfare limitations, cuts to programs or be burdened with economic debt from interest on loans. As such, part of their income packaging strategies can become non-existent or even burdensome.

³⁴ Some external influences that specifically hinder low-income women are lack of reliable resources and problems associated with: missing work because of a sick child and no relative or other person to rely on; required to work but lack of affordable and available elderly care for parent/family member in that area; lack of personal and reliable transportation, among others (Solomon, 2008; Dobson, 1998).

Non-profit Aid

In connection to state-aid, the refugee and immigrant participants also reported receiving aid from non-profits. In eleven out of the twelve women's cases, the non-profit aid was directly related to them creating or sustaining their social enterprises. In general, refugees and immigrants often use the help of non-profits when they first arrive and as stop gaps to help fill the spaces when they are struggling to make ends meet (McGill, 2009). As noted in the literature (McGill, 2009), since government entities no longer fulfill certain needs or have reduced services, refugees and other marginalized individuals increasingly rely on non-profits for a plethora of items, including finding and being driven to jobs; paying rent; being provided with furniture, appliances and housing needs; getting access to food stamps and Medicaid; and receiving help with language. It is important to note that similar to government systems, non-profit entities in the United States also view the participants through an intersectional lens; the women are thus considered marginalized, low-income and women of color in terms of the services provided by these bodies, and these statuses are the main reasons they are able to obtain resources through these associations.

The refugee women interviewed in the focus group were linked with Non-profit2 as part of their arrival and settlement but also received aid in conjunction with their social enterprise. For the most part, eleven of the women in this study discussed the aid they received from Non-profit2 and Non-profit1 in connection to their business. The immigrant and asylee women participants migrated here from different nations (Colombia, Mexico, Nicaragua, and Peru) but are connected with Non-profit1 via their business needs, not their immigration status, as are the refugees. The majority of the

business aid from Non-profit1 came in the form of grants for the businesses, for taking courses in business planning, or marketing, technology and other miscellaneous business resources. For example, one woman who was individually interviewed stated, “I was so happy that I met people from [Non-profit1] because that’s really what helped me. They gave me a scholarship for the [business planning] course. I think I paid \$50 for the book and then I took the ... business plan course” (I.5). With this scholarship the woman was able to further build her existing social enterprise delivery service and begin to create a second social enterprise. Another participant, I.6, who is just starting out with a food social enterprise³⁵ that makes arepas³⁶ stated that, “[I] made it [the business] more official through ... help with [Non-profit1] it became more official, with a license” (I.6). I.6 had been making and selling arepas in her local community and at church, but with the assistance of Non-profit1, she was able to make the business official and sell to a larger audience. Similar to I.6, Non-profit1 was also able to help Participant I.2 with business services when she was first starting out:

“[Non-profit1 was able to] guide us through the process of getting the [business] certificate and accounting and getting all of the paperwork taken care of. And then [one of the volunteers at Non-profit1] came in and helped us with all of the design work, the website, the t-shirts, [and] the business cards. (I.2)

³⁵ This participant did not consider her business a social enterprise as she did not believe it was big enough to be considered that yet. She believed that it had elements that made it social and that it would be a social enterprise, but only when it was bigger. She did see herself as a social entrepreneur though based on what she wanted to do with the business as it grew. Non-profit1 did categorize the business as a social enterprise based on its use of organic products in cooking and green use of materials. Given Non-profit1’s definition and inclusion of the business as a social enterprise as well as participant I.6 considering herself a social entrepreneur, the business is considered a social enterprise in this study.

³⁶ An arepa is a flat corn bread or pancake that is sweet or unsweetened and eaten predominately in Colombia and Venezuela.

Participant I.2 “had always had the dream of having a daycare”, but as she explained it came to fruition with the help of Non-profit1’s services.

Similar to Participants I.5, I.6 and I.2, Participant I.1, owner of a social enterprise day care, explained many ways that Non-profit1 had helped her to start, grow and maintain her business. She explained that, “[Non-profit1] helped me a lot with what I had to do with the business. [Non-profit1] was like a launching pad for me and it directed me where to go to seek out the other resources” (I.1). For Participant I.1, Non-profit1 was not only a point of starting the social enterprise, but it also provided her with, “social networking, marketing... Webpage, Facebook, ... [and] accounting [services]. Through [Non-profit1] there have been many people who have helped me with different things for the business” (I.1). Additionally, when the business went through a slump due to the combination of the financial crisis and a drop in attendance during the summer, Non-profit1 was able to provide I.1 with a loan to help market the business to other potential clients and to purchase a large, commercial stroller to accommodate six children at one time.

[I] received a grant that’s only for [Non-profit1] clients and its ... opportunities for low-income, specifically to support businesses, to grow the business for jobs. ... we needed the loan so we could do publicity and advertising so we could make up for the kids that we lost this summer. And ... [we also used the] grant for strollers. (I.1)

Non-profit1 has provided business services for I.1 and was able to help her during a time of financial uncertainty so that her social enterprise could continue based partially on her intersectional social location of being a low-income minority. While it is possible that I.1

could have obtained a traditional loan through a bank to aid during her time of stress, it is less likely that she would have been approved for a traditional loan given the constraints put on banking and loans as a result of the crisis. As Ivashina and Scharfstein (2009) from the Harvard Business School reported, the banking crisis “raised concerns about the solvency and liquidity of financial institutions” and the “more vulnerable banks cut lending more than others” (p. 320), impacting participant I.1’s, as well as other low-income, marginalized women’s, ability to obtain a traditional loan.

Despite the economic upheaval and constriction in traditional loans, I.1 was able to rely on Non-profit1 for a business loan that enabled her to continue her business; however, Non-profit1’s purpose is not to fund their clients or act as a bank in the long term. Moreover, non-profit aid has seen further cuts in funding since the economic crisis. For example, when participant I.2 was asked *‘Since the economic crisis started in 2008, how do you think it has affected you? ... Having access to resources from supporting organizations... and education resources?’* She laughed, looked at the Non-profit1 associate in the room and replied, “[Y]es, they cut a lot of the resources. ... yes, all [of the resources, even education too].” While many of the women did not discuss cuts to non-profit resources, participant I.2 made it clear that she had felt the reductions and that it was indeed occurring.

For eleven of the participants (11:12), the non-profit organizations were key to being able to start or further their social enterprises or to turn their existing enterprise into a social enterprise. One of the focus group participants, which belongs to the agricultural social enterprise that farms and sells produce, explained that,

[Non-profit2] has helped out with different resources. They have helped out with the land, with the machinery, they help us with the seed. They help us with finding the market. To get the right documents to sell our produce. They also help us to get our name out there. Reaching other customers. Getting other customers. They are helping us with different things. Up to right now they are helping us with outreach and also with training and how to farm in the USA. There is a lot of different things. (F.5)

Another women interviewed in the focus group, Participant F.2, specifically discussed the way that Non-profit2 had worked with the community ethnic association to find the land to farm.

“[Y]ou can see this land we really got help in ...different ways. [We] are getting help from different places from welfare, from [Non-profit2]. [Non-profit2] worked hard with other organizations like the [Community Ethnic Association] to look for the land. Here and to look for this land because we don't know. And it's so hard especially in the US to get land so [Non-profit2] help[ed] us get the land. (F.2)

As discussed previously, some of the refugee women talked about difficulties in finding traditional jobs and as a result created the agricultural social enterprise along with fellow refugees, Non-profit2 and their community. Without the resources of Non-profit2 and their connections to the community it may have been more difficult or even impossible for the women to find the farmland. Non-profit2, as well as Non-profit1, provides resources and services to the participants in this study as well as connections and networking that help the women's businesses. These non-profit organizations, despite

government cuts, play a critical role in the lives of these refugee and immigrant women, as they become the solution to social needs not being met by the state - in this case, providing marginalized women with access funds and resources that assist them in achieving their social enterprise goals. However, neither Non-profit1, nor Non-profit2 will be able to continually fund or provide services to these women who will then have to reassess their reliance on non-profit aid as part of their income packaging.

Social Enterprise as a Source of Income

Participants used social entrepreneurship as a fourth economic survival tactic in their income packaging strategy. All of the women in the study are social entrepreneurs based on their or their corresponding non-profit's definition, and thus the women's intersectional lives and affiliated definitions are both personal identities and structurally located. Social entrepreneurship serves as the main monetary source for some, partial income for others, and significantly contributes to the majority of the women's income packaging strategies. In this section I provide a breakdown of the data and then quotes and information from the interviews and focus group that expound on the use of social enterprise as part of their income packaging strategies.

While the women participants all discussed social aspects that existed in their business, they did not all financially use the social enterprises in the same way. Four of the seven immigrant and asylee women use their social enterprises as one of their main source of income (along with other income streams). Two interviewees use it to supplement their income and one does not receive any money from her social enterprise but hopes to soon. All five refugee women receive a portion of their total income from

their agricultural social enterprise at which they work together. Social entrepreneurship is a considerable part of the strategies of all of the women's income packaging.

When the refugee women were asked what percentage of their income they thought came from the farm, participant F.5 reported that approximately "25 percent" came from the farm, while "75 percent" of four of their finances came from their traditional daycares. One of the women in the focus group explained that the agricultural social enterprise was part-time work for her and her colleagues. "We [the women working in the legal partnership social enterprise] come here and we are working part-time. We are farming on Saturday and Sunday. And other extra weekdays" (F.1). Comparatively, participant I.1, whose main source of income stems from her social enterprise daycare stated that, "Daycare is the first source of income for us [her family]" (I.1). While she and her husband have other part-time traditional jobs (network marketing and building managers job) (I.1), the main source of income for the family is the social enterprise daycare. Participant I.3's situation is similar to I.1's as her social enterprise salon is also her main source of income. In comparison, participant I.4's situation changed from part-time to full-time at her social enterprise. During the time of the interview (December 2013) participant I.4 was working part-time in her social enterprise (a Colombian pastry and catering business), but approximately four months later (April 2014) she announced via email that she was working full-time at the social enterprise. This resulted in the social enterprise becoming one of the family's main sources of income. Social entrepreneurship was not the main source of income for most of the participants as it was for I.1 or I.3.

For instance, when participant I.2 was asked *‘What ways are you supporting yourself?’*, she replied, “My businesses”, which include both her social enterprise daycare and “a business where we manage house cleaning services” (I.2). Participant I.6, explained that her social enterprise business making arepas from organic products was part-time and that she juggled her time between it and her full-time job.

When I have big orders or something comes in I usually ask people to give me the weekend so I can work that weekend and deliver it by Monday because

[participant I.6] has a full-time job. (I.6)

Part of having multiple streams of income means that participant I.6 often works long hours and thus has less leisure time. As discussed in chapter eight long work hours are often one of the downsides to entrepreneurship, which come with considerable drawbacks despite their priority being placed on people over profit. Like I.2 and I.6, participant I.5 works part-time at the family’s green social enterprise delivery service and will work part-time at the green child delivery service once it is up and running, as she maintains a part-time traditional teaching job for benefits and income stability.

It is necessary to recognize that all of the businesses included in this study operate in the United States capitalist system, are for-profit and thus are opened to critiques found in capitalism and neoliberalism. Cook, Dodds and Mitchell (2003) critique the “Social Enterprise Movement” (SEM)... stating that it “is indistinguishable from neo-liberalism” based on the ideas that SEM does not fully understand the problems of mass unemployment and the government financial restraints for facilitating welfare (p. 57). Critiques of social entrepreneurship like this exist as social entrepreneurship is not a panacea for all problems in the current economic system. For instance, participant I.2

owner of a small social enterprise day care, stated, “There are a lot of ideas for opening a business but there isn’t the money to invest” (I.2). Viewed as low-income and women of color by United States lending institutions, the participants are at a disadvantage in acquiring needed funds to create and grow their businesses. The lack of access to capital and the use of family and friends as support instead of the traditional financial system are a result of intersectional social location, specifically gender and racial discrimination in and exclusion from the United States labor market and financial capital, and because of structural inequality inherent in everyday American practices (Valdez, 2011).

Lack of financial capital is not the only potential issue in social entrepreneurship. For example, for the two women who have food/catering businesses or the refugees that provide produce to restaurants, the farmer’s market and grocery stores, when larger orders come in, they must fill them on time in order to get paid and continue the credibility of their business. For example, respondent I.6 stated, “[O]nce a week I make arepas and either if there is an order, deliver them here or like household orders or I sell them at church because the people know so they come and ask me what I have available. And if there is ever an order in San Francisco I have someone who can deliver there for me. I always have to find a way to transport them. So I have people who will do the deliveries. ... And my one day a week I do it at night.” Along with working a full-time job, respondent I.6 also works weekends and nights to maintain her social enterprise food service. The timeline and demand of orders is based on the structural time-frame of a capitalist system so while the women can structure their own hours, supply and demand of a capitalist system often dictates their work hours. Jacobs & Gerson (2004) point out that,

Flexibility gives workers some sense of control over when (and, in some cases, where) they work. ... [and provides] greater discretion over how they meet their family responsibilities and so enables them to better integrate the public and private aspects of their lives” (p. 100). [However, these authors also] “argue that time squeezes are neither purely personal problems nor inherent processes beyond our control, but arise instead from social structural arrangements. Resolving contemporary time dilemmas will thus require making fundamental changes in the ways modern work is organized. (Jacobs & Gerson, 2004, p. 150)

Social entrepreneurship is a solution to some of the problems of traditional jobs in the capitalist system (e.g.. lack of work-life balance), but not all because it is still tied to capitalism. As marginalized people these women do not always have the freedom to avoid the pitfalls of traditional work and the capitalist system (e.g. those who work traditional jobs as well as have social enterprises for economic stability). Because traditional work is embedded in the capitalist market prefaced on profitmaking that includes a history of limited worker rights and creates values for given social locations (e.g. gender and racial discrimination) these women cannot fully embrace the alternative economic idea of social enterprise.

The women in this study rely on traditional jobs, state aid, etc. as part of their income packaging strategies, but the use of social entrepreneurship as an additional tactic means that they are not completely reliant on capitalism or the state for their economic needs. They have diversified their income revenue while including the goal of a social component. The theme of income-packaging is that there is not just one strategy that is helping these women survive and that despite potential drawbacks of social

entrepreneurship they have included it as part of their income packaging. The women are working traditional jobs in the capitalist market, accepting state and non-profit aid, and also owning and designing a social enterprise in order to create and maintain financial sustainability in the United States.

CHAPTER 8

SOCIAL ENTREPRENEURSHIP'S ALTERNATIVE BENEFITS TO MONETARY CAPITAL

The second key theme identified in the data addresses one of the main research study questions about the role of social entrepreneurship in participants' survival. Social entrepreneurship has the potential to produce more than just monetary value. As reported by the women, alternative benefits to capital, gained as part of social entrepreneurship, helped them endure and thrive during and after the 2008 economic crisis. Alternative benefits are defined here as the achievement of psycho-social factors, including empowerment, hope, well-being, happiness and personal autonomy (Roy et. al, 2014; Pestoff, 2000). The alternative benefits discussed are based on the women's own assessment. This is important because in the United States, as previously mentioned in chapter three, work culture dominates how we identify - by our work, our values and how we identify ourselves and are subsequently identified by others and state/social structures. Our vocation becomes part of our intersectional social locations and reflects and locates us; what is valued and appreciated from work as part of a person's social needs, values and culture is immensely important, especially if it lies outside of the normative capitalist framework as do the alternative benefits valued by the participants in this study.

Extensive research has been undertaken with respect to the importance to women entrepreneurs of benefits outside of profit, such as self-fulfillment, well-being, work-life balance and empowerment (Sathiabama, 2010; Wilson, 2004; Buttner & Moore, 1997). There has, however, been far less investigation into the impact of social entrepreneurship on women (Roy et. al, 2014; Datta & Gailey, 2012; Levie & Hart, 2012; Teasdale et. al,

2011), particularly with respect to individual experiences and views regarding the potential alternative benefits of social entrepreneurship. This dissertation addresses these issues through an examination of the experiences and perceptions of women refugee, asylee and immigrant social entrepreneurs living in the United States and the alternative benefits achieved through their involvement in social entrepreneurship. This chapter presents data as well as discusses the varied benefits of social entrepreneurship identified by respondents.

The data regarding the experiences and perceptions of these women indicate that alternative benefits figured heavily into their involvement in social entrepreneurship. Out of the seven individual interviews conducted, six of the women mentioned alternative benefits as a reason for starting the business or as positives of being involved in social entrepreneurship. Additionally, all of the women in the focus group (5:5) collectively discussed different values resulting from starting and working their own agricultural social enterprise. My analysis revealed that the socially marginalized women in this study needed or wanted more than financial sustainability. Intersectionality identified how overlapping points of oppression corresponded to the respondents' multiple identities and structurally situated social locations, and the research suggests that social entrepreneurship fulfills different aspects of these varied identities. The following sections discuss the desire the women expressed for mental and psychological fulfillment.

This chapter defines three non-monetary benefits identified through the interviews and the focus group with the social entrepreneurial women (1) getting away from issues within traditional jobs, such as stress, work-life imbalance and inflexibility of time, (2) personal autonomy, happiness and well-being, and (3) deeper community involvement.

Each of these factors contributed to the women social entrepreneurs' survival and well-being. The following sections discuss the positive and negative aspects of these factors as related to the women, social entrepreneurship and the United States social and economic structure.

Getting Away From Issues With Traditional Jobs: Stress - Work-life Imbalance – Inflexibility of Time

The first sub-theme that emerged from the data was how social entrepreneurship allowed the women to “get away” from issues found with traditional jobs (Jurik, 1998, p. 15), and in doing so reduced stress levels and increased control over their work-life balance and time. Two participants reported experiencing extreme levels of stress with traditional jobs. For example, one woman compared social entrepreneurship to the traditional jobs that she had previously done and her sporadic graphic design work as a freelance consultant. “I do think it is better for me personally, working for social jobs. Because I’m not as stressed as I used to [be]. I don’t overeat [laughing]” (I.7). She explained that one reason for her reduction in stress and increased happiness was the flexibility of her new job as a social entrepreneur selling “plant-based” pastries, “non-corporate coffee” and “organic teas” (from the social enterprise’s Facebook page) at a small stand at the local farmers’ market and conducting food demonstrations to teach food justice in her local community. She described how her daughter is

[R]edefining good job. She has already talked to me about, ‘you have a good job. Because it’s flexible. You can come and do things with me at school. If I’m sick I don’t have to go to school. My dad he cannot miss a day of work.’ And I can

[miss a day of work] so it is allowing me to spend more time with her and nothing can beat that. (I.7)

However, it is important to recognize that until her social enterprise is able to procure grants, these alternative benefits are only financially possible via I.7's income packaging³⁷, which includes unemployment benefits, free-lance graphic design consulting work (when available) and her partner's traditional job. Research has demonstrated that work-family conflict exists (e.g., as a product of job satisfaction and stress) and that prioritizing policies of flexible hours and limiting stress can be beneficial for employees (Anderson, Coffey & Byerly, 2002). According to Kossek, Noe and DeMarr (1999) family-friendly policies that are specifically implemented by organizations that *actively support* these policies (e.g., through supportive managers) are the ones most successful in limiting work-family conflict, stress, etc. Social enterprise principles highlight people as important and as a result frequently strive for policies that promote worker flexibility and work-life balance (Pestoff, 2009). Despite I.7's need for income packaging, the alternative benefits are a strong reason for why she has chosen to be a social entrepreneur. As opposed to the profit-centric capitalist system, this woman, as well as the others, expresses that she values the flexibility, the time with her daughter and the work-life balance. What one prioritizes in work is tied to cultural values and a person's identity in the United States (Newman, 2009). Cultural values are defined as the standards set by a group to determine what is right and wrong in social contexts. In the previous example the cultural value is based on familialism, which research shows is common amongst Hispanics and persons of color (Gaines et. al, 1997; Sabogal et. al,

³⁷ Please see previous chapter that defines and discusses income packaging at length.

1987). Thus the recognition and prioritization of these values as part of I.7's work has created flexibility in her work, reduced her stress, given her more time with her daughter and has helped her mentally weather the more difficult times, even during the 2008 economic crisis.

Additionally, one of the refugee women working in the agricultural social enterprise mentioned flexibility as a positive part of her involvement with social entrepreneurship. She stated:

[We] work independently so no pressure. You don't need to be pressured. So it's independent. So if there is an issue or problem at home you solve that problem. Someone will be here. So it's not like everyone is assigned to be here today if you can make it and that's why. And also people are paid by hourly effort so if they show up you getting paid for that. So the hour is recorded. So however much you put in you get paid. (F.5)

This woman is echoing the work-life balance achieved through flexibility, described by I.7. Her response suggests she recognizes that a person's work and home life are inseparable, and there is a need for one to respect the other. Often in traditional jobs, time is not flexible for hourly or lower-level employees (Jacobs & Gerson, 2004; Mies, 1998). For the refugee women, although they are paid hourly, as controlled by their own agreed governing and financial structure, the social enterprise still allows for flexibility because they have prioritized it as a part of their business model. These women resist the ideas set by capitalism (i.e., profit over people) in terms of how work defines one's being and forms one's social identities by implementing their own ideals and values as part of their social enterprise. The democratic governing structure becomes an extension of their

cultural values and beliefs of communal work tied to their home country and consequently part of their intersectional identities. Defourny (2001) points out that democratic governing structures, often found in social enterprises where there is collective work (e.g., cooperatives), are a social value implemented through social enterprises. As such, they are an example of how cultural and social value can generate positive working conditions for its employees through social entrepreneurship.

Another participant discussed similar issues saying there was less stress because of the flexibility and time control gained through her social enterprise. She said “I was working a lot of hours at the bank and ... I was very stressed” (I.4). Comparatively, she noticed that the social enterprise allowed for a person’s

own time ... [their] own schedule ... extra time ... and just really enjoying the work. ... So I was noticing that my husband had his own time and he was on his own schedule and he had extra time and we were able to give other people employment and he was just really enjoying the work and I was seeing how much he was enjoying the work. And I was working a lot of hours at the bank ... And I was very stressed and when I saw that [her husband’s free time and enjoyment] ... I said whenever you are ready for me to come join you full time I’m ready. (I.4)³⁸

For this particular participant, when she finally went full time with her social enterprise (towards the end of the interviewing phase of this research), she was able to structure her own work hours. This meant sometimes working longer hours so that she could work shorter hours other days and focus on things that were important to her, such as family. In

³⁸ Both I.4 and her husband had traditional jobs at the time, hers in banking and his at a technology firm as an engineer. At the end of the interviewing phase of this research I.4 was able to quit her traditional job and go full time at the pastry and catering business.

the appreciation of flexible work hours and prioritizing family and other items as important, I.4 expresses her cultural values as important in defining her work and her social needs – thus redefining how work structures one’s social life.

Participant I.4 was able to find fulfillment via flexibility in work (amongst other alternative benefits, however, it is important to note that social entrepreneurship, traditional entrepreneurship and self-employment are often related to long hours and other negative work-related issues (Prabhu, 1999; Bonacich, 1998); participant I.4 noted this during her interview (see forthcoming section). In an examination of three United States-based social entrepreneurs³⁹, Dempsey and Sanders (2010) state that

[A]lthough popular portrayals of social entrepreneurship offer a compelling vision of meaningful work centered on solving pressing social problems, they also celebrate a troubling account of work/life balance centered on self-sacrifice, underpaid and unpaid labour and the privileging of organizational commitment at the expense of health, family and other aspects of social reproduction. (p. 437)

Despite the potential drawbacks to owning a business, self-employment is still a key tool for economic progress in immigrant communities (Sanders & Nee, 1996), and for the women in this study it has come with their social enterprises. Participant I.4, who owns a Columbian pastry and catering business with her husband, acknowledged that social entrepreneurship had challenges but that she preferred it as it allowed for more balance in her life.

³⁹ It is important to note that Dempsey and Sanders (2010) examined “the best-selling autobiographies of three highly celebrated US-based social entrepreneurs: John Wood (2006), founder of Room to Read; Greg Mortenson (with journalist David Oliver Relin) (2006), founder of the Central Asia Institute and Wendy Kopp (2003), founder of Teach for America” (p. 438). These social entrepreneurs are the heads of large non-profit organizations while this study focuses on small, social enterprises. Large non-profits and small social enterprise businesses function differently in the US, but the issues of unpaid labor, family labor, long hours, etc. are applicable to all parties.

[What is] challenging is that we are going to work a lot of hours. And I don't want to get into that situation ... I want to be more balanced. Time for travel to visit my family in Colombia, for my family and to have time for myself. (I.4)

Participant I.4 recognizes the potential downsides (long hours) that social entrepreneurship can involve, and her response indicates her recognition, understanding and potential for addressing those possible pitfalls. Additionally, she reports that structuring her social enterprise so that her work and home-life are balanced allows her to fulfill a dream she could not in her traditional job. "I am very fulfilled. I have everything I need. I have my family and my business. And I have my health. And I have something to do that excites me ... My dream" (I.4). The response from this participant, as well as others, illustrates that the women have turned to social entrepreneurship for the alternative benefits, despite the potential drawbacks. In doing so they refuse the normative cultural values dictated by capitalism and the idea of work structuring social life; they have instilled their own cultural values into their professions so that their *social* lives dictate their work lives.

Both participants I.7 (small café and food justice work) and I.4 (pastry and catering business) recounted being able to reduce the stress created by their traditional jobs through their involvement in social entrepreneurship resulting in greater control over work-life balance.

Jacobs and Gerson (2004) point out:

the organization of work continues to be based on the principle that work commitment means uninterrupted, full-time, and even overtime attention for a span of decades. This clash between family needs and workplace pressures has

produced a new image based not on the notion of separate spheres, but on work-family conflict. (p. 97)

The women reported the time-management and the flexibility of work found in social entrepreneurship allowed them to lessen work-family conflict. Research indicates that in traditional jobs a spill-over effect often occurs where stress from work flows into home and vice-versa (Grzywacz & Marks, 2000; Crouter, 1984). This stress is greater for women because in a patriarchal world gender expectations dictate work-life conflict and balance based on structural inequalities and values placed upon intersectional locations. Although men have increased the amount of time they spend in care/household duties (Bianchi et. Al, 2000), women are still heavily responsible for family care, whether providing the work themselves or arranging for others to do the work (Roth, 2006; Lyonette & Crompton, 2006). Given the women's responses, and a core principle of social entrepreneurship to value people over profit, it has the potential to counteract the spill over effect by allowing for flexibility, time-management and as a result, work-life balance. Given women's dual burdens of care and financial responsibility, the inclusion of social entrepreneurship as part of their economic plan based on alternative benefits that can potentially create work-life balance becomes that much more significant for women.

Despite these achievements in combatting problems present in traditional jobs, self-employment and family owned businesses have their own set of issues. For example, small business owners, including social entrepreneurs, may use family as unpaid or low-wage labor. Not all marginalized workers have the ability to start their own social enterprise and thus manage their own hours or enjoy the work they do as small businesses

require financial and time investment. Starting a small business often involves financial risks and personal hardships, and there is inherent racial and gender discrimination in the United States economic system that makes it a larger burden for women of color to start small enterprises (e.g., lack of access to start-up capital) (Valdez, 2011; Dantico & Jurik, 1986).

Using unpaid or low-wage labor was addressed in the interview with participant I.4. I observed that her daughters helped with the pastry and catering business when they could, even though they also had their own jobs and/or attended university. During other interviews (I.1 & I.2), I observed that the husbands of both women, who owned social enterprise daycares, helped and supported them when possible, including the acceptance that the space in the home was used primarily for the purpose of the social enterprise home daycare and thus surrendering some of their personal space and time, despite having their own traditional jobs.

Additionally, participant I.6, who does made-to-order arepas, discussed that when orders are large or she has an influx of multiple orders she, at times, uses her daughters and extended family to help fulfill the orders on time. When asked ‘Does any of your family help with the business or is it just you?’ she replied,

Oh yeah. My brother, sister. They help when I have a lot of jobs, a lot of orders. And my daughters, they help me sometimes, not all of the time. ... The photo [(Non-profit1’s website)] online is of my brother-in-law and sister. If you look at the website it shows some of my family that is helping, a brother-in-law, sister and my nephew. (I.6)

Part of sustaining I.6's social enterprise, which is very small and in the beginning stages, involves reliance on the unpaid labor of family, which means exploitation of free family labor to maintain the business. However, her dreams for the social enterprise include helping working mothers and potentially diminishing the need to rely on family. I.6 explained that when it is larger she would like to hire mothers, but currently she cannot afford employees.

There's so many moms that say they can't have full-time jobs because "I have my kids." But if I had childcare where they could or if I could make it work.

...Primarily it would be helping the women who can't work who have their kids. Because I've been there. I wouldn't have been able to work for a long time but I had a daycare that my daughters were a part of. And I was able to continue making a living and raising my girls. And there are so many women who don't get to do that. (I.6)

Sustaining a small social enterprise is difficult and often results in difficult decisions as well as a reliance on family and friends to support the business.

While these women have been able to create and sustain social enterprises and, at certain moments, resist the problems experienced in traditional jobs, self-employment, similar to low-income jobs, is extremely precarious⁴⁰. As Valdez (2011) states,

The intersection of class, gender, race and (not *only*) ethnicity conditions the unequal starting position of Latinos/as [and other marginalized people of color] within the highly stratified American society, as society that is comprised of three

⁴⁰ My future research will investigate whether the new health care changes (The Affordable Care Act) have affected these perspectives.

interlocking systems of power and oppression: capitalism, patriarchy, and White supremacy. (Valdez, 2001, p. 3)

As small business owners, the participants in this study face structurally situated oppressions related to gender and race, which include Valdez' ideas of patriarchy and White supremacy. For example, Participant I.2 (social enterprise day care owner) stated that, “[s]tarting a business is extremely difficult. It’s one of the most difficult things you can do”. And, participant I.5 (delivery service owner) pointed out that not only is starting, but also maintaining a small business, is difficult as well.

Things are going well with the current company. But it’s always unstable. There is always someone who can come in and undercut or do it for less money. ...I keep my part-time job for almost five years now... If I wanted to I could go full-time [at the social enterprise]. But that instability is what keeps me at the school [her part-time job]. (I.5)

The instability she mentions is a part of the general market insecurity, but is far more difficult for lower-class people of color because of their economic position in society (e.g., lack of savings or fall-back options during times of financial strain), their living circumstances in poorer ethnic neighborhoods (lack of larger market for business), and racial and gender discrimination in the United States economic and social structures (Valdez, 2011; Portes and Rumbaut, 2006). As such, finding alternative benefits through social entrepreneurship that allow one to limit stress, create work-life balance and flexibility of time is tied to the women’s intersectional social locations and personal identities.

Appreciation for Work

Another topic related to “getting away” from issues found in traditional jobs emerged while conducting the focus group interview. The women in the legal partnership, social enterprise expressed a need for appreciation in the work they do, having their own voice and possessing freedom within the work. They discussed the ability to have a voice in the business and a freedom to make mistakes and learn from them as opposed to traditional jobs where decision-making processes are often limited to a select few people and mistakes can automatically cost a person their job. Again, the women express that their cultural and social values dictate their work environment in their social enterprise, instead of the other way around. One woman explained, while I observed the other four women in the focus group nodding in agreement, in traditional jobs you can work hard and earn appreciation, “but once you do some slight mistake, it’s gone. You don’t get that appreciation” (F.1). In comparison, she said that in the social enterprise, “We appreciate the time. ... Other companies you don’t get it. ... But here it’s different. You get thanks. You can’t buy that. You get the love. You can’t buy that. ... there’s all these good things working here than at traditional jobs” (F.1). For participant F.1, the recognition and appreciation of her work is important. The women discussed collectively how they were farmers in their home country and that farming here was a way to stay connected to who they are, their culture and their way of life. F.1 continued by stating, “This is our background. We were farmers. We are people who depend on what we produce. People who are working with ... nature.” The refugee women’s work is closely related to their personal, and ultimately, intersectional social locations and identities. Being recognized and appreciated for their work is part of their

intersectional social locations, stemming from their cultural values regarding how work is structured (communally), but is also a result of being part of a social enterprise. One of the main principles of social enterprises is valuing people in their work in comparison to a traditional job that values profit. Women in the focus group reported that traditional jobs did not provide them with appreciation, but social entrepreneurship did.

Personal Autonomy

Similar to the need for appreciation in work there was a need for personal autonomy where women could have a voice in the business and a freedom in how to structure it. This is a common rationale offered by entrepreneurs for forming their own business (Carland & Carland, 1991), but for women in oppressive employment situations, it appeared to be especially important. One woman in the focus group expressed the importance of having a say in what happens in the business or personal autonomy. “So the main thing ... is that this business is run by [us] and everybody has a vote. It’s democratic run” (F.5). The refugee women’s desire for better working conditions and jobs in general resulted in their solidarity and creation of a democratically run social enterprise and empowerment over their working environment. The refugee women’s creation of a social enterprise and inclusion of a democratic governing structure is also a form of resistance to undesirable working conditions in traditional jobs. This is reflected in the conversation among focus group participants regarding their control over the governing of the business. As the women exercise their right to vote and make decisions within their business, they create control over their work environment (Pestoff, 2000), positively impacting their lives in the process and creating an alternative benefit of personal autonomy in and empowerment over their work.

Another focus group participant working in the agricultural social enterprise explained that,

[I]n the social, in this one, you have more freedom. The freedom to do whatever you want. Than having another job you have to clock in, you have to clock out. You have to take break time at this time. But this you are centering your self. ... You tell yourself what to do. This is more relaxing. ... So you get more relaxing and you tend to do the right thing. If you make a mistake no one has to come and blame on you. You can fix it. You can work at it. It's a working together. (F.2)

Here, personal autonomy is based on choice, when someone may take a break, how one can learn from a mistake and the actual ability to learn from the mistake without reprimand or harsh treatment. As reported by this woman, freedom results in a more relaxed environment and as a result, one that is more enjoyable.

Participant F.5 also discussed the ability to work independently in the agricultural social enterprise, "And also they say they work independently so no pressure. You don't need to be pressured. So it's independent." Again, this independence allows choice in when to work and how to work based on the worker's decision, not a boss or corporate board that structures employee rules.

Participant I.4 echoed the desire for personal autonomy as she discussed how owning a business is difficult, but you have the ability to make your own choices.

I know that what's going to be challenging is that we are going to work a lot of hours. And I don't want to get into the situation ... what I won't like is that if I start working full-time, 7 days a week and I don't have time for my family anymore like I was with the more traditional job. I want to be more balanced. (I.4)

As mentioned previously, balance in life is important to I.4; balance here is based on the ability to have personal autonomy over the structure of her work hours, unlike her experience in her previous traditional jobs.

Most traditional jobs are not structured so that each worker has a vote in governing the business or choices in how the business is organized. Pestoff (2000) points out that one advantage of social entrepreneurship is greater worker involvement. In some social enterprises, legal partnerships and cooperatives especially, the idea of one-vote, one-person is often used. The legal partnership, social enterprise that the women in the focus group run is governed under this structure where each woman has equal say. The control over one's body and voice in work is important. Marx (1867) points out that as the worker is forced into wage labor in traditional jobs, capitalism takes the power of production away from the worker. For the refugee women and participant I.4, social entrepreneurship has created a work-space where they can reclaim this control over their voice and body through their work and the way they structure the business.

Happiness and Well-being

The second sub-theme that became apparent through the data analysis was the alternative benefit of happiness and well-being. The women reported involvement in social entrepreneurship has given them hope, makes them feel good and provides them with fulfillment outside of the ability to pay bills, economic stability and avoidance of issues with traditional jobs. Similar to the resistance discussed above, the inclusion of cultural and social values within their enterprises has been in the form of a critique of their traditional employment, and it has led to the experience of alternative, non-monetary benefits. According to the participants, there are aspects of the social enterprises that do

not create a monetary return, but do provide feelings of happiness, love, pride, etc. For example, participant I.1, who owns a social enterprise daycare, spoke about fulfillment and balance. “So it’s been very fulfilling to find a balance between supporting my family and the well-being of family, which is the, one of the most important things for me” (I.1). This demonstrates that the ability to choose to balance work with family life results in an alternative benefit of well-being. While the possibility of balance is present in traditional entrepreneurship, social entrepreneurship is inherently ingrained with ideas of people before profit and consideration of the social needs of communities, etc. and is thus designed to include, or at least consider, family-friendly work environments.

Participant F.1 also told of an additional alternative benefit extending to well-being found in the agricultural social enterprise,

Yeah the more I put work in the gardens the more stuff I can sell. So this is a place that ... so five days you are at daycare [traditional daycare], sitting you know. But you come here and do some stretching, some exercise and some different stuff and growing food the same time. So there’s a lot of benefit to it.
(F.1)

This participant is discussing the benefits of exercise in work and working outside in the fresh air as part of agricultural work. While there are traditional agricultural jobs that are conducted outside and require physical exertion, the alternative benefit here, of exercise and being outside, are accompanied with the personal sovereignty to structure the work, to take breaks when they want, limit harsh working conditions, etc. Thus, the exercise and being outdoors becomes an alternative benefit of happiness instead of strained, harsh

labor conditions that have often existed in manual agricultural labor in the United States (Holmes, 2006; Glen, 2003; 1985).

Additionally, participant I.7, who runs a small café and is developing a non-profit that does food justice work, teaching and conducting healthy cooking and food demonstrations to youth and others in the community, discussed the alternative benefit of being positive and optimistic as a result of working in the social enterprise. She stated, “I think it has helped my psyche. ... Psychologically it has kept me positive and optimistic” (I.7). Another woman, in the focus group, compared traditional jobs with working in the legal partnership, social enterprise, “here it’s different. You get thanks. You can’t buy that. You get the love. You can’t buy that”(F.1). Participant I.3, who owns a salon, also spoke about how it was important to love what you do. She said that initially she did not like being a hairdresser, but that the more she did it the more she came to like it and find it relaxing. “I didn’t like cosmetology because it was different. But I learned more and practiced more and then I liked it more. It was more relaxing.” She also explained,

I spent 10 months in the hotel making money and after that I leave because \$6.50 is nice and tips is nice. I got a lot of stuff that people left and nice tips. And then I left and I go over to electronic over here to \$4.50/\$5 but you see I don’t care about money. My check was \$600. See I change my job from \$6.50 to \$4.75 because I want to be happy and I didn’t like it. But I do that job because I need the money to pay my things and help my mama with the apartment. But I kept my focus that I didn’t want to do it for 20 years. [I kept asking myself] What can I do that I love? ... You have to enjoy what you are doing and have passion. Anything in your life that you’ve stopped liking you need to stop doing it. (I.3)

For participant I.3 it was not enough to make money in her job, she wanted to enjoy the work, and her traditional jobs were not providing her with job satisfaction. She switched careers, initially going into cosmetology as a traditional job and then later instilling social aspects into her business, creating an environment where all customers are treated the same - "I treat a doctor, a lawyer, whomever all the same. Everyone is the same. This is social justice" (I.3). Participant I.3's implementation of social value into her company has created a sense of passion for her and an alternative benefit of enjoyment through the work.

Other women echoed participant I.3's sentiments in terms of the passion and love for the job as a positive part of their involvement in social entrepreneurship. For example, participant I.2 said that "it [the social enterprise] makes her very happy." While respondent I.1 stated, "I love my business" and F.5 stated, "We are doing it [the social enterprise work] for passion and love." Similar to I.3's comment "you have to enjoy what you are doing and have passion", these women express that loving a job, being happy in a job and being passionate about the job are important. Thus, this research shows that the participants' cultural values, and how they use those to survive and promote self-efficacy, are often contradictory to the way capitalist work environments function and what they value.

Six out of the seven women interviewed and all five of the women in the focus group reported that their social enterprise work is more than just for financial sustainability and provides additional benefits. According to Cooper and Artz (1995), traditional entrepreneurs find work satisfaction based on the measure of performance. While these participants may find satisfaction from performance, the stories told and

answers given during the individual interviews and focus group indicated that for the majority of these women, satisfaction in their social entrepreneurship also included alternative benefits. Their psychological well-being was fulfilled by the pride they found in their work and the beauty, love, passion and happiness that stemmed from the control they had over their jobs and the resulting work-life balance, flexible time, etc. Their ability to pursue their dreams and the sense of accomplishment in their work were further alternative benefits that they found via social entrepreneurship. In order to support oneself, work is a necessity that dominates most people's lives. As such, it plays a major role in a person's well-being. It is important to find meaning, happiness and passion in work because it can result in more successful businesses and workers. Although Wrzesniewski (2003), in her work on positive organizational scholarship, argues that only the relationship between the person and the work matter, not the type of work, this study provides evidence that the type of work does matter as it impacts the relationship. For example, the refugee women created a legal partnership, agricultural social enterprise because it focused on their skills and personal connection to farming from their home country. "So traditionally you can see, this is what we were doing. This is our background. We were farmers. We are people who depend on what we produce. People who are working with ... nature" (F.1). Similarly, an affiliate of Non-profit1, who sat in on some of the interviews with the consent of the participants, stated, "[Participant I.2] had always had the dream of having a daycare... It was her dream." I also observed during the interview of participant I.2, that her choice of having a social enterprise day care was based on a life-long dream of working with children. "To work with kids is just so incredible" (I.2). For these participants, the relationship and the type of work are both

important and are part of their happiness in work. The participants demonstrated that there were alternative benefits derived from their work in the social enterprises. For some this was physical work outside so they could enjoy exercise and nature. For others it was fulfilling dreams, enjoying the type of work, and the ability to have control over their lives and the work they do so they could find work-life balance.

Connecting With and Involving Community

The third sub-theme that appeared was closely related to being happy but specifically focused on the way the women's work in the social enterprises made them feel happy because they were involving their community. For the women in the agricultural social enterprise, the community was and always has been a part of the business. The women in the focus group discussed how when they first arrived to the United States, they could not find work, not necessarily because of the 2008 economic crisis, but because of general economic hardship, so they went to their ethnic community and talked about the possibilities of what could be done to find work. The solution became an agricultural social enterprise because they already had skills as farmers and had a history of collective work from their home-land. A focus group interviewee stated,

[The] goal is to make sure like be able to connect their traditional back to their community. Be able to feed. Be able to bring back the food that they were eating at home back to the communities. Also, it's an opportunity for their grandchildren and for the young to learn. To learn from them. There are a lot of opportunities like they mentioned. And they mentioned like exchanging skills, exchanging knowledge to the young one. At the same time teaching the young, teaching the

neighbors and at the same time providing the neighbor with the right food. And that's all about the [social enterprise]. (F.5)

Here the respondent explains that an important part of the social enterprise is the connection to the community and the ability for the community and future generations to learn and grow with the business. Bringing tradition back to their community is based on the ability to farm and provide fresh and healthy foods for their community members, as they did in their home country. The communal value they instill in the social enterprise is derived from cultural values in their home country. F.5 explains the connection between the passion of farming via the social enterprise and their connection to the community,

So going back to that [F.5] mentioned that we found it hard [to find jobs in the United States]. We only know how to farm. And the only job we know about is farming. And we cannot find a job. So how can we bring back what we used to do back home? What are we good at? What are we best at? The question is like, Farming! And there is a different energy in that [farming]. So that is what they say. We know about farming. We are passionate about farming. And that is why we are doing it. We are doing it for passion and love. We love farming and we love to feed back to the community. That is the main thing. That is why we are farming. And that is what [the agricultural social enterprise is] all about.

Farming, because they are passionate about farming. Passion about exchanging their food with their community and their neighbors. And that's the most important thing. (F.5)

The relationship with the community and future generations is entwined in the very purpose of the social enterprise. Furthermore, the business provides a community service and connection to future generations according to three of the women in the focus group,

It involves the counties. It involves other organizations. It highlights different people. ... The business itself speaks as a social entrepreneur. ... There is a social connection to this business. First of all, the connection I see is selling the product to the farmer's market, to our neighbors at the City... Farmer's Market. ... We are feeling like we are filling a gap that the other market could not fill, to be able to sell to the community and back to the farmer's market. There are also other various markets. ... And we also sell stuff to the restaurants, local restaurants or where we or our friends go eat. So that is another impact. Because we feel like we are growing a production. We are organic. We don't use chemicals so that is an impact we are bringing back to the community. (F.1; F.2; F.4)

The women in the agricultural social enterprise sought the help of their community to form their business. In turn, they consider the way their enterprise impacts the community, including the type of food that is available to its members and the ways in which it is farmed.

The focus group women were not the only ones to include helping community or people as part of the non-monetary, alternative benefits to social entrepreneurship.

Respondent I.7 stated,

My favorite thing is cooking. And hearing from the other people who come to the demo, what they do and how their grandparent or mother or father taught them how to do the refried beans or the salsa or how spicy do they eat.

I enjoy the culinary experience. I also like observing how, now that I've been working with youth, how each one of them processes what we are doing. Because we talk about it. Do you know why we are cooking today? Do you understand why we are making cakes, carrot cake without so much sugar? So it's very interesting to see that. (I.7)

Participant I.7, through her small café and food justice demonstrations, impacts her community by her personally connecting with and hearing the stories of her neighbors and the youth. She talked about how she used to live in a more affluent section of her city and had consciously decided to move to the low-income area in order to make a greater impact in that community. She stated that her husband thought she was,

Out of my mind because we used to live in [the affluent neighborhood] and I moved to [the low-income neighborhood]⁴¹.

[After] I got divorced ... I moved to [the low-income area]. He said, you are crazy. Why are you bringing our daughter to that neighborhood? I said I cannot help and improve the poorest neighborhood if I don't live there, if I don't feel the pain. Little did I know I was going to become unemployed and become in the same situation. The same is really arrogant for me to say that. I can never be the same situation because I speak the language. I have a degree. I have a set of skills that help me and my daughter and my family. But I always think about what my mom told me. And I tell my daughter that. Don't think about you. Think about the

⁴¹ During the interview I.7 gave specific names for each area and since I was not as familiar with each area I asked her to elaborate on her thoughts about each area. She compared them as the rich and poor areas, which is why I have labeled them as such within her quotes.

other people who are going to need us, our privilege to help out until the system is equal. (I.7)

Impacting the community is important enough to I.7, to move to the area that she wanted to improve. Participant I.7's idea of family is much broader than the nuclear family, as indicated by her acceptance of divorce and her close ties to her community. She now finds that one of her favorite things in her social enterprise is connecting with, and hearing the stories of, the people in the community and seeing how her business influences them.

Another participant (I.3) shared that her business helps the community by being a place where free domestic violence resources are made available to women who come into the salon. When I asked the participant if women in the community know that her salon provides these resources for free she replied, "yeah, some people come here, ... especially when there is no one else in here" (I.3). The participant said that part of including this 'counseling' and resources was because

For me, I've been doing this [cosmetology work] since 1994, you hear the patterns, they repeat it. You start to experience of everything I've seen, all those hours. You know the story before it's even written. ... The ... community, the prototype over and over again, the same people. ... There are some women who think it's normal for a husband to hit them. ... And I get to put myself in the middle and say no, it's not that way. (I.3)

Helping women in her community with issues of domestic violence also connects with the way she trains her employees and is based on the way she believes all people should be treated, with respect and dignity, regardless of social status, etc. She explained that

this is not only good for business, but it is also part of a larger idea of respect for people. For example, when a person comes into her salon that does not have enough money to pay for a haircut because they have lost their job or needs the cut to attend an interview, she accepts the amount they have. The participant explained that besides the potential for a returning customer, what is also important is that the person feels good about themselves, and is respected, despite their economic status. As she previously stated, “I treat a doctor, a lawyer, whomever all the same. Everyone is the same. ... This is social justice” (I.3). Part of the social value here is the way people are treated. She described a very holistic way of interacting with people that both helps the business and the clients and instills a level of respect for all people, and in turn, impacts the community. As part of her social mission and values in her social enterprise, she serves the community both cosmetically and socially, and takes pride in and feels positive about it.

Amin, Cameron and Hudson (2003) have critiqued social entrepreneurship for not considering community members’ needs when creating social enterprises, especially social enterprises at a more macro-level (e.g., new construction in a blighted neighborhood). The data in this study, however, demonstrate that the women in the cooperative and some of the interviewees, who all have small social enterprises, have connections with their communities. They rely on them for business, but also each woman has an invested interest in how their social enterprise impacts their community and its members because they are a part of it. It is important to recognize that the women’s happiness and the community’s well-being are often tied to the social enterprise.

Early on I pointed out some, but not all, of the drawbacks to social entrepreneurship, including self-exploitation, long work hours, unpaid and low-paid personal and family labor, the sacrifice of health and family and the ultimate connection to capitalism. Despite this, I find that according to these women participants, alternative, non-monetary benefits accrued in social enterprises are highly important to the women's well-being and happiness. "Work is therefore much more than a means to a financial end" (Newman, 2009, p. 120). The women's intersectional social locations are circumscribed by social and state structured values that dictate economic opportunities for them. However, in using a different set of values (in opposition to capitalism) and their own cultural ideas (familialism, collectivism, etc.), the women have created alternative ideas of what is important to them in terms of work, and how they structure work and social life.

My participants reported that they experienced benefits, including having a voice and freedom to make decisions within the business, being able to set their own hours, reduce stress and create work/life balance. They also reported they were able to involve their community in their social enterprises, which was an alternative benefit. While there may be challenges in social entrepreneurship, the women's accounts demonstrate that there are many positives, alternative benefits, which are sought out and gained by these women. Monetary gain and autonomy are benefits most typically associated with self-employment. My research is important in that it identifies social enterprise as an entrepreneurship which additionally can serve as part of a social, psychological survival mechanism, especially for socially marginalized women.

CHAPTER 9

THE PATH TO SOCIAL ENTREPRENEURSHIP

Women's paths to social entrepreneurship emerged as a third major theme in my research. The previous findings chapters specifically described the respondents' strategies for surviving the 2008 economic crisis and their perceptions of the role that social entrepreneurship played in that survival. This chapter details how each woman's background, including family embeddedness, access to human and social capital, and intractable catalysts, created a pathway to and shaped her social entrepreneurship experience.

I use path dependency theory, which I define as the critical events, opportunities, and choices linked to the women's personal histories, to examine how varied backgrounds give rise to paths to social entrepreneurship. My research demonstrates that the link between resources and experiences, not only creates aggregate dis/advantages for their economic and social lives, but also impacts their interactions and identities. Zulema Valdez's (2011) analysis provides an example of how intersecting identities and social locations, such as gender, race and class, impact individuals' access to financial capital and what bearing it has on their behavior in relation to entrepreneurial situations (p. 79). The examination of intersectional social locations and identities is crucial to understanding the women's paths to social entrepreneurship and how these locations affected them before and after coming to the United States.

One of the aspects of the participants' identities I examined was the role of family embeddedness, where the family, consisting of multiple generations, and the business, are intertwined, and how it plays in the respondents' paths to social entrepreneurship. Thus,

the resources provided by the family are a part of the formation and continuation of the business, and vice versa (Aldrich & Cliff, 2003), and influence the women's intersectional social locations and identities. I extend the definition of family embeddedness to include non-biological family members, community members, and organizations and networks as they aid in supporting the women and their social enterprises as articulated in the women's interviews and focus group; however, I have specifically used family as opposed to community embeddedness, because the family bears the greatest burden and benefits the most from the business.

Along with the influence of family embeddedness, the women's histories have also included their access to human and social capital. Human capital consists of the knowledge and skills one acquires, while social capital is the relations and networks created between people based on shared beliefs and values that result in collective benefits (Bourdieu, 2006; Becker, 1985). Recognizing capital⁴² as an influential element, I examine the relevance and effect of human and social capital in these women's intersectional lives.

Finally, I examine the influence of intractable catalysts. This phrase stems from the term negative externalities, defined too narrowly for application here, as used in the traditional economic framework. I define intractable catalysts as the occurrences, policies and social aspects rooted in the women's existences that impact their lives beyond their control and shape the choices available to them. It is important to note that path dependency is created through both positive and negative intractable catalysts.

Drawing from prior empirical research and connecting it to my study participants,

⁴² I include the influence of financial capital as well, not as a separate idea, but in terms of their family embeddedness and overall class status when information is available.

it is clear that refugees, asylees and immigrants' backgrounds have a very significant influence on their social and economic futures. This chapter examines these histories through the sub-themes of education, familial influence of career choices, familial and community history of collective work, community networks, and the effects of intractable catalysts, specifically the 2008 economic crisis. It also illustrates how these histories impacted the women's path to social entrepreneurship and how society structurally locates the women through their intersectional identities and social locations.

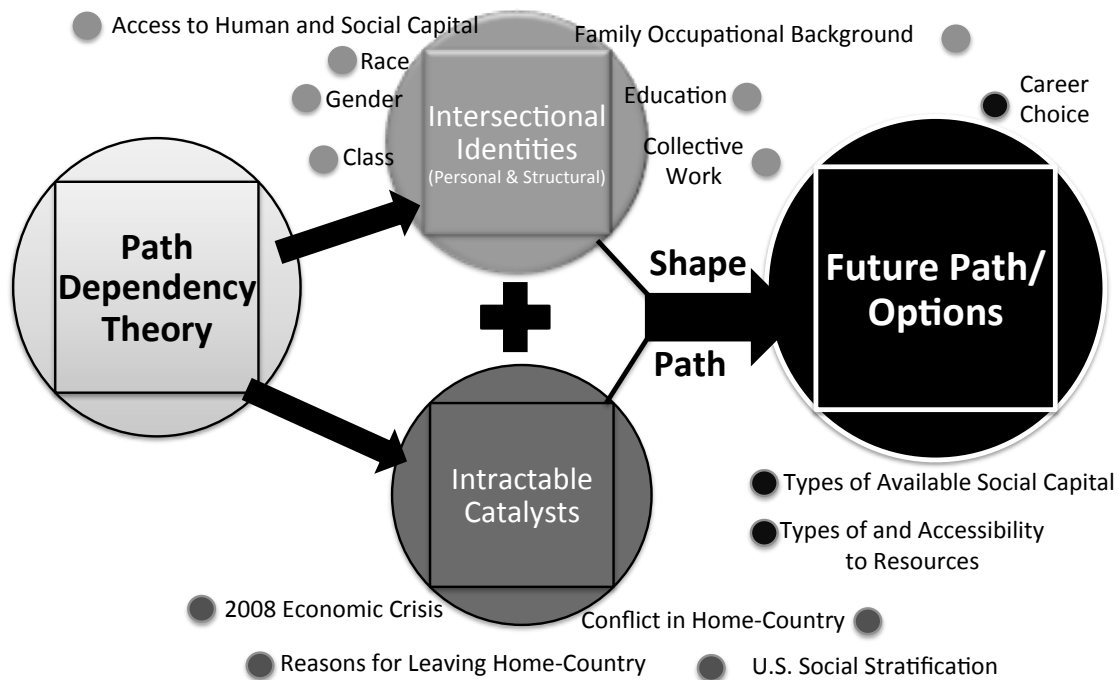


Figure. 3 Path Dependency Analytic Framework

Personal History: Career Choices, Level of Education, and Collective Work

Past experiences, options and prospects based on social positioning create opportunities and result in outcomes that affect individual's future. The argument that path dependency theory makes is roughly that "history matters" (Page, 2006). Applied in economics and politics, path dependency theory is often related to larger institutional organizations, to a country's history or legal policy (Pierson & Skocpol, 2002; Pierson, 2000). For example, it has been used to discuss initial advantages that have led to a rise in a specific sector, such as the labor incorporation in Latin America (Collier & Collier, 2002). The use of path dependency here instead focuses on examples of how paths are created in the women's individual lives. Data from my study indicate that the histories of the 12 respondents have impacted their connection to social entrepreneurship. For example, some of the participants discussed businesses or work they had conducted in their home-countries that led them to the businesses they were doing now (e.g. I.4 food and catering; I.5 delivery service; F 5:5 farming). No one history is the same, but the application of path dependency theory to their experiences reveals commonalities. Participant I.4 discussed two past experiences that influenced her path to social entrepreneurship in the United States.

In 1999 there was a very tough economic crisis in Colombia. Very similar to the one that was here in 2008. [W]e were affected by this very critical shift. And to add to everything else, [my husband] lost his job. ...

So in that time period we tried to find options or an alternative to get us out of it. And he said, ...let's start a business. And the first thing we thought of was food. Because you always need to eat. ... And also [my husband] likes to cook. [And]

when my in-laws passed away, there was an in-house housekeeper and assistant [that moved in with us]. She knew how to perform the recipes. So we had the recipes written but she had the practice and experience of how to do it. We had her, we had the recipes and we had that my husband that liked to cook so that's how we had a central idea. (I.4)

The family moved to the United States in 2005 and started selling “pastries, tarts, cakes and other things” (I.4) from their home, similar to the business she refers to in Colombia. They have since grown it and eventually decided to do a social enterprise with other food, because they had experience in it. Similarly, their familiarity with an economic crisis in Colombia had prepared them for the financial downturn in the United States in 2008.

I felt like it [the crisis] followed us here [(laughing)]. It was like living there [Colombia] again. But because of that I wasn't afraid or turned off of it. You know, I came here and people were down and I didn't even flinch. If I could survive the crisis in Colombia, the same thing, I knew it and so I wasn't deterred by it. (I.4)

As Page (2006) states, “the path of previous out-comes matter” (p. 89). Thus, decisions, life experiences and events matter to these women's future economic opportunities, as found in this study.

This section examines past decisions, life events and social and economic circumstances that have impacted and structured future economic opportunities (i.e. social entrepreneurship) for these women. In order, I discuss the relation between the women's histories regarding their career choices, their level of education, collective work

experiences and the role that intractable catalysts played in shaping their paths towards social entrepreneurship.

Family, professionals and career choice.

One of the main findings in my research was the relationship between a family's history of traditional careers and a woman's decision to follow a similar path, affording her opportunities and human capital that led her to social entrepreneurship. It is of note that the traditional jobs these women have or had in the United States contrast assumptions made in current literature, which states that refugees or immigrants usually have low-wage, low-skilled jobs (Valdez, 2011; Capps, Fortuney & Fix, 2007). Some of the women (I 4:7) in my study held traditional jobs that required a degree or trade-school certification, including finance, teaching, graphic design, and a child court advocate (See Table 1); these all fall into a professional-level career. A professional-level career is defined here as a job that requires the ability to analyze, evaluate, be creative and actively apply these skills as needed in complex problem solving.

Furthermore, of the seven women individually interviewed, six indicated that members of their (intergenerational) family held professional careers and/or that their children were at universities studying to work at professional jobs. This illustrates the connection between a family's involvement in professional careers and the women's similar career choices. A specific example of a family of professionals was discussed by respondent I.5, owner of a social entrepreneurial delivery service. She indicated that she had studied business in her home-county and also revealed that she had two older

brothers who had professional jobs. “The oldest is an industrial engineer... My younger brother ... is an environmental engineer” (I.5). Another woman, owner of a social enterprise daycare,⁴³ stated, “[m]y family is very well studied, professional. ... One brother came to the border towns to study because he’s an industrial engineer. My other brother is an accountant. He went to Korea and then the United States” (I.1).

The data indicate that the majority (I 6:7) of the immigrant and asylee women⁴⁴ participants viewed their (intergenerational) family members’ jobs as professional-level careers. The refugee women involved in the focus group did not comment on this subject matter because it did not fit within the framework of the jobs they (and their families) had previously held. The refugee families had generationally grown up doing subsistence farming, where they consumed most of what they produced, occasionally selling products and extra produce at market. They did not have formal education that afforded other career opportunities. Research (Aldrich, Renzulli & Langton, 1998) demonstrates that family history of entrepreneurship can foster future generations of business owners. The participants in this study did not all inherit family businesses or create their own as a result of a history of family business. It is clear, however, that some of them considered their family’s occupational choices to be professional-level careers, and that this perception played a role in their career related decisions and impacted the women’s access to opportunities based on social and cultural capital (I 6:7). As one participant

⁴³ I specifically use the term social enterprise daycare, as opposed to simply ‘daycare’, here to contrast the traditional daycares ran by the refugee women, which are not classified as social enterprises.

⁴⁴ In this study I refer to the participants in terms of their legal status because it was the major difference that emerged in my findings as differentiating opportunities and experiences for the participants. The women tend to follow one of two paths: those with higher levels of education, and their accompanying skill sets, who shaped their business opportunities (immigrants and asylees I 7:7) and those with an ethnic history of collective work (refugees F 5:5).

mentioned, “my parents are business people. My dad is into property management and my mother has different operations at all times. She is always working” (I.7).

The perception of family members as part of the professional class is likely an indication of a higher-class status in the woman’s home country and the United States. Class status, an intersectional identity created by state structured classification systems, influences the types of opportunities available to them, and which may have impacted later economic prospects (e.g. ability to afford higher levels of education, access market/financial capital or acquire experience or skills from a family of professionals). Menjívar (2000) finds that immigrants that are better off in their home country or host nation have cultural and social capital that they bring with them to their new host country. Scholars Klosterman and Rath (2001) point out, “middle class background characterizes many immigrant groups, and class resources of the middle class have been critical for the business enterprises of these immigrant groups” (p. 2008). The data highlight how human capital is derived from the participants’ families’ professional level careers and class status, and how the tangibles and intangibles of these have created economic opportunities that led them to a path to social entrepreneurship. “And to the extent that human capital [(social and cultural capital)] is positively associated with class background, immigrants who possess a comparatively high stock of human capital are more likely to acquire investment capital from within their families or from ethnic lenders who consider pre-immigration background when assessing credit risks” (Sanders & Nee, 1996, p. 237). Thus, class status and human capital can both confer financial capital, and are mutually reinforcing. When asked, *Do you think that being involved ... as*

a social entrepreneur has helped you survive the 2008 economic crisis? Respondent I.1 stated,

Yes. Definitely. It helps you be balanced between ... your personal economics and society. ... And we had a bit of an imbalance in June and July of 2012. So it helped us be prepared. So being ... a social entrepreneur we knew what it would be like.

[B]eing involved in the other networks [social enterprise and business] people had forewarned her. ... [Nonprofit1] also helped her apply to get a [business] loan. ...

[W]e needed the loan so we could do publicity and advertising.

Participant I.1's human capital (networks) and class status as a businesswoman helped her weather a critical point for her business.

Another participant, who owns a small café and does food justice demonstrations, spoke about the "privilege" extending from her class status. "I've always been very aware of my privilege. All of the things I got from my family... [And,] I quickly got married [here in the United States]. Well, not quickly. But I got status [from the marriage] that gave me a very different position than many other immigrants" (I.7). Family resources such as education, access to market and social capital benefit middle-class Latinas (Valdez, 2011) and contribute heavily to the success of businesses (Aldrich & Cliff, 2003). They are, however, tempered by gender inequality for Latinas, in comparison to Latinos, and further restrained by the immigrants' social location as structural inequality "circumscribes the social capital that is ultimately produced" (Valdez, 2011, p. 6). This is significant as all of the interviewees (7) consider themselves Latina.

Despite these resources, what is most important to recognize is the pattern: the paths of these women demonstrate a trend of families in which both the participants and family members have professional level careers or goals, or are working towards professional occupations. Participant I.1, one of the social enterprise daycare owners, indicated, “in my home country I had so many professional and intellectual people around me.” The relationship between these respondents’ careers and their paths to social enterprise run through their families, and to some extent, are structured opportunities based on available social capital extending from class status. However, what links these data with path dependency theory are the women’s decisions during critical moments in their lives, such as the choice of career. “Family strategies for economic action coordinate the behavior of individual family members with macro processes embedded within the family. The joint operation of these levels of behavior facilitates self-employment” (Sanders & Nee, 1996, p. 246). For these women, then, part of their path to social entrepreneurship was influenced by professional career choices, as well as the embeddedness of family support and networks. These moments of critical choices have included pursuing specific types of education and investing time and capital into types of businesses that complimented their previous work or educational experience to achieve their social entrepreneurial goals (in addition to general emergencies and immediate needs, and civil conflicts, other economic crises, etc. in home-countries as discussed previously). Building on their prior education and skills to further professional careers and create their own business is an investment that stemmed from family support and network. “The family can be viewed as a network of obligations that embodies the social, economic, and cultural investments made prior to immigration, and that immigrants draw

on and continue to invest in during the process of adaptation” (Sanders & Nee, 1996, 235). For these women the family laid the groundwork of education and the goal of professional careers as important. These are examples of non-monetary forms of influence and sources of power from the family that impacted the women’s career choices and paths to social entrepreneurship. These non-monetary forms of influence and power coupled with moments of critical choices helped to create a path that led to an accumulation of advantages, both financial and alternative, via social entrepreneurship, as discussed in the previous chapter.

Education.

Experiences from a person’s history can shape goals. People do not live in a vacuum; environment and social relations affect their decisions (Aldrich & Cliff, 2003) and opportunities. The women’s intersectional identities interact to influence their decisions, including when and how they came to the United States, their career choices, and resources made available to them along the way. Part of this path includes education as a form of human capital.

Educationally, many of the immigrant and asylee women have advanced degrees, some college level education, or a certification in a trade school (6 advanced degrees and 1 trade certification: 7) (See Table 1); however, there are differences in where and when they received their education. The path dependency pattern here is related to higher levels of education as linked to future career and/or economic opportunities. For this research, higher levels of education include degrees, schooling and certifications obtained by institutions that specialize in providing training, skills, job experience or specialized knowledge (Becker, 1985). United States Census data demonstrate that entrepreneurs are

usually more educated than wage-laborers (Greve & Salaff, 2003). However, literature indicates that refugee, immigrant and asylee women are often women of color coming from developing countries with reduced access to opportunities to higher education (Beynon, Ilieva & Dichupa, 2004). All of the participants have come from developing countries and consider themselves Latina (I 7:7) or Somali Bantu (F 5:5) in terms of race and ethnicity, but not all consider themselves women of color, as the state perceives them; thus education as dictated by race is a structured intersectionality as opposed to a personal intersectional identity.

While statistics from United States Census data (2012) may hold true for the general population of refugee, immigrant and asylee women, the seven immigrant women I interviewed had completed high school and sought post-secondary educational opportunities, whether vocational training or college-level degrees or courses. As one social enterprise day care participant exclaimed, "...in my country, [Columbia] people ...figure out how to invest in their education and they figure out how to become well educated and trained" (I.2). Six out of the seven participants interviewed had received higher education in their own countries, and one had come to the United States on a student visa to attend university. Two participants had master's degrees, one had two bachelor's degrees, another was working on her second associates, and two others had been studying for bachelor's degrees in their home country prior to arriving to the United States. One participant had a cosmetology license.

While not necessarily representative of all populations, the level of education achieved by the immigrant and political asylee respondents is comparable to the skilled immigrants who started engineering and technology firms in the United States in a study

by Wadhwa et. al (2007)⁴⁵. In a similar manner, the participants have used the skills and education they possess—their human capital—to create and maintain their social enterprises. One day care social entrepreneur noted how she was able to use her education and skills to form her business. “So it’s been very fulfilling to . . . take advantage of having studies and my background and all the skills that I already had and put them to good use with this business” (I.1). The participants also used experience from previous jobs, affiliated degrees or certificates indirectly with their social enterprises. For example, one woman has “a masters with kids who have difficulty learning, learning disabilities” (I. 1), while another is working on her teacher’s certificate (I. 2); both have their own social enterprise daycares.

While the respondents were able to use skills generated from their education to start and maintain their social enterprises, the fact remains that foreign degrees are not as widely recognized or accepted as nationally (United States) obtained degrees (Li, 2001); United States educational standards create an additional intersectionally structured identity for the women based on level of education and non/acceptance of degrees. The limitations on foreign degrees forced some participants to make decisions regarding continuing their higher education in the United States, switching the type of degree, or reassessing what avenues were available for building a career. One social entrepreneurial daycare owner had studied “business administration” (I.2) in her home country, but was working on her teaching certificate in the United States. Another woman decided to earn

⁴⁵ Ninety-six percent of the immigrants in the Wadhwa et. al. (2007) study had bachelors degrees and 74 percent had master’s or PhDs. The immigrants in the Wadhwa et al. (2007) study were from India, the UK, China, Taiwan, Japan, and Germany, whereas the immigrants and political asylees in this study were from Colombia, Nicaragua, and Mexico and the refugees were from Somalia. The level of development in the home-countries varies and should be recognized.

a certificate in a trade in the United States so she could start working as soon as possible. She decided to go into cosmetology because “[i]t’s something I’ll learn quickly and I also don’t need English to do it. And it was the shortest path [to working]” (I.3). These decisions were based on the aggregation of advantage or disadvantage and impact of future options for the women. Participant I.3’s choice of education was framed by her need to start working and earning money as quickly as possible.

Path dependency applies here because choosing a different path may mean more work, to acquire more education or learn a new trade or skill, and this could result in delayed benefits or might not be possible with kids to support. As discussed by I.3, the level and type of education provided by a cosmetology license gave her the opportunity to go into business with another woman at first and then branch out on her own. “I started this business with another woman in 2002. It was a partnership. We separated and I stayed with the business” (I.3). Eventually, because of the cosmetology business, a result of her educational decision, and a friend, she was connected with Non-profit1 that helped her grow her business, which in turn afforded her the time and an incentive to include social aspects in her business.

Education for these women has functioned as human capital, a type of intangible asset that affords them economic opportunities, which they have been able to use in creating social enterprises. The formally educated women chose entrepreneurship because the previous educational experiences gained in their home country and/or those obtained here in the United States created the most logical path to their immediate goal, work and money. For example, participant I.1, a social enterprise day care provider, stated the following, “I am an elementary school teacher. I’m also ... an audiologist,

hearing-impaired specialist. With kids who have hearing impairments. And I have a Masters with kids who have difficulty learning...learning disabilities. ... When I got here I already had a masters degree. And I had two degrees, a teaching degree and one in psychology” (I.1). Her education both in her home country and in the United States gave her a background working with children and so both her passion and human capital helped her to create and build her social enterprise daycare.

Becker (2002) points out that a college education and other educational certifications create an earnings and overall economic advantage in the United States’ labor market. Degrees received outside of the United States may not confer a direct economic advantage, but education as human capital provides skills and indirect economic opportunities for these women. Possessing human capital creates an advantage for these women over other immigrants who do not possess this type of knowledge or skills gained through education. For example, Sanders & Nee (1996) find that in terms of “human capital, the odds of self-employment are approximately 50 percent greater for women [immigrants] with a high school degree or a college degree than for women with less education” (p. 242). The evidence here is not that a higher level of education is a *direct* path to social entrepreneurship, but that as part of individuals’ history it has guided them to such business endeavors. In short, the path dependency link here is that the immigrant and asylee women’s levels of education resulted in economic opportunities that led them to social enterprises.

Comparatively, the refugees in the focus group did not have any higher-level of formal education. In turn, they relied on skill they gained through previous labor, collective farming. As one refugee commented, and the others agreed, “Farming is our

certificate. That's our knowledge that we had. It's a certificate that we got in our heart. This is a certificate we have and we are very proud of it. ... our document feeds the world" (F.4). With very minimal or no formal education at all, the refugees are limited in their economic opportunities based on state sanctioned requirements linking education and work. For most, this means low-skill, low-wage work that usually does not include the need to speak English. As such, their experiences differ greatly from those of the formally educated participants in this study. They do not possess the same human capital associated with a formal education or certification, limiting their access to jobs in a capital economy, resulting in greater marginalization than the other participants in this study. The collective agricultural work of the legal partnership⁴⁶ social enterprise is a product of both advantage and disadvantage, resulting from the absence of formal education and the women's past experiences. The agricultural social enterprise is an extension of their experience in collective and agricultural work in their home country, as discussed later in this chapter, and the intractable catalysts of scarce human capital resources and marginalization in the United States labor market based on level of education. The women's intersecting identities, including educational level, race, gender, nation of origin, immigration status and reason for coming to the United States, shape their opportunities (Shields, 2008). The levels of education for the immigrants and asylees in my study gave them the resources to create or continue their own businesses;

⁴⁶ Legal partnership is a legal agreement indicating that all parties involved in the business have equal partnership in the business. This term is what a representative from Non-profit2 stated is the legal status of the agricultural social enterprise.

the end result for refugees was proportionate to the level of education and resulted in a different opportunity based on previous work⁴⁷.

The impact of education on employment opportunities from this study links directly with current literature that posits that in general self-employed immigrants have higher college attendance and graduation rates (Lofstrom, 2004). However, because it is often difficult for immigrants to directly use credentials earned in their home country without notification in the United States, individuals might be encouraged to use (social) entrepreneurship as a way to advance economically, (Beynon, Ilieva & Dichupa, 2004; Li, 2001; Portes & Sensenbrenner, 1993).

Embeddedness in social and family networks: Immigrant and asylee experiences.

Greve and Salaff (2003) state, “[e]ntrepreneurs embed their business decisions in social structures” (p. 1). Family and community served as the framework for many of the respondents (12:12) business decisions. The women used social capital (networks of relationships), family, business acquaintances and non-profit organizations to acquire resources, such as financial capital and skills to build and grow their businesses.

Family embeddedness is often a crucial part of the success of immigrant entrepreneurship (Sanders & Nee, 1996) and the findings in my study mirror this research. For six out of seven immigrant and asylee respondents, one element of capital, generated through family embeddedness, which helped in their businesses, was free labor provided by family members. One participant (I.6) noted that family members often help

⁴⁷ It is important to note that while the refugee women did not have the higher level of education, they did come to the United States already affiliated with the non-profit organization that helped them to create and sustain their legal partnership social enterprise. The interviewees came to the United States without being affiliated with the non-profit organization that introduced us.

with orders when they get too large. When asked, “Does any of your family help with the business?” She replied, “Oh yeah. My brother, sister. They help when I have a lot of jobs, a lot of orders [making arepas]. And my daughters, they help me sometimes.” In this case familial support extends from the women’s children and siblings.

The level to which family and social networks serve as valuable resources can also be seen in the social entrepreneurial salon owner’s statement, “I’m very blessed to have a husband who’s very supportive and to have found organizations [(ex. Non-profit1)] that are willing to help, especially to start a business” (I.3). The study participants are highly engaged in their communities and social networks and have the ability to draw on these resources for their business needs. Many of the women discussed the volunteer work they do in their communities, outside of their social enterprise and traditional jobs. As interpreted⁴⁸, participant I.6 stated that

[S]he volunteers to deliver meals to the day-laborers at Home-Depot or Orchard Supply. She just adopted a group of homeless people because they [the day-laborers] told her about it. She’s always getting, through her non-profit that she volunteers with, they go and get bread from Panera and Safeway and give it to soup kitchens one day a week. And she gets her daughters involved in delivering things... (I.6)

This is just one example of a participant’s community involvement outside of her business. It is not a direct way community participation links with her social enterprise, but it demonstrates her commitment and contribution to her community. Participant I.6 explained one example of a direct link between community involvement and social

⁴⁸ The interpreters some times spoke in first person and other times in third person.

enterprise. She stated that her participation in her church is what spurred her to create her social enterprise making arepas.

I enjoy making the arepas for my family ... So one person they say why don't you sell your arepas, they are delicious. So I'm like hmmm... that's a good idea. So I start to sell arepas in the church. I bring arepas and say you want to try these and then I say do you want to buy? So I give the price and that's the way I start my business. ... And then I had someone at the church say promote your arepas. And I have another person who says I want to promote your arepas. (I.6)

A church friend introduced her to [a business associate] who was with [Non-profit1] already. ... And so he said if you want to do it your way [(make arepas your way, not affiliated with his business, which was the original plan)] then we need to get you involved with [Non-profit1] so that you can go through the process of the classes. So she convinced him her recipes were better and he brought her into [Non-profit1]. Pretty much that December she started going to all of the classes and signed up. (I.6)

Church is just one example of community involvement that can influence the path to social entrepreneurship. Participant I.6's immersion into her community and its connection with building her social enterprise mirrors many of the other women's stories in revealing an embeddedness in community.

In addition to social organizations, the women's community involvement also meant helping fellow social entrepreneurs. For example, I.2, one of the socially

entrepreneurial daycare providers, discussed how I.1 helped her establish her daycare and continued to provide advice as her business grew. She stated,

She [(I.1)] said I should really do it [start my social entrepreneurial daycare]. She really encouraged me. ... And [I.1] encouraged me to go back to [Nonprofit1's contact person] and that she would guide us through the process of getting the certificate and accounting and getting all of the paperwork [to help get the social enterprise day care get started]. (I.2)

Prior to owning social enterprises, the two women had worked together in a traditional cleaning job and built a friendship that carried over into a network of encouragement and support from one woman to another in creating a social enterprise daycare.

Despite the support that these women had from their families and communities, it is important to recognize that family and community involvement comes with its share of burdens. Women tend to carry more of a workload than other members of the family not engaged in social entrepreneurship; because “women use their kin to a larger extent than men” (Greve & Salaff, 2003, p. 1), it is women’s unpaid labor that is often the key to the success of family businesses (Moallem, 1991). This illustrates a negative aspect related to gender. Women are often unpaid for their efforts upon which the families depend for their economic survival. One example from my study involves participant I.4. For an extended period of time she worked at her full-time, traditional financial job, while helping her husband with their pastry and catering social enterprise. Only recently did she quit her traditional job to go into the social enterprise full time. Her unpaid labor in marketing, sales, etc. for the social enterprise, along with her work in a traditional job, allowed the family business to grow and the family to maintain a steady income.

Participant I.4's experience in finance, familial career influence and educational decisions were essential in creating a path to social entrepreneurship, and the embeddedness of family and social and human capital were pivotal in her ability to grow the business while instilling it with social aspects. In her home country her family had owned a similar catering and pastry business that had grown from her mother-in-law's recipes and the family servant's experience with the recipes. In the United States, she took this previous business experience, recipes, and help from her husband and daughters to build the social catering and pastry enterprise. While she and her husband were at the forefront of the operation, her daughters occasionally helped with the business. She also drew on her community and Non-profit¹ to aide in creating business plans and marketing schemes, etc. This participant was able to create a balance between paid and unpaid labor, as well as the use of family and community resources to create and grow the social enterprise. Despite its drawbacks, family embeddedness and help from outside networks (Non-profit¹) were crucial in growing the business.

Participant I.4 was not the only woman who demonstrated potential problems with embeddedness. Respondent I.7 relied heavily on community networks and support to run her social enterprise café. Because the enterprise is relatively new, she has not made a profit off it yet, and is subsisting on unemployment while she waits for grants to come in. This woman's reliance on grants to run her café, and the availability of free commercial kitchen space provided by friends to conduct cooking demos and food justice seminars is precarious; she relies heavily on external influence and resources as she receives no monetary compensation for the seminars and demos, and is using them only as incentive to get her name and cause out into the community. She explained that “a

housemate who works for [a non-profit] has been [a] super huge supporter like giving us the opportunity to go in and work with the youth” and “the kitchen they let us use it for free” (I.7). The space and opportunity given by her friend are generous, and help the social enterprise, but neither is an endless resource. Similarly, the women in the study who are engaged in catering and other food social enterprises and rely on labor from family members (especially their young-adult children) run the risk of unstable labor as their children move out, attend college or land traditional wage-earning jobs.

Some of the other women I interviewed also continue to rely on resources that are temporary by nature. For instance, while Non-profit1, which supplements marketing and finances (grants), has been a tremendous help for six out of seven of the interviewed women, the aid is fleeting. If these women are to have self-sustaining social enterprises and avoid closure, other, steadier, sources of aid and/or revenue will need to be found. It is not in Nonprofit1’s mandate to fund social entrepreneurs in perpetuity. Its goal is to help initially, not to sustain businesses over a long period of time, as they will have new clients in need of their resources.

Family and community embeddedness are vital to the survival of these enterprises, as illustrated through the grants and business resources provided by Nonprofit1 and the unpaid labor and support provided through family and community members. It is important, however, to be aware of both the positives and the negatives of social networks and family embeddedness.

Because of complexity of family and community embeddedness, it is important to recognize elements such as time in country, class, race and ethnicity, etc., that impact one’s ability to create and sustain networks and create embeddedness within families and

communities. These factors are important because they explain how the women have become embedded in their communities. Time is an important factor when discussing embeddedness and social capital. For example, data indicate that entrepreneurs are usually older than wage-laborers and have lived for an extended period of time in their new country, which lends itself to accumulation of social capital (Greve & Salaff, 2003). The women in this study arrived in the United States between 1989 and 2008. This, according to Greve & Salaff (2003), gave them time to accumulate social capital in the form of networks (non-profits; business networks; each other) that they could draw on to create and sustain their social enterprises. Remaining in one place can generate stability, provide the opportunity to meet people and have long-term relationships with them and the overall community, thus building trust.

Class and race also play a part in creating and sustaining connections between people. As previously pointed out, research demonstrates that class can afford people resources, impacting their ability to form social connections and networks. Additionally, Menjivar (2000) and Valdez (2011) affirm that race (as well as class) can afford groups of people connections through common struggle and experience, but caution that race does not always work as a positive and cohesive grouping. As Valdez (2011) explains, people do not always recognize how connections helped them. Instead, individuals can view their successes as a product of their own drive and personal motivation.

The ideology of rugged individualism [inherent in the United States' economic system] dampens the extent to which Latino/a entrepreneurs identify group-based structural inequality, or understand its marked effects on their life chances. By identifying as rugged individualists, Latino/a, White, and Black entrepreneurs are

actively engaged in reproducing the highly stratified American society and its ideology, which celebrates individualism and meritocracy while downplaying classism, racism, and sexism. (Valdez, 2011, p. 8)

The roles that time, class, race, etc. play in an immigrant, asylee or refugee's ability to create networks and establish embeddedness is intricate. Some literature shows that family and community embeddedness can have negative qualities (Cruz, Justo & De Castro, 2012). The respondents, however, did not discuss any negative aspects of family or community involvement, nor the impact of gender, class or time in country regarding their social enterprises. While some entrepreneurs do not succeed, and some families fall apart during migration because of family business (ex. stress or failure), the women in this study have been able to create and sustain their social enterprises because they rely on support from their families and community.

Embeddedness, social and community networks and collective work - Refugee experiences.

While education and familial professional backgrounds shaped most of the immigrant and asylee interviewees' paths to social entrepreneurship, the refugee women's paths differed significantly. The refugee participants reported that their previous communal work experience in their home country (human capital), community support in the United States and their affiliation with Nonprofit2 (social and financial capital), drove them to form their social enterprise - an agricultural, legal partnership that farms 5 acres by hand and sells the produce wholesale to restaurants and grocery stores, as well as the local farmer's market. The idea of sharing and working together is crucial for the success of a legal partnership, which is designed so that each woman has an equal

part in the business, and includes a governing system that involves democratic decision-making.

When asked about how they became involved in social entrepreneurship, two refugee women discussed their home country, their communal background and the collective problem of a lack of jobs in their new United States' community.

Here people ... call it a cooperative or social enterprise, but we always work together. We came to a place [where] we work together. As farmers we see issues together. We see each problem as it comes to each and everyone. So when we came here we found that the issues of finding a job is [sic] not only for one person or two persons, it affects all of us. So we sit down as a group, as a community to be able to, how can we help each other? How can we work this one out? (F.1 & F.2)

The very definition of social capital is based on networks and connections of shared values as reason for its existence. Portes and Sensenbrenner (1993) point out that “[a]s a source of social capital, bounded solidarity does not arise out of the introjection of established values or from individual reciprocity exchanges, but out of the situational reaction of a class of people faced with common adversities” (p. 1325). The refugee women and their community’s collective reaction to their occupational plight demonstrates bounded solidarity as part of their path to social entrepreneurship – a desire to use their existing, collective skills, while simultaneously solving their shared problem of a lack of viable work. This follows Starr and MacMillan’s (1990) research, which purports that “kinship and community ties lay the groundwork for independent new ventures” (p. 81), such as the women’s agricultural social enterprise.

Prior to arriving in the United States, the refugee women did not all know each other, but their histories, ethnic and communal ties, work experience and need for jobs brought them together to produce the social enterprise. Participant F.5 explained,

[I]t is an effort that comes within the community. We came to the US and it was a struggle for us. As we told you our background is ... farming. So we were able to communicate with the community and the community was able to go to [Nonprofit2] say these women they want to farm. And that is why the [legal-partnership social enterprise] started. (F.5)

Creating and sustaining the social enterprise has been possible through the partnership of the refugee women, their local community and Non-profit2.

Keenoy, Scott-Cato and Smith (2006) point out in their study of 250 social enterprises in the United Kingdom that, “survival [(in this case both financially and psychologically)] is very dependent upon a sympathetic support network of activists [such as Nonprofit2] who are involved for reasons that derive from social commitment as opposed to simply financial and commercial success” (p. 207). The focus group participants reported that Nonprofit2 gave them resources consisting of land, technical support for learning new farming skills in the United States, and helped them market their business, among other things. They also discussed how the community helped them reach out to Nonprofit2 to create the social enterprise. This aided the women economically, which in return, helped the community, and as recounted by the women, reaffirmed their communal roots and history in their new country. Participant F.1 described this symbiotic connection between the social enterprise and the community,

A community (hands moving in a circle). ... goal is to make sure like be able to connect their traditional back to their community. Be able to feed. Be able to bring back the food that they were eating at home back to the communities. Also, it's an opportunity for their grandchildren and for the young to learn. To learn from them. There are a lot of opportunities like they mentioned. And they mentioned like exchanging skills, exchanging knowledge to the young one[s]. At the same time teaching the young, teaching the neighbors and at the same time providing the neighbor with the right food. And that's all about the [agricultural social enterprise]. (F.1)

The supportive network of the community and Nonprofit² created advantages for both the refugees and the community and are thereby connected to their path to social entrepreneurship, as well as to their way of life.

Portes and Sensenbrenner (1993) warn, however, that people who rely on community ties and are heavily embedded in their communities as part of their business can be “constantly assaulted by job and loan-seeking kinsmen” (p. 1338). These concerns are reflected in the women's interviews. One woman commented on the doubled-edged nature of the success of the social enterprise as friends who had previously been a part of the community, but had moved, called looking for jobs or benefits. “Our friends from other states say you from California are making money because you can afford \$1,000 bill so you send us some money” (F.2). This statement reveals that strong ties to the community and the use of community resources and support often imply an unspoken obligation to give back to the community, which the individual and/or enterprise may or may not have the resources to do.

Menjívar (2000) argues that social networks do aid immigrants, but warns that social networks, family, and other immigrant coping mechanisms are complicated and intertwined with hierarchical structures of power, gendered norms, social class, and other issues that may limit their resilience. She also argues that resilience is not a panacea and suggests that the strength of all immigrant networks should not be assumed (p. 241). There has also been literature that has questioned whether it is possible for people to continue to work multiple jobs and continually rely on kinship and community ties for economic leverage and personal wellbeing (Pearson & Sweetman, 2011). Four of the five refugee women have traditional jobs of in-home daycares in addition to the social enterprise and others have worked at other traditional jobs, stretching their energies thin⁴⁹.

The participants in this study created their social enterprises out of a communal need for jobs, as a result of the financial crisis, for financial benefits and/or as a way to survive economically. However, as with most entrepreneurs, especially immigrants, asylees and refugees, this has come at the price of working multiple jobs, relying on familial and community networks, and working long hours. These women should be commended for their hard work and entrepreneurial spirit, and it is important to recognize the sacrifice and complicated processes required to produce this success.

Intractable catalysts as part of the path to social entrepreneurship.

Just as experiences, life events, level of education and family and community influence link with these women's choices of going into social entrepreneurship, it is

⁴⁹ Working two jobs and then coming home to do care and household labor makes this a triple day for the women participants. However, it is unclear if it is also a triple day for the males and others in the family as not all participants discussed other family members or were clear about what they did or did not do for work in and out of the home.

equally important to recognize the impact of intractable catalysts. In this section I examine the effect of a particular intractable catalyst experienced by these women, the 2008 economic crisis. For example, none of the participants contributed to the creation of the housing bubble or security trade issues that resulted in the crisis, but they were nevertheless impacted by the ensuing economic catastrophe by virtue of involvement in the United States economic system. They experienced the 2008 crisis as a particularly distressing intractable catalyst, as financial crises disproportionately impact women, minorities, people of color and marginalized peoples in an adverse manner (Seguino, 2010; Women Refugee Commission, 2011; Chang, 2010). As such, the 2008 economic crisis both generated initial hardships for many of the women and provided an opportunity that pushed and pulled (Jurik, 1998) them into creating alternative revenue sources or enhancing their existing ones.

According to Page (2006) “the presence of [intractable catalysts] makes path dependence difficult to avoid. ... [implying] that, once a proposal is made, future proposals are constrained in a way that compromises optimality” (109). These women are constrained by citizenship status, level of education, familial and cultural obligations, traditional work, etc. as present in the United States. It is clear that these structural constraints and the social context (e.g. social location) are beyond the women’s control and at the same time, are internalized and shape their daily, intersectional lives. Given their nature, intractable catalysts can cause hardships for people and limit or influence their current possibilities and decisions, impacting their future opportunities.

Intractable catalyst – 2008 economic crisis.

The 2008 crisis was a precarious point in the immigrant and asylee women's (I 7:7) lives. It created moments of critical choice that influenced their social entrepreneurial paths. Neoliberal policy and capitalist ideology, which furthered the shrinkage of government funding, saw reductions in social programs and increase in unemployment rates, and helped precipitate the crisis, directly impacted marginalized individuals and their resources, such as this study's participants (Estes & Alford, 1990; Kotz, 2009; Pearson & Sweetman, 2011). Participant I.2 stated that, "they [organizations] cut a lot of the resources." Organizations, such as Non-profit1 and Non-profit2, exist as the main supporters of the social enterprises these women are involved in, and as a consequence, resource cuts can potentially limit the organizations' ability to provide services and funding.

In addition to reductions in social programs and high unemployment rates, other issues that disproportionately affected these women and created financial hardships for them during the 2008 economic crisis included downsizing, wage and hour cuts, and slow re-employment (Seguino, 2010; Women Refugee Commission, 2011; Chang, 2010). For three participants it meant losing a house (I.1; I.3; and I.6). In explanation, I.3 stated that because of the crisis "work here got a little slower ... my business got slow." For one participant (I.7) the crisis meant losing her employment, leading her to turn to collective housing as a financial resource, and to make, as she stated, "different decisions." Both I.7 and I.2's families were plagued with unemployment and a decrease in business within their traditional work. I.2 discussed that her husband had lost his job, that her traditional

business of cleaning houses had seen a decline in clients, and that it made it difficult to pay their bills.

The crisis, however, was not only negative; it also became a catalyst in their paths to social entrepreneurship. The adversities experienced by the women induced some of them to create positives out of the negatives. For instance, participant I.4, owner of a pastry and catering business stated that, the crisis...

gave me the idea to start my own business. ... We had come here with that idea because we had just come from having that business. But we kept pushing it back because we had to learn the language. We needed to get used to the way things are done here. We needed to get used to what the tastes are here. But then [the crisis] hit and so we were back to the idea of the food business. We have been waiting. We have been putting together all of the puzzle pieces and everything has started to fall into place with the help of [Nonprofit1]. (I.4)

For this woman, the crisis provided an opportunity to create a viable economic alternative to a traditional job. Participant I.4 was not the only woman who was influenced by the crisis in terms of social entrepreneurship. As participant I.1, a daycare social entrepreneur stated, “three of our kids’ parents lost their jobs and that caused us to not have income.” Through a loan from Nonprofit1 and her social entrepreneurial networks, I.1’s business was able to survive the financial hit. She and her husband made decisions based on their ability to tap into Nonprofit1 and their community networks to ramp up advertising and publicity to make up for them.

These examples demonstrate the influence the 2008 economic crisis had on some of the women. It also illustrates how embedded these women are in their communities,

and how this both creates dependency and opportunity. According to participant I.1, being a social entrepreneur and being involved in associated networks helped her during the time of crisis. When asked, *Do you think that being...a social entrepreneur has helped you survive the 2008 economic crisis?* she replied,

Yes. Definitely. It helps you be balanced between ... your personal economics and society and to help you see where you fit in that space. And we had a bit of an imbalance in June and July of 2012. So it helped us be prepared. So being... a social entrepreneur we knew what it would be like. (I.1)

This woman also explained that fellow social entrepreneurs had warned her and prepared her for possible pitfalls. Though dependence on a social network or a nonprofit can be seen as problematic, for I.1 the economic crisis was an intractable catalyst she was able to weather precisely because of this community embeddedness. Though “[p]revious studies find that gender has a negative effect on women’s social capital accumulation” (Aaltio, Kyro, and Sundin, 2008; Healy, Haynes, and Hampshire, 2007), I.1. was able to tap into enough resources through her network to sustain her social enterprise. Also, this contrasts Valdez’ (2011) argument that “Latina entrepreneurs who rely on social capital resources to borrow financial capital are overwhelmingly more likely to depend on family ties only; they do not generally borrow from ethnic-or-racial based (that is, Hispanic or Latino) networks” (79). I.1.’s network extended past her family, included Hispanic/Latino networks and Non-profit1, which provides resources for a variety of clients.

For some of the other participants the fiscal crisis was also an opportunity to create a new business, express their agency as an economic, woman-identified person, and to include a social aspect in their choices. While intractable catalysts are unavoidable

(Page, 2006), some of these women were able to turn the negativity into something constructive through hard work and sacrifice. Participant I.5, a woman who owns a commercial social enterprise delivery service with her husband and is starting a new child transportation social enterprise stated that,

I had just gotten here. I was already low-income. I didn't have much here to lose. In contrast I think it [the 2008 crisis] really did help me because there was such a focus on small business when I came. I think the economic crisis sort of helped us here in California. By the time we were going to stay here we had started the delivery service [the first social enterprise]. (I.5)

While participant I.5 said that she felt the crisis did not affect her, she recognized the opportunities it created and its impact on the timing and decision she and her husband made to start their first social enterprise.

Given this evidence, it is important to see the consequences of intractable catalysts as complex, rather than predicted. For the participants in this study, the impacts of the crisis were both negative and positive. The ability of immigrants, asylees and refugees to turn a negative into a positive is often viewed as resilience because they have the ability or must have the ability to be flexible and withstand hardship (Menjívar, 2000). Resilience, however, often comes at a price, such as use of unpaid family labor or reliance on community and/or family networks that may be unstable or exploitative. This said, the most important point here is the mode of resilience taken up by each woman. While it is possible that some or all of the women would still have chosen to include social entrepreneurship in their lives regardless of the financial crisis, the downturn in the economy in 2008 created a need to explore alternative forms of economic possibilities.

Path Dependency Theory and the Women's Histories

Through this chapter I discussed a number of factors that may influence the choice of career path towards social enterprise. To identify these factors and how they relate to the women's histories, I used a path dependency theory analytic framework. The data gathered suggest, it is not only the labor market or a want to do public good that creates flexibility, fluidity and rigidity (Pierson, 2000) in decisions and choices that may push or pull (Jurik, 1998) a woman towards social enterprise; it is also their identities, life decisions in areas of family and education, community and network influence, as well as the impact of intractable catalysts, in this case, the 2008 economic crisis and the United States social inequality. Path dependency for these women was generated through a conglomeration of economic influence, a desire to fulfill public needs and their access to human and social capital, all of which has resulted in an accumulation of financial and psychological advantages.

The investments and decisions made by the women in this study have been to value the pursuit of professional careers as part of a family of professionals, pursue higher education, and continue collective work that promotes cultural heritage. While there is always the possibility of other employment outcomes than entrepreneurship or social entrepreneurship, path dependency points out that there are higher negative costs in not choosing or continuing on a path that highlights and uses the acquired skills and human and social capital (Levi, 1997). Consequently, as the participant continually chooses opportunities in the same path, she is multiplying advantage. Path dependency is thus neither good nor bad, but complex. Education, having a family of professionals and collective work were critical opportunities, choices and events in the personal histories of

these women, and has resulted in shaping “the basic contours of [their] social life” (Pierson, 2000, p. 251). There was not one thing that directly led each woman to social entrepreneurship. The importance is not the individual stories or histories, but in the patterns that emerged through the collective data regarding the women’s individual paths to social entrepreneurship.

CHAPTER 10

LIMITATIONS – FUTURE RESEARCH - CONCLUSION

The research presented in this paper is narrow in its scope in order to provide insightful and poignant findings. In addition to summarizing the study, this section highlights the main limitations, which include the issues of small sample size, challenges with definitions and sparse literature and existing research regarding gender and social entrepreneurship. It also briefly discusses the potential for future research, speaking of ways to expand upon not only this study but to add to limited research on women and social entrepreneurship in both the United States and around the world. Finally, it provides a conclusion that highlights the significant theoretical and policy implications regarding the research.

Limitations

There are five limitations for this research. They consist of: sample size; defining the terms social entrepreneur, social enterprise and social entrepreneurship; the limited amount of gender and social entrepreneurship literature available; the use of multiple languages and my own identity. The first constraint is sample size and the pending cooperation of the women refugee, immigrant and asylee social entrepreneurs connected with each non-profit organization. The analysis for this research was based on semi-structured, in-depth interviews of seven women and one focus group consisting of five women. It took over a year to acquire this small sample and while I have worked with other women refugee social entrepreneurs and am aware of others that exist, I was unable to obtain access to them during this study, despite my attempts. This is a limit of scope generated by the nature of relation with the women, their communities and their privacy.

As such, the first limitation is based on sample size. This is not a representative sample of all immigrant and refugee women social entrepreneurs. My objective, however, was not to obtain a representative sample but to gain an understanding of the personal accounts, perceptions and experiences of these women social entrepreneurs.

The second limitation is the difficulty in defining what *is* a social entrepreneur, a social enterprise and social entrepreneurship and how it is measured. To accommodate this I allowed the participant to define whether or not her business was a social enterprise and whether she considered herself a social entrepreneur. I also relied on the way the affiliated non-profits defined these terms. The definition challenge made the beginning of each interview inherently difficult. I had to balance explanation of the study with how to ask and answer questions without defining a social enterprise or social entrepreneur for the participants. Thus, the second limitation of this study is classifying participants as social entrepreneurs and their businesses as social enterprises given varied definitions in academic literature (Kerlin, 2009) and the use of self-definitions by the participants and non-profit organizations. The self-defined definitions place these women as social entrepreneurs in a United States based context and thus limit the use of the analysis to United States only women social entrepreneurs and social enterprises.

A third limitation is that the amount of social entrepreneurship literature that examines gender is narrow and so this data is fairly new and has little to be compared to in terms of other studies and findings. Thus, the conclusions and results from this data need to be further studied and the study replicated with further samples. My plan is to parcel out each of the findings in this research and conduct further qualitative studies with other women social entrepreneurs to see if the findings can be applied to larger data

sets and different populations of women. Also, as the field of social entrepreneurship expands in the United States and the rest of the world, the literature on gender and social entrepreneurship will grow and the findings in this study may be reexamined in the future or used as a basis for other studies.

The fourth difficulty was that this research was conducted in multiple languages. The fourth limitation stems from the type of population interviewed. In order to accommodate the needs of the participants, I conducted the interviews and focus group in the language each respondent was most comfortable - English, Spanish and Kizigua - and required the use of interpreters. The interpreters were easy to work with and very helpful. However, with the use of interpreters comes the potential for misunderstanding, longer interviews/focus group and the potential problem of validity based on the interpreter's renderings of the participants' answers. In order to limit this issue I used interpreters that were fluent in each language, culturally familiar with the women and had previous experience in interpreting.

The fifth limitation was recognizing how my own identity can have a potential impact on the overall study. As a white, woman researcher and outsider interviewing women of color I am privileged in many ways and as such needed to recognize this and to address it. I designed the study with an intersectional grounded framework that allowed for the recognition of my own privilege, while privileging the voice of the participants. In order to help mitigate these potential issues and to respect the knowledge produced by the women as well as the power relations between the participants and myself grounded theory allowed me to move back and forth between my data and feminism, specifically intersectionality, called for a respect and recognition of the women

participants. Overall though, steps were taken to limit the potential internal issues that may arise from this study.

Future Research

While I have suggested breaking down the findings from this research into future individual studies, there are other areas that deserve continued examination. These include the way the women view themselves in the circle of social entrepreneurship, the potential drawbacks of participating in collective work, the amount of time women commit to traditional enterprises as compared to social enterprises, and the impact of time in country and education level on refugee, asylee and immigrant social entrepreneurs.

As discussed previously in chapter six, a common opinion in social entrepreneurship research views employment as part of the positive factors resulting from social entrepreneurship. The women in this study were beneficiaries of employment and other benefits (grants, marketing, etc.) provided by their affiliated non-profits. While the nonprofit supporting the immigrant and asylee women's social enterprises saw the women as the main beneficiaries of their work, the women themselves spoke about the people they were helping as the 'social' beneficiaries. While the majority of the women saw themselves as recipients of resources from the non-profits (marketing, technology, grants), they did not include employment in this list. Comparatively, they discussed assisting others (clients/employees) in various forms and providing employment for others. This could potentially be an empowering factor for them. As such, future research could attempt to examine this unanticipated emergent finding and explore why the women did not view themselves as beneficiaries of social entrepreneurship from the non-profits (i.e., employment and other business related resources and opportunities). It could

also examine the reasons why the women discussed the benefits of social entrepreneurship in terms of what they were providing their communities/clients and as a result of what their social enterprises provided them (i.e., income and alternative benefits). Finally, this future research might take into account the ways in which the social entrepreneur is affiliated with their non-profit and whether this affiliation impacts the way they perceive their own role in social entrepreneurship. In this research, I observed differences between the affiliation of the non-profit and the participants. A reason for the above stated difference between the two groups of women could be because the refugees started their social enterprises from the beginning with the help of their supporting nonprofit, rather than by themselves as was the case with the immigrant and asylee women. Future research might explore if and how the connection between the social entrepreneur and the non-profit impacts the way the person views and defines social entrepreneurship.

This study did not specifically look at the negatives of being involved in collective work but this is an additional item that should be researched in the future. There was a general question about the negatives and positives of the social entrepreneurial work, but this study did not delve into this specific area with follow-up questions or have it as a focus in its initial research questions. According to Portes & Sensenbrenner, (1993) "...the operation of solidarity and trust creates unique economic opportunities for immigrants, but often at the cost of fierce regimentation and limited contacts with the outside world" (p. 1340) and "The solidarity and enforcement capacity that promote ethnic business success also restrict the scope of individual expression and the extent of extracommunity contacts" (p. 1341). Drawbacks of collective work are

something to be aware of and consider for future research. Moreover, although social entrepreneurship is not a solution for the entirety of poor work environments and policies in for-profit companies, it does provide a model at this time for small scale entrepreneurs that wish to achieve alternative benefits, include social missions in their business and limit the worker-rights issues found in traditional jobs. For this model to be more replicable, I suggest that there be more legal forms created in the United States that can aid social entrepreneurs in starting, growing and maintaining their social enterprises both financially and socially.

It would be advantageous to conduct future research with separate groups of immigrants, asylees and refugees and to have a larger sample to examine how time in the receiving country impacts the role of social entrepreneurship in the women's lives. Many of the findings in this study were split between the legal terms, refugee and immigrant and asylee women. The immigrant women overall though had been in the United States for a longer time than the refugee women. Future research could help explore the issues discussed in this study more in-depth if they divided the groups into individual studies.

Also, the Levie and Hart (2011) study, as discussed previously, does not go into detail about the potential causes for women to put less time into a traditional enterprise as opposed to a social enterprise. For the women in this study, one explanation may be that they have multiple income streams and must divide their time in order to fulfill their income needs. The issue of how work is gendered or how women's work is viewed may also play a role. Further research will need to personally interview women social entrepreneurs to understand the nuances of time and commitment to traditional versus social enterprises.

Finally, future research will need to be conducted to generalize the link between level of education and women social entrepreneurs. Including interviews and more data from the non-profits, as well as more focused questions for the social entrepreneurs could accomplish this. These questions may poignantly ask about the role of education in their social enterprise, instead of a general aside as part of their overall identities as done in this study. My findings did indicate that level of education impacted the women social entrepreneurs, but it is unclear to exactly what extent as this study did not go in-depth in that area. As I have briefly explained, there are other areas of research related to this study that could be conducted in the future. It is my hope to pursue these areas and for others to join me.

Conclusion

This research examined how women refugee, asylee and immigrant social entrepreneurs have coped with the 2008 economic crisis and in what ways being a social entrepreneur contributed to their economic and self-efficacy survival in the United States. The resulting dissertation started with an overview of the crisis and its relation to immigrant, asylee and refugee women, examined the relevant work existing in current literature, laid out a framework for how the research was conducted and provided contextualization for the study participants in the field of social entrepreneurship. Finally, the paper presented the findings from the study, analyzed the data from the women's experiences and provided limitations and future research possibilities.

The study results indicated that the intersectional lives of the women influenced their experiences and decisions regarding their survival and involvement in social entrepreneurship. While the respondents found monetary as well as alternative benefits of

social entrepreneurship, they also were challenged with the realities of structural economic and social location issues. Notwithstanding these issues, the data suggest there is potential for social enterprise to contribute to economic survival and be an alternative to only for-profit businesses. My research demonstrates that the poor are still struggling, despite claims that the United States is past the economic recovery, but they are finding alternative ways of economically surviving, while instilling social good into their businesses and lives via social entrepreneurship.

One way the study participants survived economically was by using income packaging, the use of multiple income sources, where they relied on multiple, low-income jobs, multiple earners and state or non-profit aid to meet their financial needs. This strategy is similar to those used by households working in the traditional workforce. However, they differ in the fact that the study respondents have included social entrepreneurship as part of their economic survival strategy. The inclusion of social entrepreneurship stems partially from the problems that the women encountered in traditional jobs, despite some of them still relying on those same jobs as part of their income. While having multiple jobs or using multiple revenue streams may not be a new idea in surviving an economic crisis, using social entrepreneurship as part of an income packaging strategy amongst immigrants, refugees and asylees is a fairly new idea and thus this study advances the theoretical knowledge in this area.

My study demonstrated that immigrant, asylee and refugee women are positioned as marginalized in the United States in terms of their opportunities and access for economic sustainability (low-income/low-wage work, vulnerable occupations) and other resources (education, technical and skill training). This limited opportunity existed prior

to the 2008 economic crisis, but the financial disaster has exacerbated their dilemmas. Although the scholarly literature suggests that social entrepreneurship may be a viable economic alternative for these individuals in creating economic viability, there was more need for additional empirical evidence. The empirical evidence in my research addressed issues of how these individuals become involved with social entrepreneurship, to what extent the social enterprises contributed to their economic sustainability and whether the social enterprises provided more than just financial resources. It also looked at the experiences and perspectives of women social entrepreneurs. Thus, the study added to this prevailing body of literature by exploring the perceptions of women immigrant, asylee and refugees involved in social entrepreneurship as a means to achieving economic viability, as well as other benefits and providing a lens for policy makers and entrepreneurs to understand the various benefits of social enterprise.

Despite the limitations in this study, there were substantial theoretical and policy implications that can be taken from this research. Practitioners, policymakers and scholars can learn from these women experiences in surviving the economic crisis and using social entrepreneurship, as part of this process. As discussed previously in chapter seven, research indicates that traditional jobs in capitalism have been associated with insecurities for workers (Kotz, 2009; Gibson-Graham, 2006; Jacobs & Gerson, 2004). As such, it is necessary to a) recognize worker rights' issues as part of a capitalist economic system that influence laborer's decisions and b) acknowledge how these women participants have employed social entrepreneurship to prevent or circumvent these issues. Reich (2015) points out that these types of issues present in traditional jobs in the capitalist system are often cast off as part of the free market; however, he argues that

‘free market will’ does not exist because there is no free market without government policies and laws. It would therefore benefit policy makers to deeper examine the ways social entrepreneurship can simultaneously create profit while limiting worker rights issues.

In this dissertation I argued that citizens and policymakers could learn from the participants experiences on how to cope during crisis. The knowledge produced by these women shows that it is possible to do so by combining varied avenues of income while simultaneously including social goals in their businesses. Their first-hand knowledge in how to balance the need to make money with the ability to solve community issues and include social goals in their businesses is important to recognize both theoretically and for those who create policy. It is especially important to recognize the women’s resilience and resourcefulness and use it as a gauge for policy building in regards to economic recovery and marginalized individuals so that other individuals can benefit from their lessons and implore them during times of economic duress. Policy can build on the economic knowledge of these participants in order to better understand the available alternative possibilities for economic recovery as social entrepreneurship creates a space for the poor and marginalized. During a time of economic recovery it is advantageous for policymakers to recognize the potential for social entrepreneurship as a potential part of economic recovery.

Additionally, through the examination of the experiences and perceptions of women refugee, asylee and immigrant social entrepreneurs this study found that involvement in social entrepreneurship can lead to alternative benefits to economic capital. The alternative benefits included: work-life balance; flexibility; limiting stress; an

appreciation for work; personal autonomy; happiness and well-being and connecting with and involving community. The marginalized respondents valued the alternative benefits that social entrepreneurship provided. Not only did these alternative benefits combat some of the issues found in their traditional jobs, but also enabled them to weather the crisis mentally.

These alternative benefits were a strong indicator of why the women became or continued to be social entrepreneurs. Theoretically, this research contributes to the literature that discusses the advantages of enjoyment and satisfaction in work. The principles of social entrepreneurship (i.e., people over profit or value in work) (Pestoff, 2009) are what make it possible for the participants to have these alternative benefits as they provide the structure for including and highlighting social good in a business. When implementing new policies on behalf of workers in the United States, it would be beneficial for policymakers to understand that enjoyment and satisfaction of work are high priorities for these marginalized women (as well as other workers – see Cooper & Artz, 1995) as discussed in their interviews regarding social entrepreneurship.

My research demonstrates that alternative benefits of social entrepreneurship led to job satisfaction. And the more satisfied a worker is, the more productive they can potentially be (Judge & Bono, 2001) so economic policy that increased worker satisfaction could be good for both employees and companies. This does not mean that these alternative benefits or job satisfaction cannot be found/exist in traditional jobs. It does mean, however, that policy makers can learn from the participants' experiences on how to better United States economy by including policies that create more work-life

balance, promote flexibility, limit stress, promote appreciation for and involvement in work and provide alternative benefits to monetary capital.

Additional takeaways from this research are that opportunities and experiences that individuals have and the paths that their lives take influence the outcomes of their decisions, specifically economic and career choice in the case of these study participants. Each woman's background shaped her social entrepreneurial experience. The specific influential items that the respondents discussed were tied to family embeddedness, access to human and social capital, and intractable catalysts such as the 2008 economic crisis. These experiences culminated to create advantages and disadvantages, thus impacting their interactions and identities.

One point of the women's history that influenced their career decisions was family embeddedness. Multiple generations of family members with professional careers or a history of family communal work provided resources, such as social and human capital, and inspiration for the women to be professionals and/or start their own social enterprise. This reflects previous research done about the influence of family embeddedness regarding entrepreneurship, immigrants and refugees (Menjívar, 2001). Among the participants of this study family embeddedness led to social entrepreneurship, not traditional entrepreneurship and thus adds a theoretically new view on the role of family embeddedness in the United States amongst refugees, immigrants and asylees in connection to economic viability and survival.

Their higher levels of education, including degrees, completion of higher education courses and a trade certificate, also influenced the immigrant and asylee women's paths. These levels of education provided them with knowledge and skills that

they used directly and indirectly to form their social enterprises. Thus, the human and social capital derived from their education increased their ability to become social entrepreneurs. On the policy level, it should be noted that an investment in education could potentially create access to economic gains and survivability during economic crisis when related to social entrepreneurship.

Moreover, experiences outside of the participants' control, intractable catalysts such as the 2008 economic crisis, had a strong influence on their lives. The women experienced cuts in non-profit programs, wage and hour cuts, unemployment, slow-re-employment and slow growth or stagnation in their businesses. Some of them lost homes. Out of the circumstance some of these women created positive experiences— finally pursuing the social enterprise they had been waiting to start and creating a sustainable alternative to traditional employment (i.e., I.4). According to the accounts of the women participants, this research identifies that social entrepreneurship (along with other revenue sources) creates a path to employment, monetary gains, and alternative benefits.

As such, this research provides documentation regarding women refugee, immigrant and asylee experiences in social entrepreneurship and how their specific life paths created advantages and disadvantages that led them to social entrepreneurship. This adds to scholarly work in the areas of path dependency theory, specifically in regards to individual's lives, as well as social entrepreneurship and immigrant, asylee and refugee literature.

As demonstrated, the marginalized women in this study provided a gauge for understanding the circumstances of the poor, and the way neoliberal and capitalist ideologies impact marginalized people in the United States. Given their often lack of

voice in politics and society, this study is significantly important as it reveals the perceptions and experiences of these women so that scholars, policymakers and practitioners can learn from them and make informed policy, research and business decisions. The research also demonstrates that social entrepreneurship creates a way for the women to participate, socially interact and be involved in their local communities, while also creating economic viability when traditionally the United States has had limited success in this area (Teasdale, 2012).

Theoretically future scholars need to examine ways to create social entrepreneurial principles in mainstream economic culture and simultaneously encourage policy makers to implement supportive policies. This may help to limit some of the current issues present in this economic recovery. It is important to note that conducting this research and encouraging this type of policy comes with the need to change economic and work culture since work culture is embedded in social culture in the United States. Part of this economic and work cultural change must understand that the lives/paths of the women influenced their decisions. Thus, scholars, policymakers and practitioners alike need to understand the specific areas of influence and experiences of these women's lives so they can focus on and instill principles of social entrepreneurship into work/social culture. When policy makers look for alternative economic solutions for employment growth they should examine the possibilities of social enterprise in providing income, alternative benefits and as a general solution to some of the worker rights issues discussed by the participants in this study. Therefore, my study adds to the prevailing body of literature by exploring the perceptions of women immigrant, asylee and refugees involved in social entrepreneurship as a means to achieving economic

viability, as well as self-efficacy and other benefits, and provides a lens for policy makers, scholars and entrepreneurial practitioners to understand the various economic and social benefits of social enterprise.

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Table 1 Chart of Respondents

Respondent	Home-Country	Age Range	Type of Social Enterprise	Traditional Job	Legal Classification	Year of Arrival and Reason for Coming to US	Education Level
I.1	Peru	38	Daycare	Property Management	Immigrant	Arrived March 15, 2002 - Vacation and stayed because she married her husband	Masters – Two degrees – one in teaching and one in psychology.
I.2	Columbia	43	Daycare	Owner of Cleaning	Asylee	Arrived in 1999 - Came because of political problems.	College Courses – Studying business administration in Columbia. Working
I.3	Nicaragua - moved to Costa Rica at age 14 but considers Nica her home-country	45	Salon	Salon Owner (Traditional when started)	Asylee/Immigrant	Arrived without document in 1989, but currently has papers. Left Nicaragua to help an aunt who had miscarried in Costa Rica. The rest of her family came to the US to escape the war and were political asylees. She came to the US without documents in 1989, but her mom had already started filling the paperwork out because she was a minor and so she was eventually granted political asylum.	High school in Costa Rica. Cosmetology license in the United States.
I.4	Colombia	56	Catering/Food	Finance	Immigrant	Arrived in 2005 - Her brother already lived in the US and had put the paperwork in for and her brother.	Masters – in education philosophy.
I.5	Colombia	35	Delivery Service/Child Transportation Service	Teaching	Asylee	Arrived in 2008 - Her and her husband came as political asylees.	She studied financial administration in Columbia. Took ESL classes in the United States and has a second degree in child development from the United States.
I.6	Colombia	40	Food	Child Court Advocate; Traditional Daycare	Immigrant	Arrived in late 1980s/early 1990s - Initially came without documents but now has documents as an immigrant.	She was studying to be a teacher's assistant in Colombia at the University for a year before coming to the United States.
I.7	Mexico	40	Small Cafe/Cooking Demos/ Food Justice	Business Administration; Graphic Design	Immigrant	Arrived in 1994 - Came for school initially, undergrad.	Degrees in the United States in business finance and management and another in graphic design.
F.1	Somalia (Somali-Bantu)	40-45	Agriculture	Traditional Daycare	Refugee	Some arrived in 1992 and some say they don't remember the exact year they fled the Civil War. They were in Dadaab refugee camp in Africa for 10 years before coming to the US.	ESL Classes in the United States. No formal to minimal schooling in Somalia and no formal schooling in the United States.
F.2	Somalia (Somali-Bantu)	40-45	Agriculture	No traditional employment reported	Refugee	Some arrived in 1992 and some say they don't remember the exact year they fled the Civil War. They were in Dadaab refugee camp in Africa for 10 years before coming to the US.	ESL Classes in the United States. No formal to minimal schooling in Somalia and no formal schooling in the United States.
F.3	Somalia (Somali-Bantu)	40-45	Agriculture	Traditional Daycare	Refugee	Some arrived in 1992 and some say they don't remember the exact year they fled the Civil War. They were in Dadaab refugee camp in Africa for 10 years before coming to the US.	ESL Classes in the United States. No formal to minimal schooling in Somalia and no formal schooling in the United States.
F.4	Somalia (Somali-Bantu)	40-45	Agriculture	Traditional Daycare; Housekeeping	Refugee	Some arrived in 1992 and some say they don't remember the exact year they fled the Civil War. They were in Dadaab refugee camp in Africa for 10 years before coming to the US.	ESL Classes in the United States. No formal to minimal schooling in Somalia and no formal schooling in the United States.
F.5	Somalia (Somali-Bantu)	40-45	Agriculture	Traditional Daycare	Refugee	Some arrived in 1992 and some say they don't remember the exact year they fled the Civil War. They were in Dadaab refugee camp in Africa for 10 years before coming to the US.	ESL Classes in the United States. No formal to minimal schooling in Somalia and no formal schooling in the United States.