

"A Special Kind of Exclusion": Race, Gender and Self-Employment¹

Kiran Mirchandani

ABSTRACT

There is little exchange between those writing on "ethnic economies" and those writing on "women's entrepreneurship," symptomatic of the separation which is assumed to exist between issues of race and those of gender. Drawing on feminist anti-racist theory, I argue that women's experiences can be better understood by studying the ways in which self-employment is embedded within the physical context of the home, and the ways in which race, gender and class are continuously and inseparably connected.

RÉSUMÉ

Il y a peu d'échange entre les écrits sur les "économies ethniques" et les écrits sur "l'esprit d'entreprise des femmes" qui est symptomatique à la séparation présumée existante entre les questions de races et celle entre les sexes. Je prouve que l'on peut comprendre les expériences vécues par les femmes en étudiant les façons par lesquelles travailler à son compte est ancré dans le contexte physique du foyer et les façons dont la race le sexe et la classe sont continuellement et inséparablement reliés.

INTRODUCTION

This paper focuses on the multiple ways in which race, gender and class processes impact on self-employment. Research on self-employment has followed two parallel and largely separate paths. First, there is a body of literature on women and entrepreneurship which focuses primarily on white women who are self-employed. Second, there is quite a long history of theorizing on ethnic economies which is based almost exclusively on self-employed minority men. I argue in this paper that analyses of gender processes are often lacking in the literature on ethnic enterprise, just as understandings of racialization are seldom integrated into the literature on women's entrepreneurship. The lack of exchange between those writing on "ethnic enterprise" and those writing on "women's entrepreneurship" is evidence of the separation assumed to exist between interests around race and those around gender. As a result, as Glenn notes, "in studies of 'race,' men of color [stand] as the universal racial subject, whereas in studies of 'gender,' white women [are] positioned as the universal female subject" (1999, 3). The development of separate analyses of ethnic enterprises and women-owned businesses does not

allow for an understanding of the ways in which race, gender and class processes *interact* in structuring individuals' experiences of self-employment.

This paper draws on feminist anti-racist theory to contribute to and extend the literature on self-employment. I explore the ways in which self-employment often represents women's response to a labour market characterized by simultaneously occurring racialized, class-based and gendered exclusionary practices. I argue that there is a need to understand the *active* ways in which women structure their self-employment. Morokovasic reinforces this need to focus on the activeness of employing oneself; she asks how minority women who are socially constructed as passive and as victims engage in self-employment activities which require "dynamism, initiative, [and] assertive behaviour" (1991, 408). I document the ways in which self-employment is in fact a very proactive response to labour market exclusion.

This paper also highlights the importance of understanding the embeddedness of inequality through an analysis of the *place* within which self-employment occurs. In line with this, I argue that rather than attempting to develop a conception of the universal nature of the interaction between

race, gender and class it would be more useful to understand the ways in which inequality is experienced, challenged and constructed by women in various historically and geographically situated contexts. Focusing on how forms of inequality interact in local, situated contexts facilitates a rethinking of the processes of social differentiation, as well as allows for an exploration of women's active responses to the hierarchies they encounter.

Drawing on feminist theories on race, gender and class these issues are discussed in conjunction with interviews with women who own home-based businesses in Halifax, Nova Scotia.

TWO SOLITUDES: THE LITERATURE ON SELF-EMPLOYMENT

There has been considerable research on self-employment in the West which has focused on two groups of people: white women and ethnic minority men. First, there is a body of literature on women and entrepreneurship which focuses primarily on white women who are self-employed. This literature explores the similarities and differences in the personality traits of female and male entrepreneurs (Van Der Wees and Romijn 1995); women's motivations towards self-employment (Cromie 1987; Scott 1986); women's skills and access to resources (Fabowala et al. 1995; Hisrich 1989); and barriers to successful female-owned enterprises (Aldrich 1989; Loscocco and Robinson 1991). As I have argued elsewhere (Mirchandani 1999), much of this literature constructs "the woman entrepreneur" in an essentialist manner focusing on the sex of the owner as the only relevant dimension of stratification amongst business owners. In fact, with a few exceptions (Anselm 1993; Dolinsky et al. 1994; Westwood and Bhachu 1998), samples used in studies focusing on women's entrepreneurship are either almost exclusively white or do not address issues of race at all (Egan 1997; Fabowala et al. 1995; Fagenson 1993; Goffee and Scase 1985; Green and Cohen 1995). These studies highlight the gendered nature of self-employment, but fail, as Zeytinoğlu and Muteshi note, "to be attentive to how race, class, and citizenship have been underlying forces in the constructions and

arrangements of flexible work, and how that work is differentially experienced by women along the trajectories of difference in industrialized countries" (2000, 111).

Alongside this literature on women's entrepreneurship is a body of writing on immigrant self-employment which is referred to as "ethnic enterprise." Much of the discussion of immigrant ethnic enterprise has sought to answer two questions - first, why are immigrants and people of colour more likely to be self-employed than the rest of the population, and second, if immigrants move into self-employment because of discrimination in the job market, (that is, they are forced into self-employment) why do only certain ethnic groups enter self employment while others do not? (Jones, 1994, 173; Uneke 1996). These questions have provoked a search for the "resources" available to certain ethnic groups which allow them to enter self-employment at a faster rate than other groups or than the "majority" population. Possible resources identified include a sojourner orientation which promotes thrift and delayed gratification (Bonacich 1973), rotating credit associations or precapitalist commercial backgrounds (Light 1972), social networks within ethnic groups (Portes 1987) and the access to unpaid family and co-ethnic labour (Uneke 1996).

The literature on ethnic enterprise is deeply gendered; in fact, theorists frequently make the explicit assumption that entrepreneurs are male. For example, Bonacich notes, "immigrant *entrepreneurs* tend to work very hard. They hold their shops open for excessively long hours. And they make use of the unpaid labour of *wives* and sometimes children and other relatives" (1987, 454; italics added). Studies of family businesses often collect information from the "primary figure" in the business, who is inevitably male (Marger 1989). When women are included in samples, they make up only small proportions (Feldman et al. 1991). In addition, with few exceptions (Boyd 1996; Li 2001), gender differences within ethnic groups are obscured from view. For example, while there has been much discussion of why Asians are more often self-employed than Blacks (Uneke, 1996), there is little reflection on data which suggests that this trend may be reversed in the case of women where African Caribbean firms (in Britain) are more

commonly female-owned than Asian firms (Barrett et al. 1996, 802). Not only does this research exclude women from analyses of ethnic enterprise, but women are in fact constructed as one of several "resources" available to men. Sanders and Nee (1996) note, accordingly, that self-employed immigrants have two forms of "capital" available to them - human capital (such as education, skills, experience) and social capital (such as access to family labour). Family members, it is reported, are often unpaid and tend to be loyal; they stay with the enterprise, reducing retraining costs and are more likely to adjust their personal schedules to business needs (Marger 1989; Uneke 1996; Zimmer and Aldrich 1987).²

The separate analyses of women's entrepreneurship and of ethnic enterprise is symptomatic of the failure to theorize the ways in which the process of race, gender and class inter-relate to structure self-employment. "Ethnicity" and "gender" are often conceptualized as traits or structures, rather than processes which are constructed and contested in varied forms on a daily basis. I argue that understandings of self-employment can be usefully extended by drawing on feminist anti-racist theory.

FEMINIST ANTI-RACISM

There has been considerable discussion in the feminist literature on the relationships between various forms of inequality (see Dua 1999 for a review). While initial attempts to theorize these relationships focused on the construction of race, class and gender as a "multiple-jeopardy" or a "matrix of domination," more recent analyses have explored the relational and situated nature of inequality. Anderson, for example, notes that "gender, race and class are social relations and exist only in relation to each other" (1996, 36). Liu conceptualises race as a "gendered social category," arguing that "race oppression is predicated upon sex oppression" (1991, 265; Anthias 1998a). Razack notes that such an approach implies that "what happens to one group is inextricably linked to what happens to another" (1998, 135).

These approaches to the intersections of race, gender and class suggest a need to move away from demographic (trait based) understandings of

these concepts, and towards their conceptualisation as "processes." Glenn argues that such "processes" take place through representation (symbols, images), micro-interaction (norms), and social structure (allocation of power along race/gender/class lines) (1999, 9). The focus on processes suggests that rather than a fixed, determinable relationship, the connections between race, gender and class are located in specific geographical and historical contexts. Razack argues that "it is vitally important to explore in a historically and site specific way the meaning of race, economic status, class, disability, sexuality, and gender as they come together to structure women in different and shifting positions of power and privilege" (1998, 12).

Based on these insights, the remainder of this paper serves to explore the ways in which race, gender, class, and immigration intertwine to structure women's self-employment, and to illuminate women's work in negotiating through and constructing difference and similarity. I argue that it is important to focus on the "situatedness" of various forms of stratification so as to understand the context and embeddedness of business ownership (that is, to focus on the place within which self-employment occurs, and the ways in which this place may be racialized and gendered). Using the lived experience of self-employed women as a starting point, these issues are explored in the sections below.

METHODS

Open-ended qualitative interviews were conducted with thirty women who were home-based business owners in the Halifax area in Atlantic Canada. Census data show that Nova Scotia experienced a dramatic rise in self-employment between 1981 and 1996; by 1996 ten percent of workers were engaged in self employment (Statistics Canada 1996). Some reports even boast that self-employment led the way out of the recession for Atlantic Canada (ACOA 1996). Rather than being excluded from these trends, women are said to be at the forefront of the "engine of economic growth in Canada" (Cohen 1996, 23). For example, female self-employment doubled between 1981 and 1996 in Nova Scotia. These

increases in levels of self-employment mirror trends that have been observed nation-wide; between 1991 and 1996 there was a 27 percent increase in female self-employment in Canada as a whole compared to an 11 percent increase in male self-employment (Hughes 1999).

Given that I was interested in exploring the impact of the place of work, and that between 50 percent and 70 percent of own account self-employed workers work from home (as will be discussed shortly), I decided to focus specifically on home-based business owners. Women who were sole owners or held primary responsibility for their family businesses were included in the study. I generated names of business owners to be interviewed by asking acquaintances (from the universities and community groups I was involved with) for names of any women business owners they knew. In order to ensure a high representation of immigrants and women of colour I also asked for help from the Metropolitan Immigrant Settlement Association (MISA) and the Black Business Initiative (BBI); these two organizations provide resources for entrepreneurs of colour in Halifax. The first few interviews were set up through these contacts; after this I used a snowball method to generate the remainder of the sample. I set up confidential interviews with women in their homes/workplaces. This method ensured diversity in the sample of women interviewed. During these interviews, I followed an "interview guide approach" (Patton 1990) where the general topics to be covered were decided in advance but the exact wording of the questions and their order was decided in the course of the interview. Respondents were asked to describe how they came to be self-employed, why they decided to set up their businesses in their homes, what types of work they did and the schedule of their business and family activities.

Table 1 outlines the demographic characteristics of the sample of thirty women interviewed. Most notably, all but three women in the sample had university degrees, although only four - all Canadian-born white women - earned more than \$40,000 per year. Women of colour and immigrant women differed from white Canadian-born women on a number of dimensions. A majority of the immigrant women of colour had

retail businesses (sales of cards, artefacts, jewellery, food). A few provided personal services (hairdressing, tailoring). A majority of the white women (both immigrant- and Canadian-born), on the other hand, provided business services (transcription, design, research, marketing). This divergence of business sectors was reinforced by an income divide, where 78 percent of immigrant women of colour earned less than \$10,000 per year while only 33 percent of the Canadian-born white women did so.

Two facets of the demographic structure of Halifax provide an understanding of the context within which these women live and work. First, a smaller proportion of Nova Scotia's population, compared to the Canadian population in general, is comprised of people of colour. In Halifax, for example, people of colour represent 7 percent of the population compared to the Canada-wide average of 11 percent (Statistics Canada 1996). Second, 40 percent of women of colour in Nova Scotia are part of low income families compared to 20 percent of white women (Nova Scotia Advisory Council on the Status of Women 2000).

Given the dearth of statistical data which differentiates between white women, women of colour and immigrant women who are self-employed, it is difficult to assess the generalizability of the sample. However, the diversity in the sample of home-based business owners interviewed provided a vivid illustration of women's active responses to the hierarchies they confront in self-employment. In a later section I explore the intersections between race, class, gender and immigration histories which structure women's mobility through business ownership. The section after this focuses on the place of business ownership which for many women is the home.

"I HAD TO CHANGE MY COLOUR, BECOME MALE, OR LEAVE:" CLASS, MOBILITY AND SELF-EMPLOYMENT

Interviews with women reveal that their decisions to become self-employed are based on careful considerations of labour market constraints, family needs and income requirements. The very "decision" to become self-employed is an attempt at "mobility" - that is, a movement out of one social

and economic situation into another.

The nature of women's mobility through self-employment seems to depend largely on two inter-related factors - the sector in which they decide to set up their businesses, and the resources and informal networks to which they have access. Almost all of the Canadian-born white women in the sample had experience and contacts in the sector in which they formed their businesses through their past labour market work. This was so for only a small proportion of the immigrants or women of colour. One Canadian-born white woman, who worked for a company as a designer decided to become self-employed. She describes the way in which she obtained her clients:

I do a lot of work for [the company] where I used to work. In that same department. The [professional] community is really good that way, I find. It's a really close-knit community. And we all help each other... we were at school together.

(Respondent 20)

The immigrant women, on the other hand, all faced difficulty in getting salaried jobs. They attempted to either sell skills they had acquired through unpaid domestic work (such as sewing, cooking), or entered into retail businesses. One Indian woman who was working in a government office and doing her Masters' degree in her country of origin says that when she came to Canada,

I cannot find a job. I was very much interested, you know, to get a government job. That's what I was thinking, I have so much experience...and I have good degree too...I apply so many times...but I could not find the job...we can say like um, a little bit of discrimination and all that, you know. Because naturally they are going to prefer the people from here first...When you have a family you can't run after the same thing again and again. That's my point of view. So you want to start something...because in the business, that's your business, it does not matter if you have a qualification or not...Nobody's going to object, "can you understand

English?"...So in 11 years we save the money [to open the store]...

(Respondent 22)

Women, therefore, decide on business occupations based on the resources available to them, and this structures their prospects for class mobility given the higher profit margins in service sector businesses (Statistics Canada 1997, 31). The occupational division of labour in the present sample is, however, also a racial division of labour - a clear indication of the differential resources available to white women and women of colour.

At the same time, it would be overly simplistic to argue that women's "class" and class mobility can be understood in terms of the industry focus of their businesses alone. Although the occupational differences between Canadian-born and immigrant women provides some indication of the ways in which racialization structures economic differences, many of the self-employed women in the present sample in fact occupy deeply contradictory class positions. For example, most are highly educated and yet many earn very low incomes. Raey argues that middle-class women possess a "cultural capital" which gives them "confidence, a sense of entitlement, knowledge of the educational system, useful social networks, and a feeling of being capable of seizing the initiative" (1997, 229). This suggests that women's lives cannot be understood by assuming that the distinction between middle and working class is one of occupation. Instead, a woman's "class" needs to be understood within the context of her educational level, occupation, family situation, domestic responsibilities, sense of self-confidence, necessity to engage in paid work, home ownership and income. Self-employed women seem to embody Bordieu's assertion that the boundaries between social classes are like "flames whose edges are in constant movement" (Raey 1997, 228); many are often middle-class on some dimensions and simultaneously working-class on others. Indeed, the very meaning of "mobility" depends on the racialized and gendered processes which structure women's lives. For a number of the women of colour, their class "mobility" was in terms of gaining the confidence and the ability to get away from sexism and racism in their work environments,

rather than in terms of income or occupation. One African Canadian woman, for example, describes why she became self-employed even though she now earns half of her earlier salary:

The organization had serious problems with me. I think my youth was a problem, my colour was a problem, [I was] the only female in the group [aside from the receptionist]. (Respondent 4)

As an example, this woman recounts the failure of management to take action against the white female receptionist who repeatedly humiliated her in public. She said:

They didn't deal with it. Their response was that I either had to uh, change my color or become male. [pause] Or leave. Because they weren't gonna do a thing with it. And perhaps to a certain extent, maybe it was their way of getting back at me...for not playing the game...[Self-employment] was sort of something that was more or less forced upon me. [But now] I don't want to be employed by anybody. I really enjoy being self-employed. (Respondent 4)

Aside from their industry focus, women's mobility through self-employment is deeply influenced by their access to "business networks." Staber and Aldrich argue that "networks are crucial assets for owners" and "affect the life chances of their enterprises" (1995, 444). Much of the literature constructs business networks as resources which can be acquired through individual action and learning (Hisrich 1989; Aldrich 1989). In contrast, many self-employed women of colour experience networks as structures of nepotism and exclusion. This is despite the fact that almost all the women in the sample interviewed are not recent immigrants. An African Canadian woman recounts a similar experience of exclusion at a Chamber of Commerce meeting:

When you are a woman and when you are [pause] a racial [pause] racially different, you have to prove yourself... We will go to

a function, my husband and I, and I'm the president [but] they want to talk to him... that's the gender thing. And it's very very blatant... [Interviewer: They don't expect a Black woman to be president?] No, No, they don't expect it and they really don't want it. I think it's further than expecting it. They really don't want it...[it's] dethroning...Women of colour occupy this, I don't know, *special kind of exclusion*.

(Respondent 5)

The exclusion of women of colour and immigrant women is exacerbated precisely because of the informality of business networks. This woman's experience is a stark contrast to the account of the white woman quoted earlier who could get considerable help from those within the business community because they were all "at school together."

Excluded from business networks, women of colour also face sexism within their ethnic groups. As Anthias notes, women of colour are faced with "two sets of sexist relations"; "their social and economic position is partially determined by the ways in which gender relations, both within the ethnically-specific cultures of different groups and within the wider society, interact with one another" (1998b, 13). One African woman sought out a man in the industry from her community who was looking for a business partner. After she spent several months working on developing the business and its clients, he reneged on his commitment to sell her a portion of the business. She says,

He was dishonest and you learn things about dishonesty. It's basically when you're green to them. And I never had anything in writing. It was a verbal agreement. There were people present. I was just furious because then he tried to make it look like the dizzy bimbo syndrome. (Respondent 29)

The experience of continually being excluded or "feeling green" was shared by almost all of the women of colour in the sample. It is another manifestation of the "special kind of exclusion" which the woman quoted earlier refers to.

In the context of this racism and sexism, many of the women in the sample maintain a strong commitment to challenging systemic racism and sexism in the ways in which they conduct their work. One immigrant woman who imports artefacts from her home country for sale in Canada notes:

Some people don't like to wear their national clothes because of the kind of embarrassment they experience when they put them on. You always stand out. So [we also have to] educate people about our culture [and] that because you dress differently doesn't mean that people should single you out. So there's always been an educational component.

(Respondent 23)

Another woman, an African Canadian, set up a tourism business related specifically to Black history in Nova Scotia. She explains how she decided to set up her business:

I did that because Black history has been omitted in the textbooks and in the historical records that are available for others to get to know of the history and so I thought, well you know, this is something that has to be fixed.

(Respondent 5)

This commitment to social change is influenced by the many personal experiences of exclusion and discrimination which the women of colour and immigrant women in particular recounted. One African Canadian woman notes,

My guiding force [is] my sense of justice. And fairness, and being female, being black, having been brought up in this society, I don't like anything that smacks of discrimination. So I think that my sense of fair play [pause] helps a lot in the things that I set up because I try to ensure that its just for everybody involved.

(Respondent 4)

The interlocking of racialized and gendered processes determines women's access to

salaried jobs, influences their decisions about which industries to set up their businesses, and structures the competitive environment in which they work. These factors are contextualized within the place of work, as discussed in the next section.

THE BUSINESS PLACE IN THE HOME: "DON'T ACT LIKE... THIS IS A LIVING ROOM"

One feature of self-employment which is summarily dismissed in much of the literature to date is the frequent location of businesses within the so-called "private" sphere of the home. Statistics Canada data reveals that two-thirds of business owners without regular employees work at home (Péruce 1998). Other researchers have found that this figure is closer to 70 percent for businesses started by women (Stevenson 1993).

The interviews conducted for this present study reveal that the location of businesses in homes has a significant impact both on the business and on those with whom the home is shared. Businesses are "embedded" in homes in two ways. First, they are embedded in a physical place which is also a site of domestic work which is predominantly women's responsibility. Second, they are embedded in the social relations of a family within which women are primary caregivers. That is, home is both a workspace and a family space, and is "used" (and constructed) by both customers and family members. Women's "work" in running a home-based business includes the negotiation of the dynamics within the home.

Women mention two main reasons for wanting to be home-based - to avoid the cost of renting-business space, and to be able to provide childcare. The first reason is indicative of women's occupational segregation in business ownership and the difficulties they face in acquiring the funding and experience necessary to set up large, highly profitable firms (Fabowala et al. 1995; Hisrich 1989). The second reason relates to the gendered division of household labour through which domestic work is seen as primarily women's responsibility (Silver 1993). These two factors impact the "place" which the business occupies within the home. As discussed earlier, much of the discussion of the interactions between families and

businesses has centred around the incorporation of women into family businesses. In these businesses, the "family" is defined as the unpaid labour of women and children and is characterized as a "resource" which the male business owner can draw upon. For businesses owned by women, however, the gendered hierarchy in domestic labour is transferred onto business work; as a result, men's incorporation into female-owned businesses is significantly different from women's incorporation into male-owned ("family") businesses.

Specifically, men's contributions to their wives' businesses take the form of "stay[ing] out of the way" (Respondent 1), being a "major decision-maker" (Respondent 6), providing occasional assistance with tasks such as printing (Respondent 10), undertaking home-renovations and building projects for the business (Respondent 9), and not expecting an equal financial contribution to household expenses (Respondent 11). In the case of women-run family businesses, men's involvement is either minimal or of a managerial nature. One African Canadian woman, whose spouse is widely respected as a public figure in the community, describes her family business:

I'm really the manager [laugh]. I do everything in terms of purchasin' and sellin' and I do most of the things... I make sure that you know when I make the sales. I have to keep everythin' intact and make sure he [my husband] knows exactly what he's doing, what is going on. So he would do the deposits and he will write the cheques... That's basically what he does... I don't expect him to sit down, like, you know, and come and sell... You know, so he has his own place and I have my own place. (Respondent 23)

Immigrants and women of colour seemed to have the same access to their spouses' labour as white women - which signals the gendered assumptions underlying discussions of the family as resource within the literature on ethnic enterprises.

While husbands and other family members are relatively uninvolved in these businesses, women continue to be involved in the activities of the family. For example out of the 18 women in the

sample with children, four are single mothers and the remainder all assume primary responsibility for childcare. Being home-based allows women to fulfil these responsibilities, although it often involves a complex juggling of childrens' and clients' needs. One woman with three school-age children describes a particularly stressful afternoon:

I remember one day... my little guy came home from school and I got a call at four and it was a [client]... I was taking notes and my son decided he'd pour himself a drink - it was [pause] that green kiwi juice. But he overflowed the glass... so it started to overflow on the counter and I'm on the phone ... and it's gulping, gulping, gulping on the counter... and I was taking these notes just thinking oh please, don't let this [client] know what's [laugh] going on. (Respondent 19)

Asked how the client would react if she or he did know about the spilt juice, this woman says,

Well, my thought is that the client's time should not be taken up with problems... I don't think that they would be happy on a regular basis, to have to deal with that kind of thing. I know, as a client, I wouldn't be. If I'm on the phone and my time's valuable, I wouldn't want to be put on hold because there's spilt juice... They're employing me to work for them.

Women fulfill their family responsibilities, therefore, in the context of the prioritization of business work over family work because the "client's time is valuable" and "they're employing me to work for them." Children have to be trained accordingly. One woman says,

[Most people] don't mind to walk [through] my living room. But some people... I can see it... [are] not going to come again... Sometimes I tell my children (whispers) - my customer here... don't act like... this is a living room.

(Respondent 9)

Women recognize that the location of paid work in their homes not only affects their families but also their businesses. One Spanish woman, who provides translation services, says that clients often go through a large consulting company which then contracts work out to her, even though they could come directly to her and pay a lower fee. She says,

I honestly believe that because I work out of my house and it's not like a formal (pause) big business, I guess that it's not (pause) that it's not a true business. That's what I think they think. (Respondent 30)

Canadian-born white women in particular speak extensively of being perceived by both clients and their families as "Suzy homemaker type[s]" (Respondent 7). That is, it is white women for whom the normative assumption of the traditional middle class family is strong. As Glenn notes, such a definition of womanhood in terms of domesticity does not often apply to Black women in the same way (1985, 102). One woman of European ethnicity explains,

I'm living in the suburbs. It's a different mentality. There are a lot of stay-at-home moms here. So they just expect, well, if you're at home, well, then you'll be available [to other]... stay-at-home moms that are bored. [Respondent 15].

This woman notes that these assumptions have a direct impact on her business. She recounts an incident where she had to sue a client for not paying her bill. She says,

A lot of people just stereotype you. Oh, you're a woman working out of your house. And they don't take you as seriously, it's not professional. [About the client] They got what they wanted [the work]... and they just felt because she is so small, working out of her house, she doesn't have enough guts to do anything about it. I took them to court and won. [The client] said this to the judge: well you know she's a woman working out of her house so I didn't think I'd have to pay her.

And [the judge said] I hate to tell you this, but you're paying for the quality of work, not her location. [The judge] said, I'm sure that she has like her office space, or designated area. She doesn't work at the kitchen table.

Although the judge in this case notes that it is not the location which matters, it is assumed that the business owner has a separate office set up at home and does not work on her kitchen table.

This incident provides useful insight into the class and race dimensions of homes and neighborhoods within which "legitimate" businesses are situated. The ability to set up a secluded business area and carve out dedicated time for the business depends entirely on availability of extra space in the home, access to childcare facilities, and nuclear family structures within which privacy and isolation are held in high regard. Women living in the suburbs who have access to these are also likely to be the ones who have the resources to pursue court claims. Others, who have smaller or less "appropriate" living spaces, may be less successful in convincing authorities of the seriousness of their businesses. Amongst the women interviewed for this project, those with businesses involving small scale sales or manufacturing (such as making and selling cards, clothes, customized jewellery, artefacts) had businesses which were located throughout the house, while those providing business services (such as consultants, accountants, designers, researchers) had separate, self-contained office spaces. One Black woman who manufactures and sells pins, for example, uses one room to engrave, the kitchen stove to enamel, and a part of the basement to polish. Another Taiwanese woman, living in a studio apartment with her family, uses a desk at the corner of the room to make cards. Amongst the women interviewed for this study, the occupational division of labour between those who have manufacturing or retail businesses and those who provide business services coincides with a racial division between immigrant women of colour and white women. As Glenn notes "the social construction of race/gender is a matter of *both* social structure and cultural representation" (1999, 11). Home-based businesses are more likely to be recognized as legitimate if they are situated within

middle class homes in which clear separations between business activities and the activities which occur on "kitchen tables" can be maintained. For home-based business owners, part of their "work" involves constructing the divisions between their "public" and "private" lives (Mirchandani 1998; 2000).

CONCLUSIONS

In this paper I draw attention to deficiencies of approaches which consider the separate impact of gender on the one hand and race on the other, and show that self-employed women continually live, construct and challenge interactive race, gender and class hierarchies. Thinking of various forms of stratification as fundamentally interconnected and "situational" allows for an understanding of the ways in which the very meanings of "race," "gender" and "class" are dependant on the local contexts and histories within which they exist. For example, experiences of class "mobility" through self-employment have different meanings for different women and are fundamentally-structured by a number of processes. These processes include the racialized consequences of women's immigration, women's access or lack of access to contacts in profitable sectors, their family situations and whether it allows for the financial resources needed for both business and childcare needs, and the ability to be accepted into, or excluded from informal business networks. In addition, for self-employed women, many of whom are home-based, the location of their businesses in the "private" sphere is fundamentally structured by gender norms and expectations, but differently so for women who own service businesses, for women who are middle class, for women who have suburban homes, and for women who have help with childcare. Self-employed women whose businesses are not home-based are likely to be similarly affected in fundamental ways by the environments within which they are located, and by those who share these spaces. Through further research on the different geographies of self-employment (a topic which has received little attention in the literature), the connections between various contextual meanings of race, gender and class can be explored.

The discussion in this paper therefore provides vivid illustrations of the usefulness of tracing the ways in which race, gender and class processes are continuously and inseparably connected. While a number of theorists now acknowledge the importance of understanding stratification as multi-dimensional, Anderson notes the difficulties in conceptualising the exact ways in which race, gender and class are intertwined. She argues that "we must find a viable starting place that allows us to examine the movement between gender, race and class as organizing principles of social identity and of social structure" (1996, 736). Such a "viable starting place," Anderson suggests, would be the social and spatial contexts within which individuals and groups are situated. In a similar way, Bottero points to the importance of "social location" in understanding the intersections of multiple structures of inequality. Rather than a focus on group actions and interests she suggests a need to understand "the way in which individual behaviour is concretely embedded in a nexus of close social relationships" (1998, 482). Accordingly, this paper represents an attempt to explore the active ways in which women occupying diverse social locations construct, manage and challenge the hierarchies they face through the work of employing themselves. Rather than developing a universal understanding of race, class and gender inequality, I argue that it is important to explore the ways in which inequity is embedded within local and particular spaces.

ENDNOTES

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2. Feminists have explored the interconnectedness of race, class and gender for immigrant women in family firms. Theorists note, for example, that much of the so-called "success" certain ethnic groups have achieved in setting up viable family firms despite labour market discrimination has been at the expense of women. While men of colour may escape dead-end low paid manual work through self-employment, women continue to do precisely these types of work in labour intensive family firms (Phizacklea 1988, 22), and are treated as "helpers" rather than co-owners (Min 1998, 186). In addition, they lose an independent source of income and "find themselves sucked back into the kinship system which emphasize[s] patrilinearity" (Bhachu 1988, 95). Anthias argues that "women have borne the brunt of the migrant adaptation of a fairly significant proportion of men who have used their ethnicity successfully in British society" (1983, 74; Moallem 1993; Werbner 1999). Men's race, class and gender positions are therefore fundamentally structured by the positions of their wives and of poorer firms in the industry. This paper extends and contributes to this feminist literature on self-employment by exploring the ways in which race, class and gender structures the experiences of women who are primary or sole business owners.

Table 1: The Sample

	<i>Immigrant women of colour</i> Total 9 (100%)	<i>Other immigrants</i> Total 6 (100%)	<i>Canadian born women of colour</i> Total 3 (100%)	<i>Canadian-born white women</i> Total 12 (100%)
Self-defined ethnic origins	Indian, Thai, Chinese, Caribbean, Jamaican, Spanish	English, Irish, Scottish, German, Yankee	African Canadian, Black Nova Scotian, Pakistani	Canadian, White Canadian, European, WASP
Average age of business owners	46	45	45	43
Number with university degrees	8 (89%)	6 (100%)	3 (100%)	10 (83%)
Number married (including common law, same sex)	6 (67%)	4 (67%)	2 (67%)	11 (92%)
Number with children	6 (67%)	3 (50%)	0	7 (58%)
Number with retail businesses	6 (67%)	1 (25%)	0	1 (8%)
Number providing business/personal services	3 (33%)	3 (75%)	3 (100%)	11 (92%)
Number in family businesses	2 (22%)	1 (16%)	1 (33%)	1 (8%)
Number with salaried employees	0	0	0	2 (16%)
More than five years in Canada	8 (88%)	3 (50%)	3 (100%)	12 (100%)
Less than five years in Canada	1 (12%)	3 (50%)	0	0
Number with annual incomes less than \$10,000	7 (78%)	2 (50%)	1 (33%)	4 (33%)
Number with annual incomes over \$40,000	0	0	0	4 (33%)

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