



PhiLab



# Research Paper

**What are the antecedent factors that influence immigrant and newcomer philanthropic practices and understandings in Canada?**

A literature review of the ethnocultural perspectives and practices in philanthropy and entrepreneurship engagement of Canadian immigrants.

Exploratory research

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## PhiLab Network Description

The Canadian network of partnership-oriented research on philanthropy (PhiLab), previously called the Montreal Research Laboratory on Canadian philanthropy, was thought up in 2014 as part of the conception of a funding request by the SSHRC partnership development project called "Social innovation, social change, and Canadian Grantmaking Foundations". From its beginning, the Network was a place for research, information exchange and mobilization of Canadian foundations' knowledge. Research conducted in partnership allows for the co-production of new knowledge dedicated to a diversity of actors: government representatives, university researchers, representatives of the philanthropic sector and their affiliate organizations or partners.

The project's headquarters are located in downtown Montreal, on the Université du Québec à Montréal (UQAM) campus.

The Network brings together researchers, decision-makers and members of the philanthropic community from around the world in order to share information, resources, and ideas.

## Western Hub

The Western Hub acknowledges that the West represents a vital and unique component of Canada's philanthropic sector. The diversity of western Canada, consisting of the provinces of Manitoba, Saskatchewan, Alberta and British Columbia, presents interesting challenges for donors, philanthropic organizations, and charities. As a result, the Western Hub created its own website – Funders in the West to serve as a knowledge exchange platform where grant-making research findings are shared with the philanthropic sector for the betterment of their funding practices. Western Hub researchers are keen on connecting with funders and fundees to work together in responding to the philanthropic sector's needs in Western Canada. They do so by mobilizing knowledge, expertise and resources. Our Hub seeks to create a robust and diverse for-public-benefit sector in the West by supporting the production and dissemination of new, exciting, and impactful research related to charitable giving and funding models, collective impact, and grassroots philanthropy.

## Abstract

This paper examines developments in research on immigrant/newcomer philanthropy in Canada based on a broad review of the literature. The aim is to recognize the heterogeneous nature of the immigrant population along with ethnocultural similarities and differences between them. As well, this review aims to identify the antecedent factors that influence immigrant and newcomer philanthropic practices and understandings which can be informed from individual experiences in their country of origin (COO). It also examines the factors that support or discourage charitable giving once living in Canada. This review identifies five core themes based upon a review of 112 studies, articles and government documents.

## Key words

literature review • ethnocultural philanthropy • diaspora philanthropy • entrepreneurial engagement

## Résumé

Ce rapport de recherche se penche sur l'évolution de la recherche sur la philanthropie des immigrants et des nouveaux arrivants au Canada en se fondant sur une vaste revue de la littérature. L'objectif est de reconnaître la nature hétérogène de la population immigrante ainsi que les similitudes et les différences ethnoculturelles qui existent chez cette population. De plus, cette revue de littérature vise à identifier les facteurs antérieurs qui influencent les pratiques et les compréhensions philanthropiques des immigrants et des nouveaux arrivants, lesquelles peuvent être éclairées par les expériences individuelles dans leur pays d'origine. Elle examine également les facteurs qui favorisent ou qui découragent les dons de charité une fois la personne vivant au Canada. Cette revue de littérature identifie cinq thèmes principaux à partir d'un examen de 112 études, articles et documents gouvernementaux.

## Mots-clés

revue de la littérature • philanthropie ethnoculturelle • philanthropie de diaspora • engagement entrepreneurial

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## DEFINITIONS

**Ethnic origin** refers to the ethnic or cultural origins of a person's ancestors. An ancestor is usually more distant than a grandparent (Smith & McLeish, Statistics Canada, 2019).

**Classes of immigrants:** Refugee, economic, family and asylum seekers (Government of Canada, 2022).

**Country of origin** (COO) - home country

**Country of residence** (COR) - host country

**Newcomers** are new to Canada who have been in the country less than three years as temporary residents who are working towards permanent residency and on the path to citizenship. This term is used to distinguish immigrants by tenure in Canada as their level of integration into Canadian culture matures with time.

**Immigrants** are permanent residents and have been in Canada less than eight years who have not yet gained citizenship. Government of Canada documents do not distinguish between newcomers and immigrants but consider anyone who is foreign-born and residing in Canada as an immigrant regardless of tenure or legal status.

**Remittances** include the personal money immigrants send to relatives or friends in the country of origin or another country (Dimbuene & Turcotte, Statistics Canada, 2019).

**Diaspora philanthropy** is defined as “money, goods, volunteer labour, knowledge and skills, and other assets donated for the social benefit of a community broader than one’s family members, in a country or region where there is a population with whom donors have ancestral ties” (Flanigan, 2016).

**Diaspora development aid** is a partnership of government agencies and with diasporas to raise financial capital through remittances for healthcare, education, infrastructure, relief for natural disasters etc. also known as migration-development nexus (Espinosa, 2016).

**Crowdfunding** is “raising of capital from large number of individuals donating or investing relatively small amounts of money using Internet-based platforms in an environment of high mutual visibility among participants (Davies, 2014).

**Gender culture** - identities that determine how women and men are socialized into their economic and social roles, and influences their attitudes toward employment and entrepreneurship (Maitra, 2012).

**Philanthrocapitalism** - seeks to transform philanthropy into a more efficient and lucrative industry in itself by combining markets and morals as commensurate goods (McGoey, 2015).

**Radical philanthropy** - explicitly targets the structures that perpetuate inequality and poverty that seeks to transform the institutions of the current economic system and tackle manifestations of colonialism by supporting local, grassroots initiatives and combating racist and discriminatory laws, policies and practices (Herro & Obeng-Odoom, 2019).



This paper examines developments in research on immigrant/newcomer philanthropy in Canada based on a broad review of the literature. The aim is to recognize the heterogeneous nature of the immigrant population along with ethnocultural similarities and differences between them. As well, this review aims to identify the antecedent factors that influence immigrant and newcomer philanthropic practices and understandings which can be informed from individual experiences in their country of origin (COO). It also examines the factors that support or discourage charitable giving once living in Canada. This review identifies five core themes based upon a review of 112 studies, articles and government documents. The themes include:

1. Culture, ethnicity and the adversity risk tolerance from the country of origin
2. Religion, beliefs, and attitudes as they shape identity
3. International philanthropy as it relates to remittance, diaspora philanthropy and diaspora development aid
4. Assimilation and multiculturalism — comparing immigrants vs non-immigrants and their economic integration via entrepreneurship
5. Trends and changes to the charitable sector.

Key findings reveal that even within ethnic enclaves, immigrants are not a homogeneous group but do share similarities in beliefs, attitudes, and prosocial behaviour that shapes their charitable giving. Newcomers that arrive with a more defensive/collectivist social-bonding strategy typically center their lives around the ethnic enclave and religious centre, often directing charitable giving within that group as well as to family and relatives from their country of origin as remittance. Newcomers that choose to adopt a more outward-looking/individualistic and social-bridging approach often minimize their ethnic identity to assimilate into the mainstream to access better jobs. For newcomers from diverse cultures there are numerous measures of success related to inclusive citizenship, such as social, political and economic inclusion - that influences their attitudes towards philanthropy which ultimately shapes whether or not they donate, and whether they choose domestic or international causes.

## 1. INTRODUCTION

The following literature review follows the path of a newcomer from their country of origin (COO) and the characteristics that shaped their identity and attitudes - beginning with the role of culture, ethnicity and risk tolerance followed by religion and beliefs. The third and fourth section of this report follows the immigrant experience of integration into Canada's liberal secular culture and how remittance, economic integration and social capital drives, or hinders, their success. The final section will provide insights into the charitable sector in Canada looking at trends, the changing role of charities and foundations, and end with observations and conclusions.

This review of the literature aims to explore the following questions related to how Canadian newcomers perceive philanthropic engagement recognizing their background, history and country of origin. Key questions include:

1. *How do culture, social norms and a country's adversity risk tolerance influence a newcomer/immigrant's charitable giving in their country of residence (host country)?*



2. *How do religion, beliefs and attitudes that shape a newcomer's identity balance the duality of religious/secular, public/private, and Canadian/immigrant identity?*
3. *What role do family remittances play in the intersection with diaspora philanthropy and ideas about development aid?*
4. *And finally, how do immigrants mitigate the “liability of foreignness” to integrate into the economy?*

By using statistics and examples to highlight the unique Canadian experience this review recognizes that not all ethnic groups are homogeneous and broad generalizations may be made to understand the time and space in which they occur. Validating the diversity and similarities within and between different ethnic groups will support our understanding of why individuals participate in altruistic endeavours, what influences those decisions, and how that giving manifests. Since individuals are unique, evolving and ever-changing in response to ideas, experiences and the environments in which they live, individual philanthropy can for example, change overnight with a cancer diagnosis, or pivot with the fall of a government. As a result, giving tends to evolve as many charities connect with individuals as they transition through different stages of life.

Before moving further, a few terms must be defined. Newcomers are immigrants who have been in Canada less than three years as temporary residents, who are working towards permanent residency and on the path to citizenship. Newcomers are distinguished from all immigrants by tenure in Canada as their level of integration into Canadian culture matures over time. Immigrants include those living in Canada less than eight years with permanent residency who have not yet gained full citizenship. Note that Government of Canada documents do not distinguish between newcomers and immigrants and consider anyone who is foreign-born and living in Canada to be an immigrant regardless of legal status or tenure. Immigrants are inclusive of newcomers, thus the term immigrants may be used generally, while the term newcomer is used when specificity is necessary in this report. Multiculturalism refers to Canada's policy “ensuring that all citizens keep their identities, take pride in their ancestry and have a sense of belonging” (Government of Canada, n.d.). Assimilation is the process whereby persons and groups acquire the culture of another group in which they come to live, by adopting its attitudes and values, its patterns of thinking and behaving—in short, its way of life (Sociology Discussion, n.d.).

## 2. METHODOLOGY

A broad review of the literature was conducted March — June, 2022, that included a review of 209 reports, studies, journal articles and government documents. Google Scholar was used to identify literature published between 2015-2022, using keywords in different combinations: *immigra(nt/ tion)*, *diaspora*, *philanthrop(y/ic)*, *Canad(al/ian)*, *religio(s/n/sity)*, *ethnocultural*, *entrepreneur(ial/ship/s)*, *multicultur(al/ism)*, *refugee*, *charit(y/able/ies)*, *donat(el/ion)*, *giving*, *generosity*, *gift*, *migra(nt/tion)*, and *integration*. Additionally, the parameters were expanded to include resources published before 2015, including reports and data available from Statistics Canada, the Institute for Research on Public Policy (IRPP), and Imagine Canada. The 112 reports, studies, and articles included in this review provided a significant archive of both qualitative and quantitative data specific to Canada, but also broadly within a North American context.





### 3. THE CANADIAN CONTEXT

Canada is home to more than 7.5 million (2016) immigrants who contribute significantly to the national economy and identity. According to the government of Canada, the top migrant-sending countries to Canada in 2021 were Philippines, India, China, Iran, Pakistan, United States, Syria, United Kingdom, France, and South Korea. Overall, Canadians see immigration as an economic benefit and take pride in Canadian multiculturalism, especially in terms of perceived differences between Canada and the United States (Reitz, 2011). Moreover, Griffith (2017) noted that their integration can influence the success of the federal government's multicultural policies, as well as the views and attitudes of native-born Canadians today and for generations to come.

Immigrants donate more to charity than Canadian-born citizens. According to Statistics Canada 2016 Census and the Canada Survey of Giving and Volunteering,

- immigrants on average gave 20% of the total value of all donations in Canada,
- gave larger amounts (\$505 vs \$423 for native-born Canadians),
- and the probability they will donate, and donate more, increases the longer their residency (2017).

Moreover, nearly 40% of immigrants aged 15 and older volunteer around 162 hours each year (2012). Immigrants also support similar types of organizations as native-born Canadians – such as health (46% vs 59%), religious (45% vs 34%), and social services (22%) but at varying rates (Statistics Canada, 2021). Highlighting the cultural diversity of newcomers, Imagine Canada's study (2020) on multicultural and newcomer charitable giving in Canada, found that immigrants of South Asian backgrounds are more likely to donate financially to most causes, while those from a Chinese background are less likely to support religious and social services organizations, but more likely to contribute to organizations devoted to the environment and animals. The study also found that individuals of Afro-Caribbean/African and Filipino backgrounds are more likely to give to religious and fundraising organizations. However, Arabic and Iranian newcomers appear to be less likely to give to environmental or animal related causes. It has also been found that individuals associated with a particular religion give more money to religious organizations and donate less money to environmental causes but are just as likely to volunteer with their secular neighbours for an environmental cause (Dilmaghani, 2018).

Within the Canadian context, Saifer (2020), Zaami (2020) and Mehta (2016) acknowledge colonial and racial inequalities and the contradictions of Canada's nation branding and how immigrants and nonprofits fit into this identity, noting the growing body of research that is uncovering the historical process of financial accumulation that is powering much of the philanthropic wealth in the charitable sector today.

#### A. Effect of diversity on charitable giving

As Canadian communities become more diverse, the impact to local charities will depend on how both communities and charities respond. Research is showing that as communities become more heterogeneous, the majority of non-religious individuals feel less social solidarity and collective-mindedness towards their ethnically diverse neighbours and donate significantly less to domestic



charities (Amankwaa & Devlin, 2017; Andreoni et al. 2016; Ley, 2008). Over a 10-year period (1996-2006) in Canada, researchers found that when ethnic diversity rose by 6% and religious diversity by 4%, donations *decreased* by 12% (Andreoni et al. 2016). This within-group insularity of the majority that deters outreach to the ethnically diverse is most evident in high income, but low education areas where support for *publicly* provided goods, such as schools, roads and hospitals falls as diversity rises, but also for *private* provision of public goods, like local charitable services. The study suggests this is due to disagreement on how to spend public funds, especially if other groups are seen to benefit from the contribution (Andreoni et al. 2016; Einolf, 2017). When their own group share increases by 10%, non-minorities will give \$106 more per person, Black-Canadians will give \$591 more per person, contrasting East Asian giving that decreased \$116 per adult (Andreoni et al., 2016). In majority Catholic enclaves in high income, high education areas, and ethnically and linguistically diverse regions, political and voluntary participation increases as members are mobilized in the competition for resources and political power (Einolf, 2017). Some of the reasons immigrants donate less money locally and vote for reduced public spending, are differences in social trust and deeply rooted cultural norms around altruism and generosity they carry with them from their COO (Helliwell et al. 2016; Ley, 2008). As a result, this tends to lead them to support local charities such as religious organizations or neighbourhood food banks as a way to target the benefits to their own group (Andreoni et al. 2016; Payne & Smith, 2015). It has also been found that income inequality within higher income neighbourhoods increases average donation size with both social and economic consequences (Payne & Smith, 2015). Furthermore, neighbourhoods with fewer immigrants tend to experience faster growth in average household income and increased donation size, though results are sensitive to the geographic dispersion of low- and high-income households in neighbourhoods within a municipality (Ibid.). Moreover, research has established that on a macro scale higher country-level inequality is related to lower prosocial behaviour (Stojcic et al. 2016), and thus lower charitable giving and social participation.

However, in relation to international philanthropy the reverse holds true, in that the greater the proportion of minorities in a community, the greater is the likelihood of giving to international causes by the majority. When the number of minorities in a community increases by 10%, there is a 7% increase in the probability that the majority group will give (Amankwaa & Devlin, 2017), consistent with the view that exposure to diverse groups encourages outward gestures of philanthropy. Recognizing the complex and contextual nature of philanthropic giving, it is clear that immigrants cannot be assumed to always adopt the idealized philanthropic norms of the county of residence (COR) (Brinkerhoff et al., 2019).

## **B. Influence of ethnic identity**

According to Karim (2009) and Khan (2015) many Western Muslims conceptualize identities in ways that reflect the contested balance of postmodern duality – as diasporic members of the global Muslim community, while being residents of secular Western locales, as citizens of multicultural Western states, and as members of a specific Islamic sect and/or Sufi group. In a report that examines why immigrants and refugees give back to their communities, Weng and Lee (2016) found that when newcomers settle in a new environment that is culturally different from their country of origin, they go through a process of assimilation wherein they negotiate a balance between maintaining their native culture and



adapting to their country of residence. This process of social and cultural integration can shift their ethnic identity, and change their views and involvement with their ethnic networks (Ibid). The research also found refugees who come to Canada tend to identify more with the camps in which they may have lived for many years. As a result, they tend to focus their philanthropy not on their country of birth, but instead support the global ethnic community of refugees and resettlement agencies that supported their own transition from out of these camps.

But it's not just how immigrants conceive of their identity that influences integration. According to Wang and Handy (2014) key variables such as language fluency (human capital), sense of belonging (social resources), and community attachment (cultural resources) influence immigrant volunteerism, social trust and trust in government, religiosity, and other demographic characteristics. Similarly, Derwing & Waugh's (2012) seven-year longitudinal study of two groups of newcomers - Mandarin and Slavic speakers - found that language proficiency was important, as much as the practical skills and opportunities to engage in prosocial bridging activities to practice those skills. Their findings indicate that language proficiency significantly affects economic and social integration. Specifically, Mandarin speakers faced considerably more linguistic and cultural challenges than Slavic language speakers (Russian, Ukrainian, Serbo-Croatian), and the existing language training did not adequately develop the 'soft skills' needed to find jobs and integrate into the Canadian workplace.

### **C. Multiculturalism policy**

In 2016/2017, 70% of the Canadian Government's Immigration, Refugees, and Citizenship (IRCC) budget was dedicated to settlement services, in the amount of \$1.2 billion. In fact, most of the funding was earmarked to Quebec, Ontario, British Columbia and Alberta for language classes, and the remainder for employment and orientation services across Canada (Griffith, 2017). Griffith (2017) also observed, that strong government support for multiculturalism and education, and the institutions to promote them, need to be strong enough to withstand populism, and other anti-immigrant sentiments. Born from far-right nationalism, the extremist ideology called the "great replacement theory" expounds the view that immigration will ultimately destroy White values and Western civilization - a view that has found favour among conservative media figures and elected politicians in the United States and elsewhere. Writing for *The Guardian*, an article by Luscombe (2022) reports that these conspiracy theories are gaining momentum online. The United Kingdom-based Institute for Strategic Dialogue, a counter-extremist organization, issued a report in 2019 that found the extremist ideology was promoted so effectively by the far-right that it became ingrained in political discourse, and social media references doubled in four years to more than 1.5 million Twitter mentions alone (Luscombe, 2022). Fortunately, it appears that Canada's policy of multiculturalism has thus far deflected much of the hate. Compared with the majority population, members of Canada's visible minority groups as a whole have a stronger sense of loyalty to the federal government than to their provincial government, express greater support for Canada's national policies of multiculturalism which legitimizes their plural ethnocultural identities and are less inclined to endorse historical grievances about the Canadian federation (Bilodeau et al, 2015). This could be a result of their trust in Canadian institutions, and general optimism that first generation immigrants have in improving their lives when establishing themselves in their COR (Helliwell et al., 2016), even though foreign-born and visible minorities have historically been underrepresented in federal, provincial and municipal governments (Albaugh & Seidle, 2013).



#### 4. PHILANTHROPY IN COUNTRY OF ORIGIN (COO)

##### **Theme 1: Culture, social norms, and the adversity risk tolerance of a nation as it shapes identity and philanthropic attitudes.**

Because of diversity in traditions, religions, and histories, different countries hold culturally distinct sets of values and beliefs. According to Weng and Lee (2016) these values, traditions, beliefs, and norms developed in native cultural settings form the basis of cultural, social and economic capital, and have great importance for immigrants and their integration and inclusion in their new COR. These foundational views shape their ideas about altruism, collective action, community networks, along with environmental and structural factors (Weng & Lee, 2016) that determine if, and where they donate time and money. These ideas around social responsibility and social justice, and the importance of community leaders with social capital and networks who translate social opportunities into practical reality, are created through cultural identity and shared migration experiences (Ibid.). See Table 1.0 for a summary of the numerous studies that illustrate the many different reasons immigrants give charitably.

Table 1.0. Motivations for giving by immigrants.

<b>Authors</b>	<b>Sector</b>	<b>Key Findings</b>
Wiepking (2021).	Charity, Philanthropy	needs, solicitation, costs, altruism, benefits, reputation, values and efficacy.
Peng, Kim, & Deat (2019).	Media, Finance, Charitable Giving, Reputation, Marketing	altruism; volunteerism/civic mindedness; attitudes toward, and reputation of charitable organizations.
Farrakhvar, Ansari & Kamali (2018).	AI, Charity, Non-Profit, Philanthropy	personal history of giving; fiscal incentives; awareness of need, solicitation, mode of communication and size of request.
Stojcic, Kewan & Xiaopeng (2016)	Prosocial Behaviour, Charity, Culture	religion, income, wealth, perceptions of corruption, fear.
Weng & Lee (2016).	Integration, Immigration, Diaspora, Remittance, Ethnocultural	to maintain ethnic identity; ethnic community as extension of family (i.e. religion/enclave/church); duty and obligation (i.e. remittance, but also within enclave as support, religion, and to support other refugees/immigrants); measure of success (i.e. once well established and gained resources of time and money; empathy; social responsibility and social justice; belief in control of individual ability; low egocentrism.
Niumai (2009).	India Knowledge Diaspora, Philanthropy	political; poverty alleviation; social status and prestige.



More simply, individual incentives to donate might be to derive tangible/monetary benefits, or intangible rewards that are either solidary or purposive (Qu & Steinberg, 2017). Moreover, since individual donors are the most common source of charitable giving, nonprofit organizations often compete for ways to incentivize donations to their causes. Research by Farrakhvar, Ansari and Kamali (2018) using machine learning to predict private giving in the United States, found that the four most influential demographic antecedents to charitable giving were the amount of charitable giving in the previous year, average household income, population, and education level (percentage of college graduates) – more so than unemployment rate, poverty level, age, sex, ethnicity, or number of vehicles per household. O’Loughlin-Banks and Raciti, (2018) in their study of whether perceived fear and empathy influences the amount of money given to the charitable sector, found that when people donate out of fear they only give small and medium sized gifts, whereas empathy generates large donations.

Though a domestic versus international philanthropy binary exists, when donors choose a narrower view of philanthropy they are more responsive to domestic charities and the ‘charity starts at home’ mindset. Whereas if they choose a broader view that supports emergency service charities, international humanitarian aid organizations, or veteran charities, their demographics might partially explain why individuals choose one over the other. Using survey data gathered by Statistics Canada, Amankwaa and Devlin(2017) found that individuals who give to international causes differ from other types of donors in that they tend to: have higher average income; are more often women; attain a higher rate of advanced education (32% as compared to 19% of all others); and are healthier and experience greater life satisfaction. In a qualitative study of how political attitudes influence charitable preferences, Robson and Hart (2020) found that Western political identities (liberalism and conservatism) impact where individuals donate as it influences perceptions of need. Their findings revealed distinct donor segments with unique characteristics and attitudes towards specific areas of charitable work were the strongest predictors of whether individuals choose domestic or international philanthropy. For example, donors who are positively predisposed to the benefits of immigration and cultural diversity are more likely to support international and crisis relief charities. Data from YouGov (2019) suggests that almost three quarters (73%) of Canadians believe that charities have had a positive impact on both their local communities and on Canada as a whole, and two thirds (65%) believe charities have had a positive impact internationally (Charities Aid Foundation, 2019).

### A. Bonding and bridging social capital

Bonding social capital is social capital among homogenous group members with similar backgrounds and shared histories, whereas bridging social capital refers to ties between people outside the group members with different backgrounds, social statuses and social environments (Evra & Kazemipur, 2019; Khan, 2016). When immigrants integrate into Canada they typically choose between a more defensive and collectivist, social-bonding strategy to **affirm** their ethnic identity (i.e. multiculturalism, ethnic enclaves), or choose to adopt an outward-looking, individualistic, social-bridging approach that **negates** their ethnic identity (i.e. assimilation). Table 2.0 summarizes the key drivers of newcomer giving at a very macro level.



Table 2.0. Key drivers of newcomer giving

Framework of beliefs that influence giving	
1. Individualistic	Collectivist
2. Social Bridging	Social Bonding
3. Assimilation	Multiculturalism
4. Secular	Religious
5. Top-Down Philanthropy	Bottom-Up Philanthropy

### a. Social bonding

Weng and Lee (2016) studied the choice newcomers must make between adopting prosocial behaviours that defends their right to uphold cultural and ethnic identities in contrast to overcoming their foreignness through assimilation. Their study found that for some newcomers born in homogeneous societies in which they had never been asked to identify themselves racially or ethnically, those who were visible minorities in their COR tended to develop a sense of ‘reactive ethnicity’ when they encountered threats, discrimination, persecution and exclusion in their COR. This ‘reactive ethnicity’ takes the form of being “othered” by the mainstream due to their visible minority status where employers for example, assign Black immigrants work assignments outside in the heat of the day because they assume “they are accustomed to such conditions” (Ibid.).

### i. Role of ethnic enclave

Immigrants often respond to discrimination by looking to the safety net of social support from their ethnic enclave. Similarly, as Babis (2014) observed in the United States (and elsewhere), visible minorities have historically been segregated in neighbourhoods and often socially excluded from society, and thus forced to rely on one another for survival, often due to government policies designed to diminish ethnicity and manage diversity (Griffith, 2017; Weng & Lee, 2016). Using Gallup World Poll data (2007, 2008) and reports from the United Nations, human rights reports generated by Freedom House (2015), corruption and governance data taken from the World Governance Indicators projects (2015), as well as data on religious and ethnic diversity (2003) Einolf (2017) examined the cross-national differences in charitable giving of 114 countries to suggest that economic development, not cultural or religious differences, separate non-Western countries from Western ones in patterns of giving behaviour. But the research also showed how physical and social segregation, often into ethnic ghettos, impacted Jewish communities (amongst others) who were excluded from the charitable sector and government assistance in predominantly Christian and Muslim societies in which they lived, forcing them to create their own systems of charity and giving (*tzedakah*) to support their poor, sick and elderly. In fact, in a historical study of Jewish philanthropy during the American Galveston Movement, Bergoffen (2016) addressed the ways in which Jewish philanthropists and social workers attempted to reconcile Jewish concepts of giving with what were considered more progressive and bureaucratic methods of

assessing charitable need, always with the goal of caring for their own but also assimilating as quickly as possible into American culture. Bergoffen found that the ethnic enclave and traditional Jewish religious practices (social bonding strategies) were considered by many to be barriers to assimilation. Similarly, Couton (2014) confirmed the ubiquity of social bonding strategies of Korean-Canadians who have also historically applied a similar defensive approach, often due to underemployment, drawing people into ethnic enclaves that collectively organize their community around immigrant entrepreneurship largely in small businesses, even though this choice may result in downward economic mobility. In contrast to the integration experience of Korean-Canadians, Couton's research showed that Ukrainian-Canadians were more outward looking, resulting in significant economic and social mobility with strong cultural and political representation at all levels of social and political life (Couton, 2014), due in no small part to the extensive network of 541 Ukrainian-affiliated charitable organizations (Canada Revenue Agency, 2012) created to provide cultural, economic, educational or spiritual services.

## **b. Social bridging**

The breadth and depth of social bridging can take many forms. In a study of ethnicity, volunteerism and social integration (2005) by the Centre for Voluntary Sector Studies, the authors found that generalized trust, diversity of organizational involvement and participation in the voluntary sector (all dimensions of social bridging), revealed a positive influence on social success (Berger et. al., 2005). By contrast, homogeneity of social networks, strength of ethnicity and religiosity - all dimensions of social bonding - had a negative influence on social success (Ibid.).

### **i. Role of volunteerism**

Wang and Handy (2014) confirmed the importance of social bridging behaviours in a study of Canadian immigrants and how trust and social networks affect decisions to volunteer, finding that the more first generation immigrants expanded their network ties, through engaging with the voluntary sector as volunteers for example, the greater their social success. Their research found that immigrants who had diverse bridging social networks, spoke French and/or English at home, and either attended school or were retired, were more likely to participate and volunteer for secular organizations. Further, social trust mattered more to Canadian-born individuals in their decision to engage in religious and secular organizations, but not as much to immigrants (Wang & Handy, 2014). And they found that pride and a sense of belonging, marital status, and the number of children increased the likelihood of secular voluntary participation of Canadian-born individuals but not of immigrants (Ibid.). These findings have important implications for volunteer recruitment within secular and religious nonprofits, and highlights the role of trust and informal social bridging networks in predicting immigrant embeddedness in Canadian culture.

### **ii. Role of social media**

An Institute for Research on Public Policy (IRPP) study of ethnocultural community organizations and immigrant integration in Canada (2014) examined the role of social media as it relates to community and diasporas. The study found that as social media and internet connectivity reaches every corner of



the globe, geographical clustering is becoming far less significant for newcomers. Social media makes it possible to stay connected with family and friends in their COO and other members of their diasporas scattered around the world, but it also connects them to a broader network of ideas outside of the traditional social bonding network. In other words, social bridging actions such as organizing, advocacy and inter-group networking is becoming far more significant for immigrants within complex networks and organizations to pursue their economic and social objectives (Berger et al., 2005; Couton, 2014; Wang & Handy, 2014).

### iii. Assimilation

The more newcomers engage in prosocial behaviour that negates their ethnic identity the more likely they are to assimilate into the culture of their country of residence and the less likely they are to maintain the traditions, culture, and language of their country of origin. Dating back to research of immigration assimilation in the early 20<sup>th</sup> century in the United States, researchers found that nearly one third of naturalized immigrants abandoned their first names by 1930 to adopt American-sounding first names, leading to substantial improvements (8% advantage) in labour market outcomes of first- and second-generation immigrants (Biavaschi et al. 2017; Carneiro et al. 2020). Immigrants from lower socioeconomic backgrounds facing stronger barriers to upward mobility and racial discrimination struggled to compete in communities with higher unemployment, fewer immigrants overall, but also fewer immigrants from their COO, which spurred a greater incentive to assimilate (Carneiro et al. 2020). By contrast, high achieving professionals and academics almost always chose **not** to adopt American names as they felt the high costs of identity change did not yield substantial benefits, probably because they may have been subjected to less discrimination or could more easily access alternative means of income or employment (Biavaschi et al. 2017).

## B. Trust and social norms

How does culture influence the level of trust that donors feel towards charities? Pakistan, for instance, recognized as a very collectivist culture, spent 5% of GDP in 2015 on social welfare programming delivered through the charitable sector (Kashif & DeRun, 2015), and ranked 69<sup>th</sup> on the Charities Aid Foundation World Giving Index (2019) for their generosity donating time and money, and helping a stranger. Such collectivist ideals that reinforce norms related to community and giving by using social status (descriptive norms) and peer pressure to encourage donations (Kashif & DeRun, 2015) are also very common in China and other Asian countries (Li et al., 2022).

### a. Tradition and status

Trust has shown to manifest differently in a collectivist culture where Confucian tradition that values hard work, respect for others, and familyism underlies people's trust in personal relationships. In Korea, philanthropy is manifested in *po-jo-bi*, *chee-won-bi*, *gi-bu-kum* and *mo-kum*, which literally means collecting money to help (Moon et al., 2015). In a study of the charitable practices of Korean American immigrants by Moon, Seo and Kim (2015) normative pressures were found to motivate ethnic organization donations, whereas motives of civic duty influenced mainstream donations. Of





importance to Canadian foundations and charities, ethnic and mainstream donations were negatively correlated, meaning that these two philanthropic practices are substitutes, not complements.

In a study to understand how norms and trust influence the intention to donate online in the Chinese context, Li, Mao and Lio (2022) found that values of familyism extended to include a great deal of trust in technology that promoted online donations, which is an important revenue stream for many charities. The authors identified concerns around online security, privacy, and fears of data leaks common in the West, as less important for Chinese individuals than the benefits of convenience. This holds true only when there is a high level of trust in the China-based charity, which has seen an overall decline in recent years due to a number of high-profile scandals (Li et al., 2022). However, in a qualitative study of the mediating role of trust and the moderating role of social status in China, Lio (2019) found that trust and commitment, and high social status leads to stronger in-group favouritism and in-group identification mediated the expectations of donors to obtain a certain outcome. Their study revealed that high status individuals were more likely to donate financially when their gift was expected to benefit themselves, as the act of giving transfers social information such as power and reputation. Whether altruistic or egoistic, the expectation that their gift will make a difference induced donors to trust the respective charities, and subsequently maintain a relationship (Liu, 2019). Furthermore, Chang and Cheng (2015) found that differences in feelings of trust could be partly explained by the difference between a collectivistic and an individualistic mindset of individuals in Chinese culture. Many have a collectivist mindset seeking instant gratification who are not skeptical of advertising and public messaging, as compared to those with an individualistic mindset and a more utilitarian orientation that are very skeptical. This is especially relevant for nonprofits that use cause related marketing products. In other words, individuals of high social status can maximize their own interest with social recognition, while those of lower social status donate to improve their positive identity and gain social favour (Liu, 2019; Li et al., 2022).

### **b. Reputation and transparency**

Zagefka and James (2015) examined the features of charitable organizations and donation requests from the perspective of marketing principles that examined charity reputation and trustworthiness, accountability and commitment, and found donors were more likely to support short-term projects than long-term efforts. They noted that donations to natural environmental disasters (floods, hurricanes, fires etc.) were more popular than donations to human caused disasters (war, conflict etc.) partially due to bias against victims (Zagefka & James, 2015). Scholars have consistently found that individuals donate more to nonprofits demonstrating fiscal responsibility (as measured by return on investment and overhead costs) that focuses on benefits and impacts, rather than placing their trust in media visibility or accreditation status (Peng et al., 2019). (Accreditation status refers to third party accrediting bodies that collect and disseminate information about nonprofits based on criteria such as financial health, board governance, accountability and transparency). According to Saleh, Avdoshin, and Dzhonov (2019), one emerging response in the marketplace that has been designed to enhance trust and credibility in the philanthropic sector and enhance a charity's financial transparency to donors and the public, is blockchain technology (BT). Although still in its infancy, BT makes the process of donations and transactions of funds open and accessible (Saleh, et al., 2019). It is still unclear if charities will adopt BT and welcome this unprecedented access to financial transactions, as it challenges notions



of accountability regarding stakeholder salience (accountability to whom), and whether nonprofits identify as being engaged with a geographic or cause-based community (accountability for what) (Williamson & Luke, 2021).

### C. Uncertainty avoidance by culture

Geert Hofstede (1980) established an index to estimate a country's cultural behaviour of uncertainty avoidance. A high score shows risk averse individuals/cultures are generally more sensitive to the environmental uncertainty, less willing to accept personal risk, more aggressive, more likely to feel stressed and anxious, more conservative in investment, more resistant to change, while at the same time have greater trust in government provision of welfare programs and services rather than charities (Stojcic et al., 2016). Stojcic, Kewen and Xiaopeng (2016) examined the prosocial behaviour among 79 different countries using Hofstede's framework, by looking at how different cultures perceive uncertainty and risk and the ways in which individuals deal with the anxiety of this ambiguity. Many studies have since shown that as individual trust in government increases, individual charitable giving and volunteering drops (Devlin & Zhao, 2017; Stojcic et al., 2016). Gallup Worldview World Poll (2016) data showed the percentage of people donating money is less than 10% in Greece, Morocco and Russia, compared with more than 70% in Myanmar, Canada and the United Kingdom (Stojcic et al., 2016). Similarly, the percentage of people that volunteer is less than 10% in Italy, China and Turkey, compared with more than 50% in Myanmar, Sri Lanka and Turkmenistan (Ibid.). Furthermore, their research focused on the collectivist versus individualist influences in countries, and found more collectivist countries feel *less* obligated to help the less fortunate since the inequalities are considered normal parts of society. Likewise, countries that are more individualistic score *higher* on charitable giving because most citizens feel individual responsibility and civic commitment to helping others (Ibid.) They found the extent to which a culture feels threatened by ambiguous or unfamiliar situations shapes their views and institutions (Stojcic et al., 2016). Moreover, since charity is closely intertwined with accessible economic, social and personal resources it is most certainly influenced by uncertainty avoidance behaviours and attitudes. Understanding the prosocial tendencies of individuals from different cultures/countries, and how they deal with uncertainty and risk helps to illustrate how views towards individual charitable giving are embedded in people's values and histories, and something they bring with them when immigrating to a host country. This is particularly relevant to the experience of (im)migrants when they integrate into a foreign culture, language, etc.

On Hofstede's scale of uncertainty avoidance, Canada scores as more individualistic with a higher risk adversity tolerance, and therefore lower on the uncertainty avoidance scale, in line with the United States, New Zealand, Australia, and the Netherlands (but behind England and Ireland) (Stojcic et al., 2016). Furthermore, individuals from Greece, Portugal, Russia, Iraq, Uruguay and Serbia score lowest on charitable giving and highest on uncertainty avoidance (Ibid.). Countries such as China, Vietnam, South Africa score low on uncertainty avoidance but also the lowest on charitable giving (Stojcic et al., 2016). At the same time, a report by the Charitable Aid Foundation which aggregated data from the World Giving Index (2009-2018), determined that Russia, Croatia, Lithuania, Greece, and China score in the bottom ten countries for volunteering, donating money and helping a stranger. It is also noteworthy that China ranked the lowest in every category over the 10-year average. The top five countries found to be most generous in terms of donating time and money and helping strangers were



the United States, Myanmar, New Zealand, Australia and Ireland, with Canada coming in sixth place, followed by the United Kingdom and Netherlands over the 10 year average (Ibid.). Because there are costs and risks to prosocial behaviour such as donating time and money, it can be inferred that immigrants from countries that score highest on uncertainty avoidance and lowest on charitable giving within their countries of origin, may not intrinsically recognize the value of giving individually to the Canadian system of social welfare.

#### **D. Materialism versus altruism**

Interestingly, culture also plays a role in influencing an individual's materialistic values of material possessions and conspicuous consumption, and their orientation towards others who are perceived to be worse off than themselves. These apparently opposing values of materialism and philanthropy demonstrate, according to Mathur (2013), a positive correlation in American society, which is both one of the most materialistic and most generous countries in the world, possibly due to dominant cultural values of empathy and social responsibility. Though materialism might also increase feelings of life satisfaction when individuals who are highly concerned with social status make the downward social comparison to those less fortunate, Huang (2016) found that it does not always translate into more charitable giving or volunteering.

### **Theme 2: Religion, beliefs and attitudes as it shapes identity**

Historically, places of worship (churches, mosques, temples, synagogues) were recognized as the primary provider of settlement services for newcomers to Canada and beyond. Working in parallel to the mainstream social sector, places of worship offered much needed support and services. Their institutional role and importance as a tightly networked hub often helped to mobilize services in housing, counselling, education (especially language training), employment, and sponsorship support for thousands of refugees (Cornelissen, 2021; Ley, 2008; Mulholland, 2017; Zaami, 2020). This cannot be underestimated. For many newcomers, their religious centre acted as a transnational link to their country of origin and helped to support newcomer-facing challenges and culture shocks related to their host country. For example, Babis (2014) developed a framework to better understand the formation of voluntary immigrant organizations, by examining how South Korean and Chinese churches focused on the socioeconomic status of their members, finding they provided counseling support to members suffering from what Ley (2008) described as "hidden injuries". These hidden injuries included perceived diminished status for the patriarch when linguistic competence reversed family rank (when children spoke better English than their parents), as well as the personal toll of downward mobility of successful businessmen or professionals in Asia to marginal small businessmen in Canada (Ley, 2008).

For Black-Canadian immigrants, the importance of social bonding capital offered by their religious institutions is rooted in their ethnic group. According to Statistics Canada census data (2016), Alberta's Black Canadians comprise the third-largest in Canada after Ontario and Quebec - with 4 areas above the national average, Brooks (14.3%), Edmonton (5.9%), Wood Buffalo (5.8%) and Calgary (4.2%) (Zaami, 2020). In a qualitative study of Ghanaian and Sudanese immigrant youth in Alberta, Zaami (2020) emphasized that Black African youth and their families centered themselves around the church as a safe place for prayer, and a place to meet and visit. As well they found the church also functioned



as a transnational link and focal point for traditional African weddings, funerals, baby dedications and so on, and a place to buy services and goods. The research showed that the church's central role in the ethnic enclave reinforced cultural continuity and ethnic identity, and through celebrations made immigrants feel more integrated and proud of their heritage. At the same time, the church as community focal point, also helped to advance in-group perceptions of social justice and empowerment of Black African cultures, as well as foster a sense of inclusion in Canadian society.

### **A. Religious versus secular charitable giving**

While participation in religious activities influences giving to both religious and secular organizations, both positively and negatively (Cornelissen 2021; Devlin & Zhao, 2017), Wang & Handy (2014) identified factors that also contributed to 'giving' including; increased informal social networks, religious attendance, and level of education. It is interesting that the level of education correlated positively with the propensity of both immigrants and native-born Canadians to participate and volunteer in religious and secular organizations. Today, around two thirds of Canadians reported religious affiliation, with more women (72%) versus men (64%) citing religious or spiritual beliefs as being somewhat or very important to daily life (Statistics Canada, 2017-2019). Of those respondents, 36% of immigrants participated in group religious activities at least once a month, compared with 19% of the Canadian born population (Cornelissen, 2021). According to Statistics Canada, overall religious affiliation, frequency of group and individual religious activities, and importance of faith in daily life has declined in recent decades (Ibid.). British Columbia reported the highest proportion in Canada of no religious affiliation, while Quebec reflected the highest affiliation, while at the same time reporting the lowest importance to daily life (Ibid). The difference was mostly for native-born Canadians where the decline in religious affiliation was the greatest.

According to Cornelissen (2021), Weng & Lee (2016), Khan (2016) and many others, it has been well established that individuals self-identifying as 'religious' are on average more generous than those who self-identify as non-religious. In fact, the research suggests that religious people give substantially more money to religious organizations as expected, and at the same time give 36% more money to secular institutions as compared to non-religious individuals (Devlin & Zhao, 2017). It is noteworthy that Canadian census data (2016) found that religious Canadians tend to be older, report lower income, (possibly because they are retired from the workforce), and are more likely to be female when compared to non-religious donors (Amankwaa & Devlin, 2017).

Recognizing that all religions value charitable giving, Einolf's (2017) research showed that the percentage of the population that is Protestant, Catholic, Buddhist, or Jewish correlated positively with philanthropy, but did not necessarily track with Hindu or Muslim populations. He found that Protestant denominations tended to be less closely aligned with the state than when compared to the Catholic Church, and thus, more dependent on individual gifts rather than state sponsorship. Additionally, in Hinduism, actions of generosity are valued intrinsically, but also as merit to ensure a better rebirth. However, Einolf (2017) also observed that since many countries with large Hindu populations are living in poverty (India, Nepal, Bangladesh, Guyana, among others) it was not surprising that the capacity to donate and make large charitable gifts was minimal .

At the same time it is important to point out that religious organizations also help to foster the skills



necessary to defend a cause, negotiate compromises, or administer fundraisers which are transferable to environmental activism as well as other important causes (Dilmaghani, 2018). Dilmaghani (2018) found that ‘very religious’ Christians as identified as Pentecostal or Jehovah’s Witness, for example, contribute the least amount of money to environmental causes, while those who report no affiliation with organized religion but engage in religious practices on their own are most generous. Those who donate to secular causes likely also give more to environmental organizations (Dilmaghani, 2018).

### **B. Religion as it influences social bridging attitudes**

In Petrikova’s (2018) study of 89 countries using data from the World Values Survey (WVS), country-level data from the World Development Indicators and Uppsala University Conflict Data Programme, found that religion shaped people’s identity and behaviour, and as a result influenced foreign-policy views. Foreign policy influences government action, and influences how people think of and behave toward each other, which is important for newcomers as they transition into their COR. Petrikova’s research found that religion significantly heightened a followers’ militant internationalistic view – in that they saw other countries as a potential threat to one’s own and considered the use of force in international affairs an often-inevitable necessity. Petrikova also found that frequent religious attendance, self-identification as a religious person, and adherence to Islam tended to make people more altruistic in their foreign-policy views, while affiliation with Christianity and other religious faiths (Hinduism, Buddhism etc.) appeared to have the opposite effect. Other studies have found that altruistic attitudes promoted by religion relate to fellow believers, while at the same time excluding people of other religious affiliations (Dilmaghani, 2018). This is particularly noteworthy for those that encourage conversion from other faiths, such as Christianity and Islam (Petrikova, 2018). Petrikova also broadly found that the precise effect of religion on followers’ foreign-policy attitudes varied with specific religious belief, belonging behaviour, religion’s social standing, as well as factors within an immigrant’s country of origin. Overall, it was found that religion had a stronger effect on foreign policy views among adherents to majority religions, in less economically affluent countries with higher religiosity (Petrikova, 2018). Previous research found higher income countries had lower religiosity engagement because individuals felt less need for religious support due to existing social safety nets, higher levels of education, and access to other outlets or programming such as therapy and organized sports (Petrikova, 2018).

### **C. Religion as charitable outlet**

As one of its five pillars, equal in importance to daily prayers and the pilgrimage to Mecca, Islamic teachings strongly encourage Muslims to pay *zakat*, a tithe of 2.5% of disposable income (Kashif & DeRun, 2015), and encourages voluntary, spontaneous charity, or *sadaqa* (Einolf, 2017). Traditionally, *zakat* and *sadaqa* was money directed to only Muslim causes, but this ethnocentric philanthropy is starting to change as Western Muslim scholars are expanding the view of charity and notions of community (Khan, 2015). According to the Muslim American Zakat Report 2022 (Siddiqui et al., 2022), in 2021, the diaspora of Muslims in the United States gave US\$1.8 billion in *zakat*, with

- the largest portion of 25.3% dispersed as development aid to international Muslim-based nonprofits,



- 21.7% dispersed as development aid to governments of Muslim-majority countries,
- 18.3% donated to domestic nonprofits in the United States,
- and the remainder of 27.4% distributed informally to family, friends and relatives through remittances.

Additionally, Islamic societies also support institutionalized *waqf* - charitable religious foundations historically managed by the government, many of which are converting to private foundations with more secular views (Einolf, 2017). And as more ideologically Western and secular nation states rise in the Muslim world, particularly in the member states of the Organization of Islamic Cooperation (OIC) the traditionally close alliance between government and religious philanthropy is disrupted. According to Khan (2016), Muslim-Canadian immigrants who come from countries where the responsibility for building institutions lies with the state (*waqf*) and not directly with its citizens, it is not the norm for them to give to institution building causes that support local civic society, such as hospitals and universities. This culturally distinct set of values and beliefs, or “cultural footprint” will also influence their philanthropy by either the neoliberal (i.e. funds directed to market-oriented training to transform the individual) or communitarian orientations ( i.e. funds directed to Islamic education and redistribution of wealth for benefit of community) (Tugal, 2017). Especially for Muslim newcomers, these attitudes will endure as they relate their experience with charitable organizations from their country of origin (Tugal, 2017) within the economic and political systems that framed those gifts through government policies, tax systems and financial regulations (Einolf, 2017). This culturally distinct understanding of how social welfare is distributed and administered influences their attitudes towards the charitable landscape in their country of residence. As generations settle in places like Canada, their children will establish ‘communities of conscience’ that is a more pragmatic fluid-situational philanthropy (Khan, 2016), meaning that the longer immigrants are settled, their definition of community broadens and expands beyond their ethnicity. Similarly, for first generation immigrants affirming their religious affiliation after arriving in the host country, Ley (2008) found that the social capital tied to their religious centers or institutions will remain consistent throughout their life, while for second generations strong bonds to the religious centre of their parents might never fully develop.

## 5. PHILANTHROPY IN COUNTRY OF RESIDENCE (COR)

### **Theme 3: International philanthropy - Remittance, diaspora philanthropy and diaspora development aid**

Economic factors such as employment and income are often seen as better predictors of charitable giving than culture or religious factors. Charitable giving is understood as an economic transaction wherein an individual must have money in order to give it away, and the more money people have, the more they can afford to give. As well, the length of time a person has been living in a host country is also an important consideration. Devlin and Zhao (2017), Metha and Johnston (2011) observed that as immigrants gain more experience with Canadian institutions and become established they tend to give more to domestic causes when compared to individuals residing in Canada less than ten years. Yet even though newcomers give 60% less overall than longer-term immigrants this should not be construed



to mean they are less generous (Mehta & Johnston, 2011). One possible explanation according to Inglehart and Welzel (2005) is that as immigrants, and countries more broadly, gain economic success, they move from values of tradition and survival, to values of secularism, rationality and self-expression. Their study of modernization, cultural change and democracy (2005), and a more recent report of the cross-national differences in charitable giving by Einolf (2017) showed that as people moved from traditional to secular and rational values, their charitable giving also changed from traditional informal types of giving to family and friend networks, to more formal giving to organized charities. This could explain why first-generation immigrants typically remit more to family “back home” (COO), whilst second generation immigrants appear to have established deeper ties to their surrounding community and donate and volunteer to a greater extent more locally (Devlin & Zhao, 2017).

### **A. Remittance**

Remittance is the flow of personal money sent by immigrants to relatives or friends residing in their country of origin (Dimbuene & Turcotte, 2019). It should be pointed out that remittances are an important source of external funding for many low and middle-income developing countries, at both macro and microeconomic levels (Pinnock, 2013). In 2021, the World Bank forecasted remittance flows to low- and middle-income countries (LMICs) to reach \$589 billion, a 7.3% increase over 2020 (Ratha, 2021). The World Bank report on global remittance flows found that remittances were more than three times above official development assistance and, excluding China, more than 50% higher than foreign direct investment (Ibid.). At a macro level, a Statistics Canada study on international money transfers (2019) found that in 2017, \$5.2 billion was remitted by Canadian residents to countries eligible for Official Development Assistance (ODA), averaging 27% of GDP in many developing countries (Dimbuene & Turcotte, 2019). Remittances provide a stable source of foreign currency, more so than foreign aid and foreign direct or portfolio investment (Loxley et al., 2015). The data showed that the Philippines received the lion’s share of remittance from Canada in the amount of \$1.2 billion, followed by India which received \$794 million (Dimbuene & Turcotte, 2019). Interestingly, the United States ranked third at \$390 million, though the United States is not an ODA-eligible country, and these remittances were most often sent as gifts. The last two of the top five countries receiving remittances from Canada were China at \$292 million and Pakistan at \$236 million (Ibid). It is worth mentioning that the least developed countries, which in theory need remittances the most, received only \$479 million, or 9% of total remittances. This compares poorly, recognizing that \$2.8 billion (55%) flowed to lower-middle income countries in 2017, primarily due to socioeconomic and political factors that limit how and where immigrants can transfer funds (Dimbuene & Turcotte, 2019). Loxley, Sackey and Khan (2015), and Dimbuene and Turcotte (2019) found that most remittances received by families were allocated primarily towards human capital development (food, education and health investments), and secondly to physical capital investment (building houses, acquiring farm equipment to help improve productivity, purchase of land and business investments).

So the first question that arises is why do so many Canadians remit? Several studies by Burchardi, Chaney and Hassan (2019), Chowdhury and Das (2016), Dimbuene and Turcotte (2019), Loxley, Sackey and Khan (2015), and others found that an immigrant’s decision to remit and the amount remitted is affected by the following;



1. microeconomic aspects of family-migrant relationships that reflect individual characteristics and social ties, and
2. macroeconomic variables such as geography (i.e. accessibility of money transfer services in country of origin), differences in exchange rates, and inherent cultural and institutional differences unique to their country of origin.

Data compiled by Statistics Canada found that for many Filipino families, sending a family member abroad is a way of diversifying risks to protect them from an income shock (Dimbuene & Turcotte, 2019). Loxley, Sackey and Khan's (2015) study of the human capital, income and remittance behaviour of African immigrants in Canada found that due to cultural influences, the likelihood of remitting was higher for immigrants who were members of ethnic social organizations and who had the intention of sponsoring a family member. Using data from Statistics Canada, Citizenship and Immigration Canada, and the World Bank, their study also revealed that immigrants remit for altruistic reasons, such as insurance against or in response to natural disasters or conflict, self-interest reasons such as the prospect of inheritance, repayment of debts incurred by the migration process, investment of assets in country of origin, or return-migration preparation most notably investing in a house or land or other fixed capital (Loxley et. al., 2015). Additionally, refugees were more likely to remit within four years of arrival in Canada versus economic immigrants, and most likely to support families still living in conflict-stricken countries or countries hit by natural disasters or other humanitarian crises (Ibid). Younger immigrants were more likely to remit versus individuals 55 years or older, possibly to repay costs associated with education and/or migration. Chinese immigrants by comparison remit on average \$3,111 annually, and tend to be mostly independent, economic class immigrants for whom 68% have either an undergraduate or graduate degree (Chowdhury & Das, 2016). Indian immigrants were found to remit \$3,689 where 56% reported having higher education, and typically migrated to Canada as part of a family which provided them an advantage in the transition and integration process. As a result, they earned 50% more than Chinese immigrants (\$35,456 as compared to \$22,279) after their landing in Canada (Chowdhury & Das, 2016). It has also been shown that immigrants who invest in their country of residence remit less, and those who invest more in their country of origin also remit more (Akbar, 2019).

The second question that arises is where does the money go? At the micro level, Statistics Canada data (2017) on international remittances shows that remittances play an important role in reducing poverty, paying for food and living expenses (59%), medical expenses (43%), and education (34%) and supporting community development (Dimbuene & Turcotte, 2019). Espinosa (2016) suggests that remittances are sometimes treated as a repayment to the family for the costs associated with education, while Chowdhury and Das (2016) observed in their study of the remittance behaviour of Chinese and Indian immigrants in Canada, that remittances were used as a tool for migrants to invest in assets in their country of origin to ensure their inheritance and/or to advance political and social assets (Chowdhury & Das, 2016). Issues arise when diasporans narrowly focus their remittances on religious, health, education, and social service projects that are tightly tied to places of origin, ethnic or caste ties (Niumai, 2009). This can exacerbate socio-economic inequality, and in some cases, contribute to violent conflict in the origin country (Flanigan, 2017), especially when neoliberal government policies of reducing social welfare, and the privatization of publicly owned companies widens the gap between the rich and poor (Niumai, 2009). Add to that the decreasing amount of official development aid to the





developing world, and for many struggling immigrants it is an unfair burden that by proxy abdicates the COO government the responsibility of achieving their own development goals (Espinosa, 2016; Flanigan, 2017).

## **B. Diaspora philanthropy and diaspora development aid**

Where remittances are personal funds sent to relatives or friends in their country of origin, diaspora philanthropy is defined as “money, goods, volunteer labour, knowledge and skills, and other assets donated for the social benefit of a community broader than one’s family member, in a country or region where donors have ancestral ties” (Flanigan, 2017, p.494). Examples of this are seen in the investment of businesses, funding of manufacturing units, healthcare centres, schools, training facilities and sports centres by diasporas to contribute to the development of their home villages and communities (Chacko, 2020). This type of diaspora development has existed for a long time, but is gaining new importance according to the Canadian International Development Platform (CIDP). As official development aid (ODA) in some regions declines, family remittances have been ballooning, and in many cases exceed ODA (2022). CIDP reported that Canadian spending on foreign aid has shifted over the past 20 years, from a low of \$4.9 billion in 2014, to \$6.6 billion in 2020, and \$8.4 billion in 2021. Global events such as wars, environmental disasters, poverty, and economic crises all contribute to mass migration, and diaspora philanthropy is one response to urgent humanitarian needs. Part of the motivation for this philanthropy emanates from a combination of migrant willingness to give to the communities of relatives and friends left behind in a weak or war torn economy, and COO governments known to capitalize on sentiments of belonging (Chacko, 2020; Espinosa, 2016).

Diaspora development aid (remittances channeled to the COO government) is very lucrative, and partially explains why country of origin governments do not actively recruit these people to return to their COO. Mehta and Johnson (2011) identified how Indian and Israeli governments issue ‘diaspora bonds’ in an effort to raise long-term hard currency (Mehta & Johnston, 2011). Similar to the Jamaican government which created the Jamaican Diaspora Foundation in 2004 with satellite locations established in Canada, United Kingdom and United States to engage second generation youth to be “agents of social change both at home and ‘back home’”, and specifically strengthen the link and support systems to aid in Jamaica’s development (Pinnock, 2013). In India, the Punjab government created the Department of Non-Resident Indian Affairs to provide one to one matching grants for diaspora remittances that channel capital for infrastructure improvements and social services (Chacko, 2020). The Punjab government expanded it to the Mera Pind Initiative (meaning, *My Village Initiative*), and the national Ministry of Overseas Indian Affairs established the “*Know India Programme*” that aims to persuade diaspora youth to reconnect with their cultural heritage and invest in a country they might never have visited (Ibid.). There are many reasons why primarily first generation immigrants engage in diaspora philanthropy and form groups around affinities and belonging. According to Espinosa (2016), these affinity groups can be in the form of hometown, professional and alumni associations, religious groups that preserve ethnic and linguistic identities, and/or groups that engage in leisurely activities. Simply put, diaspora philanthropy and diaspora development aid exists in the name of providing humanitarian aid to alleviate inequalities between countries, in ever-changing flexible ways.



## **Theme 4: Assimilation and multiculturalism - Comparing economic integration of immigrants vs non-immigrants**

Corak (2008) observed the clearest marker of whether a society is inclusive is the extent to which its second generation immigrants grow up to be fully engaged and self-reliant adults, contributing to and influencing the mainstream, as well as benefiting from it.

Based on the most recent 2018 data from the Longitudinal Immigration Database (Statistics Canada) immigrants who came to Canada as children contribute significantly to Canadian society and the Canadian economy over time. Evidence suggests that immigrant children admitted before the age of 15 earn 13.4% more than their Canadian-born peers by the age of 30, likely due to the conditions under which they were admitted to Canada. According to the report, economic immigrants tended to have higher median wages than refugees or family class newcomers and passed on those benefits to their children by encouraging and financially supporting them to complete postsecondary education (The Daily, March 22, 2021). Additionally, this same study found that in 2018, 74% of 20-year-old immigrant women admitted as children had postsecondary education, compared to immigrant men (65%), women overall (62%), and men overall (50%), which offered them an earnings advantage fairly consistently. However, women were still far from income parity with men, though gains are being made.

### **A. Measure of wealth as economic indicator**

In a Canadian study of chronic low income of immigrants, Picot and Lu (2017) found significant differences (and consequences) exist when immigrants compare their situation in Canada (and implication of low income) not compared to other Canadians, but rather to the circumstances of those they left behind in their country of origin. Statistics Canada defines chronic low income as having a family income under a low-income cut-off for five or more consecutive years (Picot & Lu, 2017). The data confirmed a greater negative effect on immigrants, and immigrant seniors in particular (30% vs 2% of Canadian born seniors), the longer it persisted. In 2012, the data showed that immigrants from Northwest Europe, Philippines, Australia, New Zealand and the United States reported chronic low income levels between 4-5%, while those from the East and South Asia reported rates in the 17-19% range - roughly four times higher (Picot & Lu, 2017). A previous dataset from Statistics Canada reported by Corak (2008) and confirmed by Picot and Lu (2017) showed that newcomers who settled in Montreal, Toronto and Vancouver reported the highest chronic low income rates when compared to newcomers who settled in the Prairies (5.7% as compared to Canadian average of 12.3%). Overall, the study identified a downward trend in which the proportion of immigrants reporting chronic low income levels fell between 2004 and 2012 (16.3% and 12.3% respectively). The numbers were still 3.3 times higher in 2012 than the Canadian born, with little difference between immigrants who had been in Canada 5 to 10 years, and those 16 to 20 years (Ibid.). The data also showed that by 2012, education levels made little difference among immigrants in reporting chronic low-income levels mostly because the percentage of Canadian newcomers with postgraduate degrees had risen. Nor was there much difference between immigrant men and women. Unsurprisingly, immigrants accepted in the economic class had lower rates of chronic low income than those admitted as family class or refugees (Ibid.). Yet Statistics Canada found that although immigrant children (32.2%) were more than twice as likely as



Canadian-born children (15.4%) to live in low-income households, access to a Canadian education and greater language proficiency helped immigrant children attain wages in adulthood similar to their Canadian-born peers (2021).

A note about labour market earnings and **visible minority** status of newcomers. In the Economic and Social Reports (February, 2022), data from Statistics Canada revealed the earnings gap for immigrants compared to Canadian-born individuals with similar sociodemographic characteristics, *increased* for all immigrant groups from 2000-2015. The data also found that Black men and Black women earn the least, especially in small commercial firms where Caucasian males earned significantly higher weekly earnings versus 78% of visible minority males. The report suggested this may not necessarily represent an earnings gap in the non-commercial sector because of formalized human resource practices, unionization and more recent awareness and sensitivity to diversity and equity (Statistics Canada, 2022). Although visible minority incomes did improve over time, differences in income levels persist (Evra & Kazemipur, 2019).

So why are immigrant earnings so much lower? According to Momani (2016) and Reitz (2011), once in Canada, immigrants face discrimination that devalues their foreign work experience which is most noticeable in a weak labour market, in which those with lower English proficiency and lower education may be impacted the greatest (Crossman et al., 2021; Lofstrom, 2017). An IRPP study on the impact of economic selection policy on labour market outcomes of immigrants in Canada and Australia found that perceived educational quality influenced the decision of employers to hire immigrants who had intellectual and adaptive capacity (Hawthorne, 2008). The same study showed that employers and professional bodies that evaluated foreign credentials often took a risk-averse strategy which devalued foreign experience, resulting in years of forced labour market displacement due to the nonrecognition of skills and credentials.

#### **a. Recessions and the labour market**

An earlier IRPP study of immigrant integration (2014), confirmed in a study of labour market outcomes of immigrants compared to non-immigrants by Crossman, Hou and Picot (2021) found that the earnings gap between immigrants and their Canadian-born counterparts had *not* closed, possibly due to factors that originated in an immigrant's country of origin. The research found that an immigrant's lower income earnings were influenced by factors such as:

1. level of skill and qualifications,
2. institutional and socio-economic characteristics i.e. macroeconomic stability,
3. level and quality of education (Couton, 2014; Crossman, et al, 2021),
4. level of corruption in the COO,
5. host country entrepreneurial attitudes, including uncertainty avoidance, long-term orientation, and ability to find opportunities in their ethnic network
6. personality traits such as an individual's need for control and drive for achievements (Brzozowski et al., 2014).



Research by Evra & Kazemipur (2019) found that immigrants from visible minority groups in the United States also suffer lower incomes over time, especially those of Korean or Japanese origin who earned \$43,000 as compared to Latino Americans who earned the most at \$72,000. Their study of Canadian immigration examined the impact of social capital and ethnocultural characteristics on the evolution of employment income of immigrants from 2002-2016, and found that Aran and Muslim female immigrants lagged behind other ethnic groups in terms of income, even after other factors related to immigration admission categories, human capital, or demographic characteristics were controlled for. Additionally, they found that prior to 2016, Canadian Muslim men had the lowest income of all religious affiliation categories, but after 2016, made significant gains. According to Crossman, Hou and Picot (2021) these gains could be a result of significant changes to settlement policies in 2015, such as the 'Express Entry' application management system and two-step immigrant selection process. Improvements to foreign-credential assessment and recognition, new licensing regulations, bridge training and mentoring, and increased government spending on language training, orientation, translation, interpretation and counselling are believed to have also contributed to these gains. Furthermore, Canadian census data has shown that highly educated immigrant parents pass on their educational attainment goals to their children (similar to Canadian born parents), who then go on to obtain above average levels of education (Statistics Canada, 2021). However, parents do not generally pass on their earnings advantage, but when they do, it goes to their sons (Corak, 2008).

### **b. Housing assets for wealth accumulation**

In a housing study of recent immigrants (2018) by Statistics Canada, Randle, Hu and Thurston (2018) found that housing for recent immigrants was more precarious:

1. fewer owned their own homes (43% compared to 73% of total population),
2. they spent more of their total household income on housing (31% compared to 18% of total),
3. shelter costs were more expensive (\$1,390 compared to \$1,050),
4. 27% lived in unsuitable housing - meaning there were not enough bedrooms for everyone in the household, a factor three times higher than the total population (9%),
5. more than twice as many lived in core housing as compared to the total population (20% vs 9%) (Randle et al., 2018).

Subsequent research found that housing assets also comprised a larger share of average wealth among immigrant families versus Canadian-born families, primarily as a retirement asset (Momani, 2016), due to their lower coverage by registered pension plans (Gellatly & Morissette, 2019; Morissette, 2019). 2016 Census data showed that 41% of immigrants settle in Vancouver and 46% settle in Toronto, and own 37% and 43% respectively, of all residential properties which included single-and semi-detached houses, row houses, and condominium apartments (Ibid.). These continue to be the two most expensive real estate markets in Canada, and in the top 10 of the world - Vancouver (#3 in world), Toronto (#10 in the world) (Mokhtar, 2022), making it harder for immigrants to build wealth.



## **B. Entrepreneurship and the liability of foreignness**

In an analysis of identity strategies in immigrant-owned organizations, Das, Kwesiga, Sardesmukh and Juma (2017) examine how immigrant business founders negotiate identities for their firms that either confirm or underplay their national or ethnic identities. This “liability of foreignness” is seen as an additional cost of doing business that can be considered a competitive disadvantage, such as an individual’s lack of roots and legitimacy in a particular community, neighborhood or even a country that favours economic nationalism (Das et al, 2017; Sequeira, et al., 2009). According to a Statistics Canada report on financing immigrant-owned firms (2018) Leung, Ostrovsky and Picot determined these barriers, along with rising costs of inputs such as materials and services, increased competition, and fluctuations in product demand ranked *higher* for all entrepreneurs versus the costs associated with accessing financial capital. Research also showed that immigrants who had resided in Canada more than 20 years were less likely to apply for financing versus their Canadian-born counterparts, and were less likely to turn to financial institutions when they did seek financing. Instead, both immigrant and Canadian-born entrepreneurs preferred personal financing (Das et al., 2017; Leung et al., 2018). The Statistics Canada report also found that when entrepreneurs did seek formal financing, most often in the form of debt financing, applications by immigrants were just as likely to be approved as those of Canadian-born owners (Ibid.). However, for immigrant entrepreneurs of small and medium sized enterprises (SMEs) Statistics Canada data has also shown that immigrants, especially newcomers, were very often “discouraged borrowers”, especially in their first five years of residency (Leung et al, 2018; Riding et al., 2012). It appears their applications were rejected by formal financial institutions more often when compared to Canadian-born entrepreneurs, due to insufficient collateral (43% as compared to 24%), or the project being rated as too risky (39% vs 28% respectively) which deterred them from seeking financing in the first place (Leung et al., 2018). Unsurprisingly, the vast majority of immigrant and Canadian-born entrepreneurs in both knowledge-based industries (KBI) (i.e. science and tech-related industries, engineering and science-based manufacturers, telecommunications, data processing, computer systems design and consulting services that invest heavily in research and development which require a very skilled workforce), and non-KBI businesses used personal financing to start their business (78% versus 88%) (Ibid.).

### **a. Business ownership of second generation immigrants**

Using Canadian Census data (2016), Picot and Ostrovsky (2021) observed in an intergenerational comparison of business ownership, that as immigrant entrepreneurs lay down roots and integrate over time, ownership rates and types of businesses owned by second generation immigrants falls, and more closely resemble those of third+ generation than those of their first generation parents. Statistics Canada (2016) data shows that 11.9% immigrants owned a business or were self employed, compared with 10.1% of second generation immigrants and 8.4% of third+ generation immigrants (Chalmers et al., 2021). Research of the exit and survival patterns of immigrant entrepreneurs by Statistics Canada show that even though more recent immigrants (those in Canada <10 years) had higher exit rates from ownership, and shorter durations than Canadian born or longer-term immigrants in the first three years. Overall, 80% of all immigrant business owners were still in business after two years, and 56% were still operating seven years later (Ostrovsky & Picot, 2018). Statistics Canada found that immigrants from Europe, Southeast Asia, India, or English-speaking countries (United States, United



Kingdom, Ireland, Australia, New Zealand and South Africa), between the ages of 30-49 years of age, who owned a business in the health care sector (ex. laboratories, nursing companies, doctors' offices and chiropractic practices) had longer ownership terms than individuals working in other industries or sectors (Ostrovsky & Picot, 2018). In comparison, immigrants from Latin America, Africa and the Middle East had the highest business exit rates at roughly 1.3 to 1.4 times the rate for the highest group (Ibid.). Individuals working in real estate, accommodation, food services, professional and technical services, or wholesale trade generally had the shortest duration of ownership. For longer-term immigrants it did not matter from which immigrant category they came to Canada (refugee and family class, economic or business class), their exit rates and duration of ownership were the same (Ibid.). An important difference noted in Statistics Canada survey data of immigrant-owned SMEs in 2011, 2014 and 2017, was that 40% of immigrant business owners are economic class immigrants. These entrepreneurs may have the advantage of having had greater work experience in companies that value innovation and have contributed to the development of new products or processes before starting their own business (Ostrovsky & Picot, 2021), which could indirectly mitigate the risk of implementing an innovation, positively affecting their survival rates.

### **b. Entrepreneurial advantages**

However, educated immigrants also possess important advantages, as they are twice as likely to be in a STEM field (science, technology, engineering or mathematics). These individuals have been found to be familiar with foreign markets, have greater access to information in languages other than English and French, have exposure/experience of technology innovations abroad (Burchardi et al., 2019; Ostrovsky & Picot, 2020), and are linked to transnational familial networks to overcome barriers they might encounter (Nkongolo-Bakenda & Chrysostome, 2020). Furthermore, they are more likely than their Canadian counterparts to implement a process and/or product innovation, but equally likely to register trademarks, patents, registered industrial design, trade secrets and use NDAs (Ostrovsky & Picot, 2020). Interestingly, in contrast to other aspects of human capital (such as education, work experience etc.), immigrants have something Canadian-born entrepreneurs can not acquire – the unique immigration experience. Statistics Canada found that newcomers have the unique experience of establishing themselves in the new country and integrating into the norms, traditions, social and economic environment, by developing the skills to enhance their human capital which contributes to their ability to innovate (Ostrovsky & Picot, 2020), possibly suggesting heightened adaptive capacity. It is also possible that individuals with a higher risk tolerance choose immigration knowing the many challenges ahead and these behavioural traits of risk taking might reflect in their higher propensity to innovate in their firms (Ibid.). Furthermore, they are more likely to engage in international trade than their Canadian-born counterparts, largely because of the networks that they establish with their countries or origin, again improving the likelihood of being exposed to technological innovations and then implementing them in their SME (Ibid.). Hispanics and Asians have an increased likelihood of owning businesses in more established gateways possibly due to the support of ethnically diverse communities that have a long tradition of immigration and established ethnic resources (Wang, 2010). When self-employed immigrant parents start and build up a business it is not necessarily for their children to take over, but to provide resources for the advanced education of their children, thus opening up a wider range of labour market opportunities for them than the parents themselves have had (Hou et al., 2013). Even in cases in which second generation immigrants are well established in



mainstream society and familiar with Western business practices and market institutions, and have the advantage of a better financial situation, and likely encounter fewer credit constraints than their parents to gain an entrepreneurial advantage (Hou et al., 2013), most will choose professional employment over business ownership (Picot & Ostrovsky, 2021). And for second generation men, Statistics Canada found that declining self-employment is likely due to lower marriage rate, fewer children and more years at school (Hou et al., 2013).

In a study compiling 130 years of historical migrations to the United States, Burchardi, Chaney and Hassan (2019) found that ethnic diversity in communities due to immigration had long-term generational effects by creating business opportunities for local firms to engage with a newcomer's network from their COO (Burchardi et al., 2019). They found evidence that as information frictions (i.e. language barriers) are reduced, the large impact of foreign direct investment that persists for generations will positively impact economic growth (Ibid.). This could spark entrepreneurial opportunities for Canadian communities as the percentage of immigrants from the Philippines, India and China increases. That is, as the composition of immigrants in Canada shifts away from individuals of European ancestry, to individuals with Asian heritage for example, business ownership patterns may be affected (Picot & Ostrovsky, 2021). Furthermore, as second and third generation immigrants achieve success and economic independence beyond their parents they are able to act on any privileged access to information and social capital etc. about the origin country and strengthen networks to grow foreign investments. Therefore, the immigrants who arrive in Canada today may deliver long-term dividends (Ibid.).

The education level of Canadian immigrants, and their income, is comparable to the United States. In the United States, most college educated immigrants are self-employed in healthcare fields (doctors, dentists), computer systems design, restaurant and food services, and architectural and engineering, and they typically earn less than their native-born counterparts at the college graduate level. Compared with Canadian-born business owners, most immigrant-owned incorporated businesses were in the professional, scientific and technical services at 18.1%, health care and social assistance industry at 11.7%, transportation and warehousing at 11.6%, and accommodation and food services at 10.6% (Picot & Ostrovsky, 2021). However, research suggests within fifteen years income levels converge (Lofstrom, 2017).

### **c. The impact of COVID-19 on immigrant labour outcomes**

In a Statistics Canada economic update on the Canadian economy, the severe impact of the recession due to the COVID-19 pandemic on the labour market outcomes of immigrants was highlighted. Of particular significance was the impact on female immigrants and temporary foreign workers, given their role in Canada's labour market (March 25, 2022, Statistics Canada). In the first year that skilled workers transitioned to permanent residency, these individuals enjoyed a higher rate of employment and a higher median income than other economic class immigrants (10 percentage points higher for men and seven points higher for women). But by the ninth year, both immigrant men and women in skilled trades earned less than other economic immigrant men and women (14% and 23% respectively) (March 24, 2022, Statistics Canada). Newcomer women, often less educated and overrepresented in low-wage jobs, particularly in the accommodation, food services and retail sectors, were hit exceptionally hard during pandemic shutdowns, partly because they tended to have had less time on the job compared



with other workers (Ibid.). The report showed that recently immigrated women experienced higher unemployment and lower employment rates than their Canadian-born counterparts, both before and after the start of the pandemic, reaching 20% as of April, 2020. The same report showed this was not necessarily the same experience for recently immigrated males, whose outcomes mirrored Canadian-born individuals during both periods (Ibid.).

Based on Statistics Canada data, in 2020, immigrants to Canada comprised 21.9% of the population, and owned 25% of all small and medium sized enterprises (SME) (Chalmers et al. 2021), and 28% of all SME's were situated in knowledge based industries (Picot & Ostrovsky, 2017). Statistics Canada's 2021 third quarter report reviewed the impact of COVID-19 and future outlooks of immigrant-owned businesses (IOB). The report determined that most IOBs (67.8%) did not have a positive outlook of the future, with 44.1% indicating they could continue operations for the next 12 months at current revenue and expenses levels before considering closure or bankruptcy. However this does not compare favourably with private sector businesses that reported they could continue operations at current levels (55.8%). Compared to all other businesses, IOBs were also less likely to take on debt, and did not expect to see increases in sales of goods and services, number of employees, or profitability, but optimistically, did not expect to see obstacles in recruiting, hiring, or retaining skilled employees (Chalmers et. al. 2021).

### C. Gender culture and the labour market

Immigrant identities are also shaped by “gender culture” that determines how women and men are socialized into their economic and social roles, and influences attitudes toward employment and entrepreneurship (Akbar, 2019; Bonikowska & Hou, 2017; Maitra, 2012; Senthana, 2020). When very different identities clash - religious/secular, public/private and Canadian/immigrant - women are most often caught between retaining traditional values and integrating into mainstream secular society (Corak, 2008; Senthana et al., 2020). The labour market barriers experienced by men, such as language proficiency and credential recognition etc. are equally felt by women, who must also struggle with work-family balance (Maitra, 2012; Senthana et al., 2020). In Senthana, MacEachen, Premji and Bigelow's 2020 case study of Syrian-Canadian women refugees, the authors found that one year after their arrival only 8% of women aged 20 to 59 were employed. On the other hand 24% of males were employed which is twice as low as for refugees from other countries. The case study found that after two years in Toronto, home to the largest Syrian diaspora, barely one third of Syrian refugees, both men and women, were working (14% fulltime, 19% part-time) (Ibid.). Compared with wives/partners in the *family* class, those who arrived in Canada in the *economic* class were more educated, fluent in French or English, and were more likely to be employed full time at a well-paying job (Bonikowska & Hou, 2017). Additionally, second generation daughters *or* first generation immigrant mothers had higher self-employment rates than their respective mothers, regardless of their mother's immigration status or demographic changes, possibly a result of an improved labour market, their increased education, and their initiative towards financial independence (Hou et al., 2013). Unfortunately, women still face many barriers to equal economic integration including:

1. discrimination,
2. unfamiliarity with the Canadian market and knowledge of how to access supports and resources





(Kalu & Okafor, 2020; Maitra, 2012; Mboko, 2018),

3. minimal financial capital and human capital skills, and few pre-existing networks and communities (Senthanar et al., 2020),
4. resulting in 60% finding themselves in home-based solo businesses with a lower growth rate of net income (Statistics Canada n.d.).

According to Maitra (2012) it is also quite common for women to support the family business with unpaid labour, though they rarely gain the benefits of ownership or recognition for their contribution. For some it might be marginalizing, but for others an opportunity to actively engage in the community and contribute to their family success. By examining the factors that affect the employment status of racialized immigrants in Toronto, Akbar (2019) showed that the culturally distinct traditions of Muslim-Canadian women, some women will segregate from men in both private and public spaces to maintain cultural and traditional Islamic and patriarchal notions related to women's work and place. However, a qualitative study of entrepreneurial experiences of female Syrian refugees in Canada (Senthanar et al., 2021) showed that these gender roles are not fixed as many women who fled their country of origin with only part of their family were forced to adapt and assumed a new gender role as breadwinner in their host country. Similarly, a case study of Korean-Canadian women confirms that many women are combating gender inequalities within their own communities and are creating new spaces, networks and opportunities that leverage their abilities beyond traditional roles (Couton, 2014).

Although women have made gains in knowledge-based sectors such as education and healthcare, there is a significant unmet need for gender-centric entrepreneurship programs and support services among immigrant women. Some of the recognized opportunities for service agencies to consider are enhanced entrepreneurship and language training, information awareness campaigns, more funding, government involvement, simplification of settlement policies and business regulations, and reprioritization of support services (Kalu & Okafor, 2020; Maitra, 2013; Pare et al, 2015; Senthanar et al., 2020).

## 6. PHILANTHROPY AND THE CANADIAN CHARITABLE SECTOR

### Theme 5: Trends and changes to the charitable sector

Where is philanthropy in Canada headed? In a neoliberal, market-oriented field, where austerity is a powerful economic and moral driver (Moon et al., 2015), social economy actors compete to secure and maintain scarce funds from decreasing numbers of donors (Saifer, 2020). Combined with global crises, and the Covid-19 pandemic, it is unsurprising that the number of donors has trended downwards. For the period 2010-2020, fewer Canadians made official charitable donations (-0.6%), though the number of donors giving more than \$1,000 increased by 3.4% (Statistics Canada, April 12, 2022). According to Statistics Canada, the overall *value* of donations in 2020 rose for the fourth consecutive year, up 2.7% from a year earlier to \$10.6 billion, primarily because a small group of donors are giving more. This same report found that seniors tend to be the most generous, giving \$9 out of every \$20 donated. As well, they also represent 32.2% of all donors, in addition to making the highest median



donation (\$550).

Moreover, the report also showed that individuals earning at least \$150,000, the average donation was \$820, but since they represent about 10% of all donors, their gifts represented 40.5% of total donations in 2020 (Statistics Canada, 2022). Alberta reported the highest average donation at \$2,880, followed by British Columbia at \$2,750. Interestingly, since 2006, Quebec has consistently reported the lowest median donation in Canada at \$110, whereas Abbotsford-Mission, British Columbia led with the highest median donation among census metropolitan areas for the 19<sup>th</sup> year in a row (\$930), followed by Lethbridge, Alberta (\$840) (Ibid.).

## **A. Top down philanthropy**

### **a. Foundations in Canada**

In a comparative study of philanthropic foundations from Germany and the United States, Anheier (2018) provided a framework comparing how different forms of capitalism, welfare regimes, and their social origins, created the conditions that foundations operate in. The author differentiates between liberal market economies that act independently of government influence versus coordinated market economies that are more government regulated, and the relationship foundations have with the state that either complements or supplements state activities. Generally, Anheier (2018), Elson, Fontan, Lefevre and Stauch (2018) broadly define foundations by purpose: relief, protection and change, followed by whether they are grantmaking, operating or mixed. What differentiates foundations from other nonprofits and charities are the similarities and differences among their funding strategies, operational structures and grantmaking practices (Elson et al., 2018; Scherer, 2017). Toepler (2018) goes further to differentiate foundations by their mission/focus that could be promoting innovation, supporting state action, filling gaps of government cutbacks, or building out/capacity building. In Scherer's (2017) review of foundation strategies, structures and grantmaking practices found that they followed distinct patterns representing three identity profiles; first agenda setters (more individualistic, focus on issues); second supporter (more relational, focus on nonprofit sector capacity building); and third, community builders (more collectivist, focus on specific geography).

#### **i. Growth and expansion of Canadian foundations**

Over the past three decades, foundations experienced significant growth throughout the world (Toepler, 2018). Where private foundations transfer private wealth for public benefit, and public/community foundations transfer public wealth for the collective benefit (Elson et al., 2018). In 2019, 11,082 Canadian foundations managed an estimated \$113 billion in assets, administering approximately \$11 billion in grants annually. Of those foundations, 6,118 were private, managing close to \$74 billion in assets while 4,964 were public, accounting for another \$39 billion (Canada Revenue Agency, 2021). While the funds distributed through Canadian foundations is significant, it is important to point out that it is relatively small when compared to total donations from individuals in Canada.

According to Toepler (2018), regardless of political ideology, foundations and private philanthropy may be seen as revenue sources for government institutions and development projects. Some of the



literature engages more critically with the discourse and practices of foundations, suggesting that they are undemocratic institutions that are indulged, and even privileged, within a democracy (Saifer, 2019; Toepler, 2018). On one hand, foundations are viewed as free of political and market accountability, and have the autonomy, risk-taking ability, and time to perpetuity to address social problems. On the other hand, foundations enjoyed a level of freedom to set and pursue their own priorities and strategies. According to Glass and Pole (2017), the issue for debate is when foundations mix private and public funds and the obligation to serve the public based on their tax privileges, without accountability or transparency to the public interest. And there are fears that governments are increasingly keen to release public welfare obligations, and thus end up predetermining the gaps where foundation intervention might be desirable (Toepler, 2018). Toepler (2018) also warns it is the failure by foundations to meet the expectations of government and civil society in the long run that could “lead to growing disillusionment, shrinking good will in policy terms, and finally end the ‘simplistic political enchantment with philanthropy of the past three decades” (p. 1968). As well, issues were identified around concerns that rural and remote communities have been ignored, as a result of private foundations in particular concentrating their funding in the communities in which they are located (Phillips, 2018). However, the key characteristic that sets foundations apart is their resource independence that is, they do not need to rely on external financial support to carry out their purposes, which can be both a strength as they are relatively independent from market considerations, or a weakness in that they are relatively independent from political expectations (Ibid.).

## **ii. Trend toward collaboration**

For foundations, a growing trend centers around the concept of collaboration, fuelled by a deepening understanding of complex social issues, combined with a more realistic sense of the contribution of many. Often issues around power and legitimacy are at play over pooled funding, control over decision-making, and possibly loss of participating foundations’ authority, brand identity, and ability to leave their stamp on ideas and grant transactions that will determine how likely, or successful foundations will be to collaborate. Collaboration is perceived as critical for: greater combined influence with key stakeholders in policy or with other foundations; to leverage power; and influence organizational capacity, knowledge, and networks (Glass & Pole, 2017; Phillips, 2018). There is also a component of risk mitigation, and how collaboration can lend credibility to policy strategy. Thereby enabling foundations to approach government on a more equal footing as a group, or eliminating perceptions of behind-the-scenes agenda setting that a single foundation might have generated. Glass and Pole (2017) identified different types of collaboration ranging from light touch to joint ventures, where the weakest link was alignment around information and knowledge, the mid link was collaboration for more efficient or effective grantmaking, and the strongest link was collaboration beyond grantmaking. For example, in the 2016 Truth and Reconciliation protocols, thirty Canadian philanthropic organizations demonstrated support to Indigenous communities through a Declaration of Action which aimed at sharing resources and building relationships with Indigenous peoples (Phillips, 2018). Two years later in 2018, the visibility attributed to this announcement had not matched the level of funding commitments, as only 1% of foundations were actively funding Indigenous causes (Elson et al., 2018), though momentum is growing.



### iii. Trend toward donor advised funds (DAFs)

Private foundation funding is drawing greater scrutiny regarding how funds are distributed throughout a community and amongst grantees. Increasingly, private foundations are being challenged as to whether their mission supports mainstream rather than change-oriented causes, and what the impacts are. The move towards donor advised funds (DAFs) are similar to family-controlled foundations in that it permits donors the opportunity to create legacies over several generations and maintain control of their giving (Phillips, 2018). DAFs can be held at a registered charity such as a community foundation or at the foundation arm of a for-profit financial services company, and are entirely discretionary if donors choose to disperse funds each year or not. In a report by *The Philanthropist* in 2021, most DAFs provide donors a tax receipt upon creating the DAF, but then sit in investments to grow, tax free, without any incentive to distribute funds to charities. The report also highlighted that more than 250 Canadian foundations have DAF holdings accounting for more than \$4.5 billion worth of assets, up from \$3.2 billion in 2016. For some, concerns have been raised about a lack of transparency about the DAF structures, amounts held, sources of funds and where and how funds are used (Pachner, 2021).

Another concern raised about DAFs is that funding managed by foundations does not necessarily reflect the diversity of the communities they are meant to serve. According to a report by the Network for the Advancement of Black Communities and Carleton University's Philanthropy and Nonprofit Leadership program, across all community foundations reviewed, grants to Black-led and serving organizations represented a meagre 0.7% of total grants made in the 2017-2018 funding cycle and grants to Black-led organizations were only 0.07% of total grants made in the same period (Pereira, et al., 2021). The report asserts that inadequate data, a lack of representation of Black communities in philanthropy, and systemic barriers, including anti-Black racism, have led to severe underfunding of Black communities and organizations in Canada. It is however important to note that in July 2021, the Foundation for Black Communities received a \$200 million pledge from the Canadian government to create a Black-led endowment fund to invest resources directly into Black-led and Black-serving organizations (Abokor, 2021).

### b. Philanthrocapitalism

When Bill Gates coined the term 'creative capitalism' to describe the idea of combating poverty in under-served areas with investments from wealthy regions and rewarding those investors with profit – or what has sometimes been referred to as social impact investing – Gates introduced a capitalist framework to solving social problems. A framework based upon results, metrics, efficiency, and technological solutions. The notion of philanthrocapitalism that seeks to 'transform philanthropy into a more efficient and lucrative industry in itself' by combining markets and morals as commensurate goods (McGoey, 2015, p.188), is not a new idea, but certainly has grown in popularity (Saifer, 2020). Exploring these seemingly progressive ideas, frames, and moral appeals to achieve consent for a solution to cuts in welfare provision, McGoey (2014) examines whether philanthrocapitalism represents a new model of social change; a new model of political empowerment; a new market opportunity for business; or an uneasy combination of all (Joy & Shields, 2018). The philanthrocapitalism model of giving pushes foundations to set priorities aimed at fixing wicked problems, then select partner organizations and grantees capable of delivering results, and provide funding on a massive scale over



many years (ex. malaria eradication program of the Gates Foundation), and do it all with experts and leaders to monitor, measure and evaluate outcomes (Phillips, 2018).

Philanthrocapitalism is linked to what is known as consumption-oriented philanthropy, which according to Li (2017), positions aid recipients or charitable aid as a pseudo-shopping experience. In a study of the World Vision Gift Catalogue, Li found that by reframing philanthropy as a commodity, it ushered in an entirely different set of values, expectations, and logic that shaped how donors understood and engaged in philanthropic giving. Li described this form of giving by defining humanitarian aid as a commodity, donors as consumers and philanthropy as capitalism. Similarly, cause related marketing that ties a consumer brand to a charitable cause, elevates the marketplace as an authority on how to solve social issues, and can ignore the role that overconsumption and structural inequality play in creating some of those very issues in the first place (ibid.) - it centers the individual as responsible for their own poverty and minimizes the complexity and power of philanthropy to transform society.

Research continues to raise issues around the legal, economic and institutional systems in the West that have created significant wealth disparity (Saifer, 2020). McGoey observed “the last thing philanthropy should do is emulate business strategies that often compound the very inequalities philanthropy purports to ameliorate” (McGoey, p.188, 2012). Critics are highlighting the importance of philanthropic branding that many philanthrocapitalist are employing as a reputational risk management strategy (Liu & Baker, 2016; Saifer, 2020), to appease public opinion of the ‘super rich have to stay super rich in order for their charitable enterprises to function’ (McGoey, 2012), and the thought they are profiting off of structural inequality that is deeply undemocratic. It must be noted that Canadian foundations have begun addressing the colonial history of Canada, and the roots of much of their own wealth, to understand, educate and act with Indigenous Peoples in a way that may help repair, if not remediate, Canada’s colonial living legacy (Elson et al., 2018). The potential impact of this shift to reconcile the past could have profound implications for how we think about the public good, and at minimum, charitable activity in Canada.

## **B. Bottom up philanthropy**

### **a. Radical philanthropy for systems change**

Herro and Obeng-Odoom (2019) believe a response to the top-down model of philanthropy of foundations and philanthrocapitalism can be found in what is known as ‘radical philanthropy’, that explicitly targets the structures that perpetuate inequality and poverty. They found that radical philanthropy seeks to transform institutions in the current economic system and tackling colonialism by supporting local, and grassroots initiatives to combat racist and discriminatory laws, policies and practices. Radical philanthropy has been described as a movement in which powerful groups align around community change initiatives that are bottom up, and engage local communities and its members in creating lasting change initiatives (Glass & Pole, 2017; Herro & Obeng-Odoom, 2019).

It can be seen as a direct and explicit rejection of philanthrocapitalism. As an example, The Community Ideas Factory, in Southern Ontario, was established on the premise that the practice and techniques of bottom-up participatory decision making does not resolve the challenge of genuine downward accountability. In a complex, multilayer decision-making environment few practitioners and donors



will genuinely cede power to locals (McNamara et al., 2018). Their goal was to bring voices of users and service providers into the process to discover new information, host meaningful conversations, and build relationships to erode and break down the culture of top-down decision making that historically defined foundations. The issues that arose for bottom-up decision-making were structural - foundations are beholden to organizational mandates, the traditional structures of the system, expectations of donors, and working within the scope of available resources.

### **b. Crowdfunding, money pools and giving circles**

Increasingly, when starting a new business, many entrepreneurs are turning to unconventional sources of financing. One such example is crowdfunding which not only expands the reach, but also democratizes access to capital. For countries such as Canada, with an infrastructure of technology, social networks (ex. Meta), and affordable online payment processing (Ex. PayPal), entrepreneurs are looking to donation-based financing. By tapping into crowdfunding platforms such as Kickstarter (all-or-nothing fundraiser) or Indigogo (a keep-what-you-raise fundraiser) (Flanigan, 2016), these new enterprises have been able to sidestep traditional financing avenues and secure what could be described as unrestricted funding.

Another alternative that is inclusive and cooperative is ‘money pools’ (Herro & Obeng-Odoom, 2019). Founded on ancient Black traditions that predate capitalism, money pools were grounded in dynamic knowledge of local systems and cooperative trade that gave preferential options to the poor (Ibid.). Additionally, giving circles that pool donations as a form of collaborative philanthropy have been shown to support groups with the same identity – whether related to race, gender, gender identity/sexual orientation leading to bonding social capital, but **also** support marginalized groups that are traditionally unfunded, leading to social bridging capital (Carboni & Eikenberry, 2021). It is important to note that the importance of bridging social capital to philanthropy is the value it places on transcending social differences, including identity, status, and structures of power, wealth and influence, precisely because it expands the boundary of who benefits. Yet what is considered local solutions to problems that are geographically and culturally situated, has expanded beyond traditional borders, and for diasporas, crowdfunding and informal money pools could be a way to target and expand support for ethnic enclaves anywhere in the world. From a grassroots perspective, these bottom-up funding sources not only democratize philanthropy, but also empower marginalized groups to expand social justice and equity for themselves and their local communities.

### **C. Social finance for social entrepreneurs and the charitable sector**

When the Canadian government announced a \$755 million Social Finance Fund in 2018 to help social purpose businesses access financing and promote social innovation (Employment and Social Development Canada, 2018), it sparked a growing debate about the role of private investments and profits in the charitable sector. By channeling this funding to second-generation immigrant entrepreneurs and immigrants in the knowledge sector there is an opportunity to provide access to much needed capital and generate positive social impact. Jog (2020) points out that social finance could reduce a charity’s reliance on grants and donations by providing capital to build assets, maintain a reliable cash flow, and develop new, self-sustaining revenue streams to grow and scale over the long-term.



However, following the federal government's announcement, a majority of charities surveyed by Imagine Canada reported low awareness of social finance in general (66%), and felt that even with a strong organizational capacity, they lacked the measurement and evaluation requirements to access these funds (Jog, 2020). The survey found that half of the respondents currently held debt, and were unlikely to consider a social finance loan (56%). Findings also revealed that 25% of respondents had little to no experience with earned income activities; 23% were uncertain about repayment while 21% indicated that board approval of a loan was unlikely, and access to adequate loan security was an issue for 21% of those surveyed. (Ibid.). Charities also cited their lack of organizational capacity and ability to: raise unrestricted funds when needed (41%); draw on diverse range of revenue sources (35%); collect evaluation data (35%); assess full social and environmental impact of their work (32%); consistently and predictably generate an operating surplus (28%); and draw on existing assets when needed (27%) (2020).

Charities also feel pressure to develop market-centric business models that require them to create, deliver, and communicate social, cultural, and environmental impacts and financial returns to investors (Jog, 2022). And there is fear of the implications when private sector investors choose the social programs and social enterprises deemed to be the most lucrative, and thus most profitable, and the consequences to public services (McGoey, 2014). Even when programs and services are widely recognized as important to a community, when the clients of social enterprises or charities are rated as too high risk, these nonprofits face barriers from accessing much needed capital (Joy & Shields, 2018). The growing concern of McGoey (2014) is that these programs are no longer a social right that serves the public welfare by creating social value, but rather an investment with 'new performance measures and financial tools that target value for money and ultimately, allow private investors a greater say in both social policy design and service delivery, which was broadly felt in the Imagine Canada survey. A further risk Joy and Shields (2018) identified is that when social value is tied to profit making and political capital, the greatest incentive for nonprofits is to find quick fixes that oversimplify complex problems, instead of addressing society's wicked problems, that are deeply embedded in structures of inequality and exclusion, supported by dominant ideological value systems. These perceived risks are compounded with fears of mission drift, where financing and operations cater to the needs of investors more than the organization's mission (Jog, 2022). It is a question of whether the means of financing a social enterprise, either within a nonprofit or as an independently run entity justifies the ends if the social mission is compromised to achieve financial outcomes (Joy & Shields, 2018; Li, 2017; McGoey, 2012; Saifer 2020). Whether immigrant entrepreneurs looking to create a social enterprise start-up are willing to accept social finance as an alternative to traditional banking requires further research.

## **7. DISCUSSION: RELIGION AND THE “OTHERING” OR NON-CHRISTIAN GROUPS**

While it appears that even though religious affiliation might be declining overall in Canada, Mulholland (2017) suggests there continues to be a need to engage religious individuals, communities, and charities in a more meaningful, reciprocal and equitable manner (Mulholland, 2017), that recognizes religion as a form of social capital and a powerful force in resource mobilization (Dilmaghani, 2018). For many newcomers to Canada who choose to affirm their non-Christian religious affiliations in the mainstream, they are often caught in a balancing act between secular/religious and public/private



dichotomies within Canadian multiculturalism. These individual struggles have recently come to the fore in Canadian politics wherein the belief that religion should be relegated to the private sphere has been critiqued as xenophobic and Islamophobic (Mulholland, 2017).

Even before the 2015 niqab and hijab controversy erupted in Quebec, aimed at banning religious symbols for civil servants, the idea that religion should be private and separate from public life is in direct conflict with Canada's multicultural policy (Maimona, 2019). The Institute for Research on Public Policy study (2011), found that in the aftermath of the September 11, 2001 terrorist attacks Muslim immigrants, their culture and traditions were targeted as incompatible with Canadian values (Reitz, 2011). Furthermore, a review in 2022 of Canada Revenue Agency (CRA) audits of Muslim-led charities found the Government of Canada's anti-terrorism financing and anti-radicalization policies, create the conditions for structural biases that "others" Muslims and Muslim-led charities, advances stereotypes about race, religion, and proclivities to violence, and casts further suspicion of Canadian Muslim-led charities serving foreign interests (Emon & Hasan, 2022). It is important to note that in 2021, the Government of Canada announced January 29 as the National Day of Remembrance of the Quebec City Mosque Attack (Government of Canada, January 28, 2022) and appointed a special representative tasked to dismantle Islamophobia, to make it safer for everyone, and respect the rights and freedoms promised to immigrants when they settle in Canada (Ibid.).

## 8. CONCLUSION

To conclude, there is no binary of how newcomers respond to the many challenges they face. Many choose a defensive, collectivist, socially bonding strategy by establishing their families and businesses within ethnic enclaves. This helps frame and support integration into Canadian society as a distinct community with similar values, beliefs, and experiences. However, other newcomers choose a more externally focused and outward looking, social bridging approach to integration which tends to downplay ethnicity and lean more towards assimilation.

While immigrants tend to be categorized in terms of race, gender or ethnicity, it is important to expand connectedness with all Canadians and create new spaces and opportunities for diversity and inclusion.

*Indeed, there is no secret to success in growing giving around the world, there is only hard work, an awareness of the inherent value of that generosity to our communities and a shared commitment to do more to make the biggest possible difference in the lives of our friends and neighbours.*

- Sir John Low, Charities Aid Foundation.





## APPENDIX:

Appendix 1: Summary of literature organized by theme.

Theme	Authors (Year)	Title
<b>Multiculturalism</b>	Albaugh, Q., & Seidle, L. (2013).	Workshop on the electoral and civic involvement of Canada's immigrant communities.
	Andreoni, J., Payne, A., Smith, J., & Karp, D. (2016).	Diversity and donations: The effect of religious and ethnic diversity on charitable giving.
	Babis, D. (2016).	Understanding diversity in the phenomenon of immigrant organizations: A comprehensive framework.
	Bilodeau, A., Turgeon, L., White, S., & Henderson, A. (2015).	Seeing the same Canada? Visible minorities' views of the Federation.
	Griffith, A. (2017).	Building a mosaic: The evolution of Canada's approach to immigrant integration.
	Lasby, D. (2020).	Multicultural and newcomer charitable giving study.
	Mehta, K. (2016).	The power and politics of immigrant philanthropy: Charitable giving and the making of the new Canadian Establishment.
	Qu, H., & Steinberg, R. (2017).	Charitable giving in nonprofit service associations: Identities, incentives, and gender differences.
	Weng, S. S., & Lee, J. S. (2016).	Why do immigrants and refugees give back to their communities and what can we learn from their civic engagement?
<b>Assimilation</b>	Biavaschi, C., Giulietti, C., & Siddique, Z. (2017).	The economic payoff of name Americanization.
	Carneiro, P., Lee, S., & Reis, H. (2020).	Please call me John: Name choice and the assimilation of immigrants in the United States, 1900-1930.
	Zaami, M. (2020).	Strategizing to strengthen social inclusion: The agency of Black African immigrant youth in Alberta, Canada.



<b>Ethnicity</b>	Amankwaa, B., & Devlin, R. (2017).	Visible minorities and majority giving.
	Berger, I. E, Dinca, M., Foster, M., & Meinhard, A. (2005).	Ethnicity, voluntary behaviour, and social integration.
	Berger, I. E., & Azaria, J. (2004).	Visible minority status and philanthropy.
	Couton, P. (2014).	Ethnocultural community organizations and immigrant integration in Canada.
	Das, D., Kwesiga, E., Sardesmukh, S., & Juma, N. (2017).	To be or not to be an ethnic form: An analysis of identity strategies in immigrant-owned organizations.
	Smith, T., & McLeish, S. (2019).	Technical report on changes in response related to the census ethnic origin question: focused on Jewish origins, 2016 Census integrated with 2011 National Household Survey.
<b>Adversity Tolerance</b>	Einolf, C.J. (2017).	Cross-national differences in charitable giving in the West and the world.
	Helliwell, J., Wang, S., Zu, J. (2016).	How durable are social norms? Immigrant trust and generosity in 132 countries.
	Liu, C. J. (2019).	Expectation, commitment, and charitable giving: The mediating role of trust and the moderating role of social status.
	O'Loughlin Banks, J., & Raciti, M. (2018).	Perceived fear, empathy and financial donations to charitable services.
	Stojcic, I., Kewen, L., & Xiaopeng, R. (2016).	Does uncertainty avoidance keep charity away? Comparative research between charitable behaviour and 79 national cultures.
<b>Culture</b>	Chang, C., & Cheng, Z. (2015).	Tugging on heartstrings: Shopping orientation, mindset, and consumer responses to Cause-Related Marketing (CRM).
	Derwing, T., & Waugh, E. (2012).	Language skills and the social integration of Canada's adult immigrants.
	Devlin, R., & Zhao, W. (2017).	Are Quebecers really stingier than other Canadians? An empirical analysis of philanthropy in Canada and how Quebec compares to other provinces.

<b>Culture</b>	Farrokhvar, L., Ansari, A., & Kamali, B. (2018).	Predictive models for charitable giving using machine learning techniques.
	Huang, Y. (2016).	Downward social comparison increases life-satisfaction in the giving and volunteering context.
	Ingelhart, R. & Welzel, C. (2005).	Modernization, cultural change and democracy: The human development sequence.
	Li, W., Mao, Y., & Liu, C. (2022).	Understanding the intention to donate online in the Chinese context: The influence of norms and trust.
<b>Beliefs &amp; Attitudes</b>	Mittelman, R., & Dow, D. (2018).	Biases in charitable giving to international humanitarian aid: The role of psychic distance.
	Moon, S.G., Seo, M., & Kim, K.W. (2015).	Effects of motivation on charitable giving practices: The case of Korean American immigrants.
	Peng, S., Kim, M., & Deat, F. (2019).	The effects of nonprofit reputation on charitable giving: A survey experiment.
	Robson, A., & Hart, D. (2020).	Feed the world or help the heroes? Exploring how political attitudes influence charitable choice.
	Reitz, J. (2011).	Pro-immigration Canada: Social and economic roots of popular views.
	Zagefka, H., & James, T. (2015).	The psychology of charitable donations to disaster victims and beyond.
<b>Religion</b>	Cornelissen, L (2021).	Religiosity in Canada and its evolution from 1985-2019.
	Dilmaghani, M. (2018).	Which is greener: secularity or religiosity? Environmental philanthropy along religiosity spectrum.
	Ley, D. (2008).	The immigrant church as an urban service hub.
	Karim, K (2009).	Changing perceptions of Islamic authority among Muslims in Canada, the US and the UK.
	Kashif, M., & DeRun, E. (2015).	Money donations intentions among Muslim donors: An extended theory of planned behaviour model (TPB).

<b>Religion</b>	Khan, S. (2015).	Faith-based charitable giving and its impact on notions of “community”: The case of American Muslim NGOs.
	Khan, S. (2016).	New styles of community building and philanthropy by Arab-American Muslims.
	Mulholland, M. L. (2017).	Welcoming the stranger in Alberta: Newcomers, secularism and religiously affiliated settlement agencies.
	Petrikova, I. (2019).	Religion and foreign-policy views: Are religious people more altruistic and/or more militant?
	Siddiqui, S., Wasif, R., Hughes, M., Paarlberg, A. & Noor, Z. (2022).	Muslim American Zakat Report 2022.
	Tugal, C. (2017).	The uneven neoliberalization of good works: Islamic charitable fields and their impact on diffusion.
	Wang, L., & Handy, F. (2014).	Religious and secular voluntary participation by immigrants in Canada: How trust and social networks affect decision to participate.
<b>Remittance</b>	Akbar, M. (2019).	Examining the factors that affect the employment status of racialized immigrants: A study of Bangladeshi immigrants in Toronto, Canada.
	Chowdhury, M., & Das, A. (2016).	Remittance behaviour of Chinese and Indian immigrants in Canada.
	Dimbuene, Z., & Turcotte, M. (2019).	Study on international money transfers from Canada.
	Loxley, J., Sackey, H.A., & Khan, S. (2015).	African immigrants in Canada: A profile of human capital, income and remittance behaviour.
<b>Diaspora Philanthropy</b>	Brinkerhoff, J., Johnson, J., & Gudelis, D. (2019).	Are our assumptions about diaspora and immigrant philanthropy generalizable? Exploring the relevance to high-income countries of origin.
	Chacko, E. (2020).	Conspicuous consumption and philanthropy connections between Punjabi immigrants from the Doaba Region and their hometowns.

<b>Diaspora Philanthropy</b>	Espinosa, S. (2016).	Diaspora philanthropy: The making of a new development aid?
	Flanigan, S. (2017).	Crowdfunding and diaspora philanthropy: An integration of the literature and major concepts.
	Mehta, K., Johnston, P. (2011).	Diaspora philanthropy and civic engagement in Canada: Setting the stage.
	Niumai, A. (2011).	Indian diaspora philanthropy: A sociological perspective.
	Pinnock, T. (2013).	Young Jamaican-Canadians as diaspora philanthropists: A case for intergenerational collaboration.
<b>Economic Integration</b>	Bonikowska, A. & Hou, F (2017).	Labour market outcomes of immigrant women who arrive as dependents of economic immigrant principal applicants.
	Chalmers, S., Sood, S. & Johnston, C (2021).	Impact of COVID-19 on businesses majority-owned by various sub-population groups and visible minorities, third quarter of 2021.
	Corak, M. (2008).	Immigration in the long run: The education and earnings mobility of second-generation Canadians.
	Crossman, E., Hou, F. & Picot, G. (2021).	Are the gaps in labour market outcomes between immigrants and their Canadian-born counterparts starting to close?
	Evra, R., & Kazemipur, A. (2019).	The role of social capital and ethnocultural characteristics in employment income of immigrants over time.
	Gellatly, G., & Morissette, R. (2019).	Immigrant ownership of residential properties in Toronto and Vancouver.
	Hawthorne, L. (2008).	The impact of economic selection policy on labour market outcomes for degree-qualified migrants in Canada and Australia.
	Hossein, C. (2020).	Racialized people, women, and social enterprises: Politicized economic solidarity in Toronto.
	Hou, F., Abada, T., & Lu, Y. (2013).	Bosses of their own: Are the children of immigrants more likely to be self-employed than their parents?

<b>Economic Integration</b>	Leung, D., Ostrovsky, Y. & Picot, G. (2018).	The Financing of Immigrant-Owned Firms in Canada.
	Mboko, S. (2018).	Environment perceptions and business management practices of forcibly displaced entrepreneurs: A case study.
	Morissette, R. (2019).	The wealth of immigrant families in Canada.
	Paré, S., & Maloumby-Baka, R. C. (2015).	The Role of Public-Third Sector Relationships in Solving Social Issues: the Case of One-Stop-Shop Service for the Promotion of Female Immigrants.
	Payne, A., & Smith, J. (2015).	Does income inequality increase charitable giving?
	Picot, G. & Lu, Y. (2017).	Chronic low income among immigrants in Canada and its communities.
	Picot, W. G., & Ostrovsky, Y. (2017).	Immigrant businesses in knowledge-based industries.
	Picot, W. G., & Ostrovsky, Y. (2021).	Immigrant and second-generation entrepreneurs in Canada: An intergenerational comparison of business ownership.
	Randle, J., Hu, Z. & Thurston, Z. (2021).	Housing experiences in Canada: Recent immigrants in 2018.
	Statistics Canada (2022).	Economic and Social Reports, February 2022.
<b>Entrepreneurship</b>	Brzozowski, J., Cucculelli, M., & Surdej, A. (2014).	Transnational ties and performance of immigrant entrepreneurs: the role of home-country conditions.
	Burchardi, K.B., Chaney, T., & Hassan, T.A. (2019).	Migrants, ancestors, and foreign investments.
	Kalu, K. & Okafor, N. (2021).	Programming for immigrant women in Canada: Is entrepreneurship neglected?
	Lofstrom, M. (2017).	Immigrant entrepreneurship: Trends and contributions.
	Maitra, S. (2012).	Points of entry: South Asian immigrant women's entry into enclave entrepreneurship in Toronto.
	Malerba, R., & Ferreira, J. (2021).	Immigrant entrepreneurship and strategy: a systematic literature review.

<b>Entrepreneurship</b>	Momani, B. (2016).	New Canadian entrepreneurs: An underappreciated contribution to Canadian Prosperity?
	Nkongolo-Bakenda, J. M., & Chrysostome, E. V. (2020).	Exploring the organizing and strategic factors of diasporic transnational entrepreneurs in Canada: An empirical study.
	Ostrovsky, Y., & Picot, G. (2021).	Innovation in immigrant-owned firms.
	Ostrovsky, Y., & Picot, G. (2018).	The exit and survival patterns of immigrant entrepreneurs: The case of private incorporated companies.
	Riding, A., Orser, B., & Chamberlin, T. (2012).	Investing in R&D: Small-and medium-sized enterprise financing preferences.
	Senthanar, S., MacEachen, E., Premji, S., & Bigelow, P. (2021).	Entrepreneurial experiences of Syrian refugee women in Canada: a feminist grounded qualitative study.
	Sequeira, J. M., Carr, J C., & Rasheed, A. (2009).	Transnational entrepreneurship: determinants of firm type and owner attributions of success.
	Wang, Q. (2010).	Immigration and ethnic entrepreneurship: A comparative study in the United States.
<b>Social Finance</b>	Jog, A. (2020).	Are charities ready for social finance?
	Joy, M., & Shields, J. (2018).	Austerity in the making: reconfiguring social policy through social impact bonds.
	Leung, D., Ostrovsky, Y., & Picot, G. (2018).	The Financing of Immigrant-Owned Firms in Canada.
	Riding A., Orser, B., & Chamberlin, T. (2012).	Investing in R&D: Small and medium-sized enterprise financing preferences.
<b>Philanthro-capitalism</b>	Li, V. (2017).	Shopping for Change': World Vision Canada and consumption-oriented philanthropy in the age of philanthrocapitalism.
	Liu, H., & Baker, C. (2016).	Ordinary aristocrats: The discursive construction of philanthropists as ethical leaders.
	Mathur, A. (2013).	Materialism and charitable giving: Can they coexist?
	McGoey, L. (2012).	Philanthrocapitalism and its critics.



<b>Philanthro-capitalism</b>	Saifer, A. (2021).	Philanthropic nation branding, ideology, and accumulation: Insights from the Canadian context.
<b>Radical Philanthropy</b>	Carboni, J., & Eikenberry, A. (2021).	Do giving circles democratize philanthropy? Donor identity and giving to historically marginalized groups.
	Herro, A., & Obeng-Odoom, F. (2019).	Foundations of radical philanthropy.
	McNamara, N., Cumming, S., & Pulis, J. (2018).	Negotiating bottom-up participation in the complex game of philanthropy: Insights from the Community Ideas Factory.
<b>Foundations</b>	Anheier, H. (2018).	Philanthropic foundations in cross-national perspective: A comparative approach.
	Elson, P., Fontan, J., Lefevre, S., & Stauch, J. (2018).	Foundations in Canada: A comparative perspective.
	Glass, J., & Pole, N. (2017).	Collaboration between Canadian grantmaking foundations: The expression of an increasingly ambitious and strategic philanthropic sector?
	Phillips, S. (2018).	Dancing with giraffes: Why philanthropy matters for public management.
	Salah, H., Avdoshin, S., & Dzhonov, A. (2019).	Platform for tracking donations of charitable foundations based on blockchain technology, 2019.
	Scherer, S. (2017).	Organizational identity and philanthropic institutions: Patterns of strategy, structure, and grantmaking practices.
	Toepler, S. (2018).	Toward a comparative understanding of foundations.
	Williamson, A., & Luke, B. (2021).	Exploring the accountability and organizational identity of public philanthropic foundations.





## LEGEND OF ABBREVIATIONS

BT - Blockchain Technology

CIDP - Canadian International Development Platform

COO - Country Of Origin

COR - Country Of Residence

CRA - Canada Revenue Agency

DAFs - Donor Advised Funds

IOB - Immigrant Owned Business

IRCC - Immigration, Refugees and Citizenship, Government of Canada

IRPP - Institute for Research on Public Policy

KBI - Knowledge Based Industries

ODA - Official Development Assistance

SME - Small and Medium-sized Enterprise

WVS - World Values Survey



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