

**Social Capital and the Welfare of Immigrant Women:  
A Multi-Level Study of  
Four Ethnic Communities in Windsor**

by

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Social Capital and the Welfare of Immigrant Women: A Multi-Level Study of Four Ethnic Communities in Windsor

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## ACRONYMS

CDA	Community dialogue approach
CEGEP	Collège d'Enseignement Général et Professionnel (General and Vocational College)
CMA	Census metropolitan area
ECCCA	Essex County Chinese Canadian Association
ED	Executive director
EDS	Ethnic Diversity Survey
INQESOC	Integrated Questionnaire for the Measurement of Social Capital
LINC	Language Instruction for Newcomers to Canada
OECD	Organization for Economic Co-operative Development
OHIP	Ontario Hospital Insurance Plan
OLS	Ordinary least squares
RDS	Respondent driven sampling
SCAT	Social Capital Assessment Tool
SPSS	Statistical Package for Social Sciences

## PREFACE

Good public policy depends on good policy research. In recognition of this, Status of Women Canada instituted the Policy Research Fund in 1996. It supports gender based policy research on public policy issues in need of gender-based analysis. Our objective is to enhance public debate on gender equality issues to enable individuals, organizations, policy makers and policy analysts to participate more effectively in the development of equitable policy.

The focus of the research may be on long-term, emerging policy issues or short-term policy issues that require an analysis of their gender implications. Funding is awarded through an open, competitive call for proposals. A non-governmental, external committee plays a key role in identifying policy research priorities, selecting research proposals for funding and evaluating the final reports.

This policy research paper was proposed and developed under a call for proposals in September 2003, entitled Gender Dimensions of Canada's Social Capital. Research projects funded by Status of Women Canada on this theme examine issues such as the power of women's social networks, the relevance of social capital to the welfare of immigrant women, employer-supported volunteer activity and public policy and social reproduction.

A complete list of the research projects funded under this call for proposals is included at the end of this report.

We thank all the researchers for their contribution to the public policy debate.

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## RESEARCH PROJECT TEAM

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## EXECUTIVE SUMMARY

Social capital is increasingly celebrated worldwide as a solution for both local and national issues. Recent interest in social capital has produced initiatives around the globe in a quest to better articulate, understand and harness its promises for the economic and social well-being of communities. This study examined social capital within the context of gender, immigrant status and race by exploring how associational networks are created in the Municipality of Windsor and ways through which four immigrant groups (East Asian, African/Caribbean, South Asian and West Asian/Middle Eastern) participate in them. The organizational and associational networks within the immigrant community were conceptualized as the core elements of social capital. Benefits derived by women from accessing and interacting with these networks were conceptualized as outcomes or returns. This study set out to accomplish the following three interrelated research objectives.

- Examine the *structure* (type, size/capacity, spatial, structural, relational) and *types* (bonding, bridging and linking) of social capital within immigrant communities.
- Examine how *gender* and other variables such as *race/ethnicity, age and socio-economic status* mediate access to social capital.
- Examine the *outcomes or return* from women's access and use of social capital.

Using a community dialogue approach (CDA), a research strategy that emphasizes extensive engagement of community stakeholders, the following multi-methods were used to accomplish the research objectives: in-depth interviews with 22 organizations in Windsor-Essex to understand how social capital is created for immigrants, a cross-sectional survey of 300 women and men from the four ethnic groups and in-depth interviews with 20 women who were a subset of the cross-sectional survey sample.

Findings from the organizational profiles indicated that community organizations in Windsor are an important source of social capital that is accessible to immigrant women, but that the settlement organizations are limited in this regard by a lack of core funding. The cross-sectional survey findings confirmed that gender and socio-demographic data, such as age, ethnic group and immigrant status, had an impact in how immigrants/refugees access and use social capital as well as the outcomes they experience from social capital. However, there was also variability among immigrant/refugee women. The findings from the in-depth interviews helped illuminate the nuances of women's lived experiences accessing and using social capital and the dynamics and impact of social capital on women's social and economic well-being. The findings of the in-depth interviews narrowed in on some of the most pressing issues for immigrant women, namely, the inability to obtain employment.

The policy-relevant findings from the organizational profile interviews, the cross-sectional interviews and the in-depth interviews were integrated and used to develop the following recommendations on how government can incorporate a social capital consideration into policy and program development in four areas.

### **The Role of Community Organizations in Building Social Capital**

1. Address the lack of core funding for settlement agencies, because this limits their ability to provide high-quality programs that foster the building of social capital by immigrant/refugee women.
2. Encourage/support the volunteering activities of immigrant/refugee women and their participation in social and communal activities as these enrich networks and foster social trust. Address difficulties that limit such participation by providing honorariums to cover child care and transportation costs.
3. Enable settlement organizations to develop and provide a program using a similar format as English (LINC) classes (free program with on-site child care and honorariums for transportation) that specifically targets immigrant/refugee women who speak English, but who would benefit from accessing the social capital these organizations offer.

### **The Interconnections between Employment and Social Capital**

4. Provide financial support that enables immigrant/refugee women to upgrade their skills and rebuild human capital. Current efforts targeted toward the easing of barriers for foreign-trained professionals to re-enter the labour market should be vigorously supported by all levels of government.
5. Support awareness and public education programs that promote and recognize the value of foreign-trained professionals and their important contributions to all sectors of the Canadian economy.
6. Fund community organizations to provide support to immigrant/refugee women who are actively seeking jobs by providing honorariums to cover costs such as child care and transportation.
7. Require job placement services offered through mainstream organizations to be made more accessible to immigrant/refugee clients by promoting them in proactive ways to various ethnic groups in the community.
8. Encourage settlement agencies that do not have an employment service mandate to consider including an employment component to their programs in recognition of the centrality of this issue for immigrant/refugee women.

### **Religion/Spirituality and Social Capital**

9. Encourage collaborations between the non-profit sector and religious organizations by funding joint settlement programs that are collaborations between community and religious organizations.

**Health/Well-Being and Social Capital**

10. Strengthen the capacity of community organizations to play an important role in brokering access to health care for immigrant/refugee women.
11. Establish a community health program that specifically focusses on the health of immigrant/refugee women in Windsor-Essex County along similar models that exist in some other urban areas.

## 1. INTRODUCTION AND RESEARCH CONTEXT

Worldwide, social capital is increasingly celebrated as a solution for both local and national issues, particularly the concept as used by Putnam (1993a,b, 1995, 2000). This engaging concept offers the opportunity to link and understand mutually reinforcing and interrelated aspects of human behaviour at the individual, family, group, organizational, community and societal levels (Schriver 2001). Many scholars have cautioned that the concept of social capital is still too elusive to be measured (Field 2003). Nonetheless, recent interest in social capital has produced initiatives around the globe in a quest to better articulate, understand and harness its promises for the economic and social well-being of communities.

Despite the impressive and positive outcomes associated with this concept (Coleman 1988; Saegert et al. 2002), there is growing recognition that there are downsides to the processes that build and maintain it. Bourdieu (1986) whose work extensively focusses on the roots of social inequality argued that social capital is distributed unevenly among people who possess different economic and cultural capitals. In other words, one's access to and the nature of the social capital are structurally determined by one's social position. In turn, social capital can be a political means for some groups. "Cultural capital," a term coined by Bourdieu, refers to one's skills and knowledge. For Bourdieu, there are several types of capital apart from economic capital that contribute to one's social class or status. Other examples of the downsides of social capital are when groups use their social capital to exclude others and deny them opportunities that limit their social mobility thus contributing to intergenerational inequalities as well as the negative social capital found in certain social networks, such as inner-city youth gangs and mafia families (Portes and Landolt 1996). For example, Portes (1995) suggested that some forms of social capital can lead to downward assimilation as can be seen in the case of Latinos in Florida.

One must also critically question the "taken for granted" assumption that social capital benefits communities and households regardless of gender. If social capital is defined as "networks with shared norms, values and understandings that facilitate cooperation within and among groups" (OECD 2001: 41), it cannot be free from inequalities that arise from structural power differences in society that contribute to the many disadvantages women experience in different spheres of their life course because "power relations are rooted in the system of social networks" (Foucault 1982: 224).

### **What Is Social Capital?**

The concept of social capital as a determinant of economic growth and a contributor to the nation's well-being has captured the attention of policy makers, researchers and community development practitioners in Canada and internationally. Ironically, despite its popularity, there is no agreed definition of social capital. The popularity of the concept can be traced back to the work of three major social scientists: Bourdieu, Coleman and Putnam. Bourdieu (1986, 1990) argued that social inequality is caused by the unequal access to and interaction of various kinds of capitals — symbolic, cultural and social. However, compared to other forms of capital, Bourdieu has not offered a rigorous conceptualization of social capital

(Schuller et al. 2000). Unlike Bourdieu, Coleman, a sociologist from the United States, extensively employed this concept in educational research. Complementary to Beck's concept of human capital, Coleman (1988, 1990) suggested that social capital may be as important as economic and human capitals that have been established as critical for young people's success in education. According to Coleman, social capital is concerned with how the social relationships of authority, trust and norms embedded in a young person's family and community organization affects her/his development of human capital. Coleman argued that functional relationships, particularly those embedded in the family, which is the primordial socio-organizational domain of the everyday life of young people, are useful in helping children develop their cognitive and social capability (Schuller et al. 2000).

Putnam (2000) applied Coleman's conceptualization of social capital to his landmark work on trustworthiness and obligation in civil society and came up with a politically derived interpretation of social capital based on the notion of associational network. Putnam contended that an active associational network can re-nurture social solidarity and integration of a declining civil society. His basic argument was that to revitalize civil society, we need to build trust and reciprocity among people by encouraging social participation in community organizations. His book, *Bowling Alone* (Putnam 2000), set the foundation for the discussion of revitalization of civil society (e.g., Edwards and Foley 1998; Etzioni 1993; Wilson 2001). Numerous debates have followed Putnam's political interpretation of social capital. With the communitarian discourse of revitalizing civil society, nurturing social capital among diverse interests is seen as the magic glue that can promote integration and solidarity through institutional networks.

As can be seen in the above brief review of the three prominent conceptualizations of social capital, their articulations of social capital are diverse. One advantage of such diversity is that it creates space for other social scientists to elaborate on what this concept means in different contexts. However, the diversified conceptualization also creates extreme difficulties for developing reliable measurement. Despite this challenge, three common components — networks, resources and norms — have been agreed on as particularly important within the social capital discourse by various scholars and policy analysts. For instance, Grootaert (1997: 2) framed social capital as a set of norms, networks and organizations through which people gain access to power and resources and through which decision making and policy formulations occur and as “networks with shared norms, values and understandings that facilitate cooperation within or among groups” (OECD 2001: 41). Portes (1998: 6) described social capital as “the ability of actors to secure benefits by virtue of membership in social networks or other social structures.” Lin (2001) argued that social capital is a structural resource accessed by individuals through their social ties or networks to achieve purposive functions such as social mobility, of which employment is a key component.

There also seems to be some agreement that social capital can be conceptualized as operating in two different forms: bridging and bonding (Putnam 2000). Bridging capital refers to linkages to acquaintances external to one's immediate community. It can open one to more information and opportunities. Bonding capital is within one's community, and tends to reinforce exclusive identities and group homogeneity. It is not unusual for immigrants to have good bonding capital among themselves but limited bridging social

capital that links them beyond their own ethno-cultural community, leading to what is sometimes called the ethnic enclave phenomenon (Li 2004). Whereas the bridging social capital expands the scope of possible employment, bonding social capital may also provide job opportunities, but often restricted to low-paying jobs with poor prospects that are held disproportionately by new immigrants. The strong internal network within an immigrant group may facilitate access to certain jobs, but it may lead to structurally restricted categories of work that create inequality between groups (Burt 1992).

The uneven distribution of, and access to social capital is believed to be a cause of social inequality and exclusion (Bourdieu 1977; Lin 2000). For instance, whereas immigrants tend to look for support from networks within their own community, they are also likely to suffer from unequal institutional connections (Reitz 1998). Statistics Canada (2004) reported that immigrants tend to have higher unemployment rates than Canadian-born individuals and lower income than their counterparts in the general population (Hum and Simpson 1999; CIC 2004), even when they hold the same Canadian credentials (Anisef et al. 2003). Therefore, it is important to understand how people in different positions located in the social hierarchy of power/resource can be connected to deal with the issues of unequal distribution. A corresponding concept of linking social capital is generated, which as Halpern suggested (2005: 25) “is a special form of bridging social capital that specially concerns power — it is a vertical bridge across asymmetrical power and resources.”

To be able to apply the concept of social capital to the experiences of immigrant women, a theoretical grounding of the concept is needed. Part of this is the exploration of the nature of social capital. Is social capital a personal asset or a structural resource? On this issue, we concur with Halpern (2005) who argued that social capital has multi-level meanings. This conceptualization of social capital as something that exists at both individual, organizational and community levels is particularly suited to the objectives of our project: to understand the relevance of social capital to the welfare of immigrant women. In line with this conceptualization, this project adopted an ecological approach that examines the manifestation of social capital at the individual level (the lives of our women participants) and at the organizational and community levels.

Lin (2000: 790) also summarized other unanswered questions on social capital that research needs to tackle. “We must examine, first, whether different social groups possess different amounts or quality of social capital; second, whether they gain different return from what social capital they have; and third, whether it is possible for members of disadvantaged groups to act to overcome such deficiencies.” The first question is mostly confirmed by research findings that show that women and minority group members are disadvantaged in their access to social capital. For example, men’s networks are larger (Campbell and Rosenfeld 1985) and include more non-kin than women (Moore 1990); child rearing impacts differently on network size of women than men (Munch et al. 1997) and whites have larger network sizes followed by Hispanics and then Blacks (Marsden 1988). This study focussed on the second and third questions that have not been adequately addressed by examining the impact or “return” of immigrant women’s use of social capital on social and economic performance indicators.

As Coleman (1990: 302) convincingly argued, social capital is a means to an end and must be defined by its function: “like other forms of capital, social capital is productive, making possible the achievement of certain ends that would not be attainable in its absence.” This view of social capital is particularly useful in understanding whether social capital contributes positively to the welfare of immigrant women and whether their networks produce as many returns and outcomes as that of their male counterparts who do not face gender inequality.

The research is informed by the conceptual framework proposed by Lin (2001) that views social capital as having three components: investment in social capital (a community’s collective assets), access to social capital (individuals’ interaction with these assets) and return of social capital (outcome of the interactions). Outcomes articulate how directly or indirectly social capital contributes to individuals’ social and economic well-being. In this study, social capital was defined as a structural variable that describes organizations and their networks and linkages between individuals and organizations (Lin 2001; Edwards and Foley 2001; Paxton 1999).

This research provides data on the local context of immigration framed by the concept of social capital by examining the creation of associational networks and the participation in them by immigrant women in four ethnic communities in Windsor. The organizational and associational networks within the immigrant community are conceptualized as the core elements of social capital. Benefits derived by women from accessing and interacting with these networks are conceptualized as outcomes or returns.

Census Canada data (Statistics Canada 2004) named the City of Windsor as the second fastest growing community in Ontario after Toronto. (This population growth is mainly due to immigration not birth.) Windsor also had Canada’s fourth largest proportion of foreign-born residents after Toronto, Vancouver and Hamilton. Despite these statistics that underscore the impact of immigration on the Windsor area there has not been a corresponding increase in research focussed on the local context of immigration reception and adaptation. Understandably, most of the research on immigration has focussed on larger immigrant-receiving communities, such as Toronto, Vancouver and Montréal. The importance of this study for smaller immigrant-receiving communities is suggested by Rose et al. (2003) who rightfully reminded us of the necessity to develop policy that is sensitive to local and regional context.

## **Research Objectives**

This study set out to accomplish the following interrelated objectives:

- Examine the *structure* (type, size/capacity, spatial, structural, relational) and *types* (bonding and bridging) of social capital within immigrant communities in Windsor, Ontario. Specific questions here include:
  - How does social capital work within the immigrant population in Windsor at the community, organizational and individual levels and what are the structural and qualitative characteristics of the social capital present?

- How do immigrant communities *organize themselves* to create social capital for the benefit of their members?
- What are the returns/outcomes of the use of such social capital for members of the community?
- Examine how *gender* and other variables such as *race/ethnicity, age and socio-economic status* mediate access to social capital. Specific questions here include:
  - How do immigrant women's access and use of social capital differ from that of their male counterparts?
  - What are facilitators and inhibitors for women's access to various forms of social capital?
  - How is such access mediated by race/ethnicity, age and socio-economic status?
- Examine the *outcomes or return* from women's access and use of social capital. Specific questions here include:
  - What is *the social and economic impact* of social capital on immigrant women?
  - How does this vary from the return of their male counterparts?
  - How are women's use of social capital mediated by race/ethnicity and age?
 Examples of outcomes are labour market participation and self-perceived health status.

### **Organization of the Report**

The next chapter provides an overview of previous work on social capital particularly literature related to social capital and gender, social capital and immigrants and outcomes associated with social capital, such as labour market participation, well-being and health. Chapter 3 describes the community dialogue methodology used in this study. The findings are presented in chapters 4 to 7 according to the four study methods. Chapter 8 integrates and interprets these findings and outlines how they complement each other. It also describes the implications of the findings for policies and practices that have the potential of building social capital for new immigrants. Chapter 8 closes with a summary of the major limitations of this research and possible areas for future research. Chapter 9 outlines the recommendations that flow from the findings.

## 2. REVIEW OF LITERATURE

The recent explosion of research on social capital has produced an impressive body of results confirming its relation to and effects within the domains of the economy, politics, social structure, education, social control, crime, intergroup relations, social mobility, lifestyles and health (Burt 1992; Coleman 1990; Frank and Yasumoto 1998; Helliwell 2001; Morrow 1999; Paxton 1999; Portes 1988; Putnam 2000; Schuller 2001; Veenstra 2001).

According to Putnam (2000) social capital is needed for strong, responsive and effective representative government and public institutions. Putnam has shown a strong link between civic community (including membership in associations) and governments' democratic performance in Italy (Paxton 1998, 1999). Knack and Keefer (1997) showed a relationship between a country-level measure of trust and economic growth. The same measure of trust correlates positively with an increase in judicial efficiency and a reduction in government corruption. In the same light, massive amounts of research have shown that membership in voluntary associations and ties to the community increase political participation and improve political institutions (Cohen and Dawson 1993; Glaeser et al. 2000; Helliwell and Putnam 1995; Nakhaie 1992, 2001; Nakhaie and Arnold 1996; Nakhaie and Brym 1999; Paxton 1999:103; Putnam 1993b; Rice and Sumberg 1997; Verba et al. 1995; Wolfinger and Rosenstone 1980; Woolcock 1998).

It is obvious that the literature conceptualizes civic engagement and participation as an important aspect of social capital with positive outcomes. For example, social capital including civic participation is shown to connect individuals to potential economic partners and to provide high quality information (e.g., job leads, strategic information) and recommendations (Erickson 1996, 2001a,b; Fernandez and Castilla 2001; Flap and Boxman 2001; Friedman and Krackhardt 1997; Kasinitz and Rosenberg 1996; Pastor and Adams 1996; Putnam 2000).

The research that has focussed on gender and social capital shows that women and minority group members are disadvantaged in their access to social capital. For example, men's networks are larger (Campbell and Rosenfeld 1985) and include more non-kin than women's networks (Moore 1990); women are more likely to be cut off from their social network (Salaff and Greve 2004). Child rearing impacts differently on network size of women than men (Munch et al. 1997) and whites have larger network sizes followed by Hispanics and then Blacks (Marsden 1988). The condition of immigrant women's social networks appears to be even worse. The following review of literature examines evidence of differences associated with access and use of social capital in relation to gender, immigrants and ethnic minorities. The literature review also briefly reviews social capital and other outcomes, such as health and well-being.

## Social Capital and Gender

In an attempt to identify structural factors that might explain gender differences in women and men's network size and type, Moore (1990) examined the network range of women and men using data from the 1985 General Social Survey of a national probability sample of 1,534 English-speaking adult Americans that gathered data on respondents' backgrounds, attitudes and other variables, including measures of personal networks. Moore focussed on structural determinants of participants' networks by measuring volume of contacts as the total number of persons named as well as number of persons of each type (e.g., kin or coworkers) in one's network. A network would have a greater volume of ties if it had a larger overall size and a larger number of specific types of ties. Diversity of ties was measured by the relative proportion of kin in the network and the number of different non-kin and kin types in the network. The study employed 12 dependent variables of network size (total number of persons named), eight dependent variables of absolute composition (number of kin, number of non-kin, number of neighbours, number of friends, number of co-workers, number of group members, number of advisors and number of others) and three variables of relative composition (proportion of kin, number of kin types and number of non-kin types).

Overall, Moore found that gender differences in social capital networks stem from "dissimilar social structural locations" of men and women. This leads to different opportunities for developing social ties. When controlling for other demographic variables related to employment, family and age, Moore found that gender differences in network composition are reduced drastically. However, findings show that some gender differences still exist, as women have a larger number, higher proportion and greater diversity of kin ties in their personal networks than their male counterparts. This finding supports proponents of the structural perspective that explain that gender differences in networks can be attributed to opportunities and constraints that arise because men and women are located differently within the social system.

In an international study that points to the global nature of women's disadvantage with regard to the use of social capital, Fujimoto (2004) examined the employment outcomes for Japanese women and the potential importance of forms of capital specific to being a woman or what the author called "feminine capital." Fujimoto suggested that female college and junior college students are constrained in their employment outcomes, because of patriarchal institutions that exist in Japanese society. Using Hartmann's (1984) definition of patriarchy, Fujimoto contended that large Japanese companies use a predetermined career track that excludes women from gaining opportunities to accumulate company-specific human capital, because they expect women to leave the work force after marrying male workers or bearing children. Women therefore obtain jobs in a segregated labour market based on feminine capital, which the author described as "women's characteristics that are advantageous in labour market competition and lead to opportunities for obtaining jobs at large corporations" (p. 94). Multivariate analysis indicated that this form of capital is measured by a woman's dependency on her parents (indicated by whether she lives with her parents), household management (indicated by whether a woman majors in home economics) and youthfulness. These three indicators are advantageous in the labour market, because they are

characteristics that denote obedience, the potential to be good mothers and potential marriage partners. Additionally, social capital in the form of school recommendations was significant for junior college graduates. On the other hand, feminine capital or school recommendations were unimportant in finding employment for four-year college graduates. Fujimoto's study highlights the importance of different forms of capital in the employment outcome of women, showing that men and women are provided with different opportunities based on capital.

### **Social Capital and Labour Market Participation of Immigrants**

Much of the existing research on social capital and immigrants/refugees has focussed on the relationship between social capital and their economic integration and labour market participation. However, contrary to research findings that indicate that social capital enhances employment outcomes for non-immigrants/refugees, research findings indicate that this positive relationship might not hold for immigrants/refugees. For example, Tripodi-Potocky (2004) reported two Canadian studies that suggest that social capital measures have minimal effects on socio-economic outcomes of immigrants and refugees. The author's own study examined the effects of social capital on the economic adaptation of immigrants and refugees (Latin Americans, Asians) residing in Miami-Fort Lauderdale and San Diego. The study explored the previously held hypothesis that social capital is more important for immigrants with low human capital, thereby serving as a substitute for human capital. It also explored the effects of perceived discrimination and certain acculturation indicators upon immigrants and refugees' economic standing while controlling for other factors. Tripodi-Potocky found that despite previous studies (e.g., Sanders and Nee 1996) that suggest that social capital enhances immigrants' economic status, there is no clear picture as to which type of social capital (intra-ethnic or inter-ethnic social capital) is beneficial. The author noted:

Social capital variables had minimal effects on the outcomes after controlling for previously know predictors including human capital, household composition, certain acculturation variables and gender. Additionally, while a few of the social capital variables had significant effects on employment status and public assistance utilization, their practical significance were very limited, that is, overall, their impacts were minimal in enhancing the well being of immigrants (Tripodi-Potocky 2004: 86).

In an extensive review of the literature on social capital and economic outcomes for immigrants and ethnic minorities in Canada, Li (2004) drew our attention to some of the ambiguities that underlie conceptualizations of the dimensions of social capital. First, it is unclear whether social capital refers to ties or social values; second, social capital has been defined both as a national attribute and a group-based feature; third, the benefits of social capital are often stressed while its negative sides downplayed; and last, social capital has been promoted as a universal virtue, but its benefits are limited to class-based resources of groups. Based on these ambiguities, social capital is an elusive concept that is situational and must be considered carefully before being promoted as universally applicable. Despite such misgivings, Li acknowledged that several elements of social capital are consistent in the literature: social capital as a form of resource that individuals may mobilize as a result of

being attached to a group, social capital's resourcefulness depends on the intensity and extensity of social ties present in the groups, and social capital's production requires the investment and maintenance of social relations.

Li correctly pointed out that concepts, such as ethnic attachment, ethnic mobility entrapment, ethnic enclave economy and ethnic trans-nationalism that focus on the well-being of ethnic minority communities, were relevant before the concept of social capital became popular. The first two theories — ethnic attachment and ethnic mobility — indicate that ethnic minorities and immigrants who maintain cultural attributes, such as language or ethnic ties, are disadvantaged in the labour market because of discrimination. Similarly, ethnic enclaves can also be a disadvantage for minority groups although it might, in certain cases, be advantageous by encouraging “the development of a sheltered economy where ethnic entrepreneurs take advantage of ethnically bonded communities as a labour pool and consumer market” (Li 2004: 182). Li concluded that the class-based resources of minority communities are significant in determining the effects of social capital; bridging social capital allows low-resource ethnic communities to connect with outside opportunities; ethnic networks and group solidarity foster prosperity in the ethnic enclave economy by providing an alternative to social mobility; and cultural diversity has economic values that facilitate international investment and trade.

Hou et al. (2003) empirically investigated the association of such ethnic enclaves that Li referred to or what the authors characterize as immigrants' residential segregation and labour market performance. Their analysis focussed on the three largest visible minority groups in each of the three largest metropolitan areas in Canada, including Chinese, South Asian and Blacks in Toronto, Blacks, Arab/West Asians and the Chinese in Montréal, and the Chinese, South Asians and Filipinos in Vancouver. The study's sample consisted of immigrants between 25 and 64 years of age, not disabled and not attending school full time. The authors examined whether exposure to one's own ethnic group results in an employment effect, and for those employed, an earnings effect or occupational segregation effect. They also examined whether exposure to neighbours of their own group is associated with a probability of active participation in the labour market independent of individual characteristics and neighbourhood economic conditions.

In terms of labour market outcomes, the findings indicate that the association between exposure and employment was negative, but often not significant. The association between exposure and working in a segregated occupation was positive, but not significant, and there appeared to be little association between exposure and employment earnings. The findings indicate that exposure to own-group members is only weakly associated with negative labour market outcomes and, in a few cases, living in minority enclaves tends to moderate the employment difficulties among immigrants who spoke neither official language or had low levels of education, particularly among immigrant women.

Sanders et al. (2002) analyzed the relationship between job changes and immigrants' use of interpersonal ties during the job search process. In exploring the relationship between immigrants' job histories and their reliance on interpersonal ties in a job search, the authors drew on data collected through ethnographic interviews conducted during a 1989-90 field

study of Asian immigrants in greater Los Angeles. The ties the authors examined usually took the form of informal exchanges of information, introductions and vouching for a person's character. For example, what is the relationship between reliance on ethnic ties and job transitions? Findings suggest that ethnic ties contribute to the employment of immigrants throughout a metropolitan labour market. Their study indicates that reliance on interpersonal ties in finding work increases the rate of transitions into jobs that are of low prestige. This relationship, however, only holds when the new employer and the job seeker are of a different ethnicity. Their analysis suggests that women are more reliant on interpersonal ties than men in the process of getting low-end jobs beyond the co-ethnic domain of the economy and that interpersonal ties link prospective employers who are immigrants to prospective employers who are often non co-ethnics.

Campbell and McLean (2002) highlighted the range of obstacles that stand in the way of participation of Black and minority ethnic people in community-level networks and initiatives. Their study examined the way in which such participation is constrained by the construction of ethnic identity within the context of "institutional racism" that characterizes British society and the dynamics of how such identity construction undermine the likelihood of the allegedly health-enhancing community participation advocated by policy makers. It was found that African-Caribbean identity played a central role in peoples' accounts of their participation in interpersonal networks at the level of family and friends. However, this strong sense of interpersonal solidarity did not unite African-Caribbean people at the local community level beyond particular face-to-face networks. People spoke of what they described as a problematic lack of African-Caribbean unity in their own local community and town of interest, which they said placed African-Caribbean people at a distinct disadvantage, furthering their social exclusion by limiting their access to various local community resources.

There was evidence that despite its positive role in peoples' interpersonal networks, African-Caribbean identity often served as a source of social exclusion in other spheres of life. Such experiences were unlikely to encourage people to view themselves as welcomed or empowered members of an inclusive local community beyond the sphere of their interpersonal links. Their findings highlight the limitations of policy recommendations that advocate for grass-roots participation in community networks as a means of tackling health inequalities, without acknowledging the obstacles to such participation and making recommendations for addressing these obstacles. Second, the findings highlight how ethnic identities may be constructed in ways that make it unlikely that people will identify with local community networks as representative of their needs and interests, and unlikely that they will have the sense of collective agency that would motivate such participation.

An international study conducted in the Nordic states provides further support for the ambivalent evidence on the relevance of social capital to the welfare of immigrants/refugees. Forsander (2004) examined the strong social capital ties found within the Nordic welfare states and the impact on the economic integration of immigrants. The author noted that strong ties among natives in the Nordic state as shown in their high levels of trust, tight networks and a homogenous norm base foster development and growth for these countries. However, while such Nordic forms of social capital are beneficial to a country, the author

argued that they might have negative outcomes for the integration of immigrants due to the tendency of such social capital to exclude and impede the integration of outsiders. This is because strong networks and the homogeneous nature of the norm base lead to strong in-group loyalties. The author supported this argument by providing a historical overview of immigration to European states that indicated that the economic needs of Europe initially provided channels for the inclusion of immigrants. After these conditions changed, immigrants in Nordic society were included based on public service offers of the welfare state. As a result of these changing conditions in the economy, immigrants are found in low-paying jobs, unemployed or simply restricted from the labour force. Other factors, such as low human capital, discrimination, the functions of the market, lack of networks and what the author called “the problem of the norm deficit” further marginalize immigrants to the periphery of the labour market. That is, newcomers are conceived as outsiders who have different norms that call into question their trustworthiness. Herein, the state institutes measures to remedy the problems caused by immigrants through education, assisted employment, apprenticeships and so on. The author concluded that the logic between the welfare state models and immigrants takes varying forms, that is, the greater and more inclusive the social benefits are, the more regulated the labour market and the more difficult it is for newcomers to be included. Immigrants face difficulties in their quest to integrate and social capital could further worsen this because of the possibility of it being used as a means to exclude immigrant groups from the larger populace.

### **Social Capital and Other Outcomes: Well-Being, Religion and Spirituality**

Veenstra (2005) examined the salience of social capital in relation to community wealth and income inequity by specifically focussing on the relationships between social capital and well-being. The paper looked at connections between three different measures of social capital at the individual level: social and political trust, and participation/membership in a diverse range of voluntary associations, in addition to other gauges of physical and mental well-being. The study also critiqued the amount of variability in peoples’ health that can be accounted for at the community level and subsequently assessed the exact role of social capital, community wealth and income inequity, three distinct elements of location features and interrelated health indicators. Veenstra examined the compositional and contextual health effects of social capital in stages. The stages identify the function of community in health inequities on the coast of British Columbia and subsequently differentiate the compositional and contextual health effects of social capital specifically. Surprisingly, location was largely irrelevant for the survey respondents’ health, whereas income was a strong predictor of long-term illness, depression and self-rated well-being. Political trust was a significant indicator of long-term disability and self-rated well-being, and a modest predictor of depression. Community trust was a strong indicator of depression and a modest predictor of self-rated well-being. More trust coincided with improved health scores. Veenstra’s assessment suggests that location and social capital consequences specifically were largely irrelevant for residents’ health in 25 communities along the British Columbia coast.

In qualitative research undertaken in 1996 on two housing estates in East London in the United Kingdom, Cattell (2001) considered the association between poverty and exclusion,

community, and health and well-being, and the mediating role of social networks and social capital. The case study areas were located in East/North East London in some of the most multi-deprived areas in England. The research demonstrated that context (i.e., community) is a key aspect in comprehending cultural capital. Community influences, such as the region's history, employment opportunities, local resources and chances for participation, shaped relationships of trust. The research suggests that reputation must be looked at when examining area effects. The stigmatized reputation of a region and its inhabitants contributed to marginalizing residents, restricted the flow of information, and was like a block to the development of trust and co-operation. This research demonstrates how the distribution of supportive resources varies with network features. To some extent, the research confirms the fragility of social capital, but at the neighbourhood level evidence suggests that norms can continue in the short term when neighbourhood structures change. This research indicates that where significant perceptions of inequality between rich and poor exist, residents might be instigated to take co-operative actions that can benefit health.

Further evidence of the ambivalent relationship of social capital to the well-being and health of marginalized communities is provided by Caughy et al.'s (2003) study of the impact of parents' community attachment — a cultural capital indicator — as a predictor of the mental well-being of preschool children. The study conducted in Baltimore, Maryland between 1998 and 1999 included primary caregivers who self-identified as African American. The selected neighbourhoods were census block groups that represented the breadth of income and class status as well as racial composition of communities in Baltimore. Two aspects of familial cultural capital were explored with respect to behavioural issues in preschool children, namely sense of belonging and familiarity with neighbours. Caughy hypothesized that attachment to neighbourhood would be differentially related to child mental health depending on the features of their communities, hypothesizing that some children might gain from parents with little attachment to their communities. Findings indicate that a general sense of community was not significantly correlated to behaviour problems in preschoolers. Familiarity with neighbours was associated with children's behavioural issues. In low poverty neighbourhoods, behavioural concerns were highest for families unfamiliar with their neighbours. In contrast, families inhabiting well-to-do communities with low social capital had preschoolers with the highest levels of behavioural issues. In poverty-stricken communities, families unfamiliar with their neighbours had preschoolers exhibiting the lowest levels of behavioural issues. In fact, the lowest levels of behavioural concerns for the sample as a whole were for families with low amounts of social capital inhabiting poverty-stricken communities. Thus, high levels of cultural capital in highly impoverished neighbourhoods correlates with higher levels of behavioural issues in preschool children.

### **Summary: Challenges and Gaps**

The review of literature on social capital confirms its interconnectedness and positive correlations with various civic concepts, such as increased civic engagement, voter participation and membership in associations, especially for non-immigrant populations. However, the review of previous research on the relationship between social capital and immigrant populations are not that clear and often contradictory. The outcomes associated with social capital are not consistently positive. For example Fujimoto (2004) highlighted

differences in outcomes based on gender and culture. Her study of Japanese women demonstrates that men and women are afforded opportunities based on different types of capital. Tripodi-Potocky (2004) on the other hand, highlighted that few social capital variables had significant impact on the well-being of immigrants. The paper by Li (2004) extensively addresses the challenge of applying a concept, such as social capital, developed within the context and structure of non-immigrant groups, to immigrant populations. As the author correctly pointed out, the problem is that “social capital is promoted as a universal virtue” when its benefits have been shown to be limited to class-based resources or groups. The review of literature identified two major challenges: how to define and characterize the concept of social capital within immigrant populations and the absence of literature that directly addresses the experiences of immigrant women particularly within the context of settlement. Although some literature provides useful information on the provision of settlement services for immigrant women (e.g., Ng 1988), these are not conceptualized within a social capital framework.

### 3. A COMMUNITY DIALOGUE APPROACH

The majority of previous research on social capital used survey data, limiting the understanding of contextual and complex processes associated with women's use of social capital. To overcome this shortcoming, this study chose a community dialogue approach (CDA), a research strategy pioneered by the researchers of this study. The CDA has two main features: it is centred on extensive collaborations with community stakeholders who provide feedback during all phases of the research process, therefore requiring the full and active participation of the community. It emphasizes the use of multi-methods to inform an understanding of the issue under study. This section of the report summarizes how the CDA was used and outlines the key activities undertaken.

#### **Stage 1: Engaging the Community**

It is imperative that policy research engage key stakeholders (who will be impacted and/or implement developed policies) in the research process. Our first task was to begin an ongoing process of compiling a directory of agencies, organizations, groups and individuals who might be impacted or involved in implementing the recommendations from the research findings. We made several calls to individuals that know the Windsor immigrant and ethnic communities intimately asking for suggestions of names that were appropriate for inclusion. We also reviewed existing documents about the Windsor community. We kept expanding our directory as we came across new groups or names of individuals. From this directory, we selected about 50 individuals to invite to a community forum on social capital and immigrant women that was held early in the project. The forum was very well attended and drew about 26 participants from the community and about 10 participants from the University of Windsor. All attendees were provided with a resource package that included information about the research project as well as valuable resources on social capital.

The forum began with a presentation by the research team that outlined the goals of the study, the proposed methodology and different ways for community members to get involved and provide feedback that would shape the research process over the 14-month period of the study. The community forum also gave attendees the opportunity to discuss issues related to the research objectives or methodology. There were many lively and thoughtful discussions of some key issues that the research team needed to clarify. Questions from participants included the following. What criteria should be used in choosing the four ethnic communities? Will the research include refugee claimants as participants? What arrangements have the research team made toward including French-speaking African immigrants? Many of the questions raised were discussed more thoroughly at the first Community Advisory Committee meeting. Community forum participants completed a "Ways to Be Involved" form that was included in the forum package. All participants who volunteered to sit on the Community Advisory Committee were invited to do so although this increased the number of members to 19 from the 12 to 14 we originally estimated.

The Community Advisory Committee met about five times during the project. In addition to committee meetings, members used information communication technology (fax, e-mail,

telephone, etc.) to provide ongoing feedback between meetings. They provided feedback on key materials, such as the questionnaire for the organizational profiles, a draft list of organizations to be profiled, potential ethnic communities for inclusion in the study, the interim reports, the cross-sectional questionnaire and the in-depth interview guide. Before the final report was prepared, all members of the Community Advisory Committee and other key stakeholders were invited to a closing community forum to provide feedback on the draft findings.

To further our goal to engage the community fully and build capacity, we decided in conjunction with the Community Advisory Committee, to train community-based research assistants from different ethnic communities, who had prior experience in relevant research skills to conduct the cross-sectional survey. Consequently, we selected, interviewed and hired eight interviewers from the Arab, Chinese, African, South Asian and Italian communities. All the interviewers were also immigrants who were fluent in at least two languages including Mandarin, Arabic, Hindi, Tamil, Farsi and various African languages. Seven of the eight were immigrant women. The interviewers attended an intensive one-day training session that outlined their duties and responsibilities as an interviewer. The training also addressed important issues of confidentiality and provided them with an opportunity to do a practice run of the questionnaire. Their feedback was used to further refine the cross-sectional questionnaire and make it user friendly.

## **Stage 2: The Construction of Organizational Profiles**

The second stage of the research project involved constructing organizational profiles for 22 organizations providing services that foster the development of social capital for immigrants and refugees in Windsor-Essex County. (A list of the agencies interviewed is attached as Appendix A.) These organizational profiles provide an understanding of the relationships and networks that exist between various community organizations (formal and informal) in Windsor-Essex County, and how the characteristics of these organizations facilitate the creation of social capital. The organization profiles also assessed the organizations' internal characteristics that may promote or hinder the building of social capital in a given community.

The interviews were conducted using an interview guide, a modified version of the Social Capital Assessment Tool (attached as Appendix B). The Social Capital Assessment Tool uses both qualitative and quantitative data to understand and determine baseline levels of social capital. It assesses the *origins and development of the organization* (in terms of historical and community context, longevity and sustainability), *membership of service users* (why people join and exclusivity), *institutional capacity* (in terms of leadership, participation and organizational culture), *inter-organizational linkages* (information exchange and organizational collaborations) and *linkages with the government* (levels of efficacy among governmental and non-governmental agencies) (Krishna and Shrader 1999).

The interviews were conducted face to face by two research assistants and audio-taped with the permission of the interviewee, except for two interviews where the interviewees did not want to be tape recorded. In addition to audio-taping the interviews, the second research

assistant who was present took copious notes during the interview. The selection of the interviewee for the organizational profile interview was usually the person who knew most of the workings of the organization: history, structure, administration, membership and any partnerships with other organizations. This was usually the executive director or president of the organization. Interviewees were sent a copy of the interview guide prior to the interview to acquaint them with the questions. The interviews were about 90 minutes long. The organizational profiles were conducted from August 2004 to September 2004. The list of organizations interviewed was selected by referring to the *Information Windsor Blue Book* as well as a listing of ethno-cultural organizations in Windsor-Essex County provided by the Multicultural Council of Windsor-Essex County. In addition, we incorporated the feedback from the Community Advisory Committee on the draft organizational interview guide and the list of organizations to be profiled. The Community Advisory Committee played a key role in identifying the organizations to profile for this study.

The taped interviews were transcribed verbatim and analyzed using qualitative analytical strategies that included drawing out themes related to the 10 categories that the interview guide focussed on history and origin, organization, service users, volunteers, community networking, relationships with governments, financial condition, environmental change, summary, challenges and gaps. The data were organized and managed using NVIVO data management software.

### **Stage 3: The Construction of Community Profiles**

A community profile was developed for the four ethnic communities in Windsor on which the project focussed: East Asian, Arab/West Asian, African/Caribbean and South Asian. The communities were chosen in consultation with the Community Advisory Committee and reflected both the numerical strength of immigrants in Windsor and the changing demographic trends in the city. The community profiles were constructed using information from Statistics Canada 2001 Census, interviews with people knowledgeable about these communities, the Windsor and Essex County Development Commission and United Way among others. The selected communities do not denote geographical designations and the constructed profiles reflect the fact that the four selected communities are not homogenous but have communities within them.

### **Stage 4: Cross-Sectional Survey**

In the fourth stage, a cross-sectional survey was conducted of 300 immigrant women and men who have been in Canada for five years or less. Our initial target was to have 75 participants from each of the four ethnic groups, but we were more successful recruiting participants from the Arab/West Asian community probably because of their greater numerical number. We consequently over sampled participants from this group.

Our recruiting strategy was based on a heavily modified form of Heckathorn's (1997, 1999) respondent driven sampling (RDS) technique based on the idea of having a number of seed people form the nuclei for participant recruitment. The RDS assumes that members can be best accessed by their peers particularly when it is a hidden population for which no

sampling frame exists. Our nuclei were nine community-based interviewers from the four selected ethnic groups. The nine nuclei had extensive ties to their communities and several community organizations.

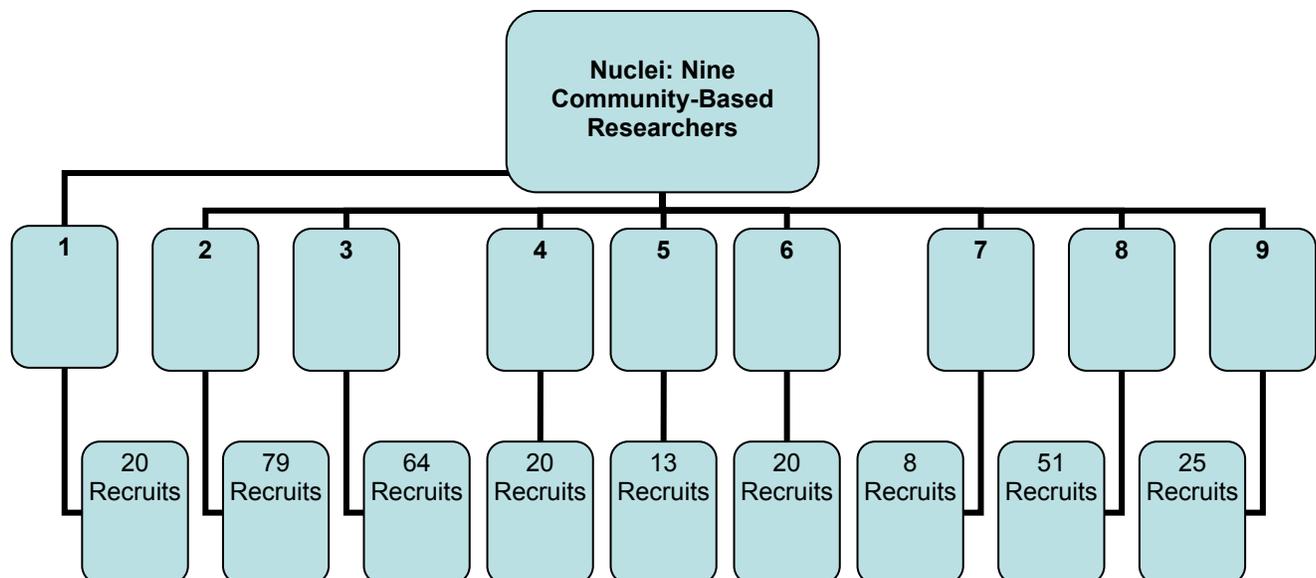
However, our sampling techniques differed from the RDS technique in several ways. First, we did not pay incentives to participants for recommending other participants but only paid them \$20 for completing the survey. The community-based interviewers were paid a weekly wage for conducting the survey. The success of our nuclei in recruiting the 300 participants is markedly different from the little or no leads that traditional efforts like flyers generated. Our Community Advisory Committee was helpful by referring potential interviewers. Our nuclei collectively spoke over 15 languages and shared many characteristics with our survey sample. Choosing interviewers who match the survey population improves both the rate and quality of responses. The final numbers recruited by each is shown in Figure 3.

### ***Procedures***

The 300 survey interviews were conducted between November and December 2004. Administration of the survey was face-to-face and usually took one hour to complete. At the beginning of the survey, the interviewer explained the purpose of the study, what the participant would be asked to do and then read the letter of information in detail to the participant, paying particular attention to issues of confidentiality and the right to refuse to answer questions, or the right to withdraw from the study at any time without penalty.

Participants were asked to sign the consent form that explained the study. The interviews in most cases took place at local settlement agencies or the participant's home. Although the survey consisted of a structured set of questions, the interviewers maintained an environment where the participant felt comfortable and relaxed.

**Figure 1: Map of Participant Recruitment by the Nuclei (n = 300)**



### ***The Survey Instrument***

The survey questionnaire drew questions from the following sources:

- the Social Capital Assessment Tool (SCAT) developed by Krishna and Shrader (1999);
- the Social Capital Community Benchmark Survey short form used by Putnam and colleagues (Saguaro Seminar);
- the Integrated Questionnaire for the Measurement of Social Capital (INQESOC) produced by Grootaert et al. (2004); and
- the Ethnic Diversity Survey (EDS) Questionnaire from Statistics Canada.

### ***Validity and Reliability of Survey Questionnaire***

The psychometric qualities of the four measures (listed above) are well known thereby minimizing the time and resources needed for the validation and measurement of reliability of our questionnaire. For example, the SCAT was pilot tested among urban, rural and indigenous populations in Latin America and rural populations in India. The INQESOC was derived from four international studies, two of which were funded through the World Bank. The Social Capital Community Benchmark Survey short form was developed by the Saguaro Seminar at the John F. Kennedy School of Government and was administered to over 30,000 Americans. The Ethnic Diversity Survey produced by Statistics Canada was administered to 57,242 participants and piloted tested by 1,500 respondents across Canada.

To ensure that our draft questionnaire had face validity, the Community Advisory Committee reviewed it and provided valuable suggestions on word choices. It was also pilot tested on 10 participants. The final version of our questionnaire (Appendix C) had five sections and contained 67 items that explored social networks, civic participation, empowerment and well-being, socio-economic activities and socio-demographics. Measures within the five major sections had the following subsections: socio-demographics, human capital, cultural capital, forms of social capital, and types of social capital, access to social capital and gains and benefits from social capital.

### **Socio-Demographics**

Socio-demographic variables included the respondent's:

- gender (male/female);
- age (measured in years);
- marital status (married/common-law, widowed/divorced, or single using single as the reference category);
- religion (Roman Catholic, Protestant, Islam/Muslim, other Eastern religions including Buddhist, Hindu and Sikh) or no religion, using “no religion” as the reference category);
- self-identified ethnic identity (Chinese/Filipino/Southeast Asian/East Asian, Black/African/Caribbean, South Asian, or Arab/West Asian using the foremost category as the reference); and

- the importance of religion on a five-point scale from “not important at all” to “very important.”

### **Human Capital**

Human capital is commonly defined as the stock of expertise, training and income-earning potential. Variables representing human capital were used as predictors of the forms of, sources of, gains from and outcomes of social capital among immigrants in Windsor, Ontario. Human capital was measured by the respondents’:

- education (measured on a six-point scale ranging from less than high school to graduate or other advanced degrees;
- personal income (per annum before taxes and deductions, measured in thousands of dollars); and
- immigration category (refugee, family class and skilled worker/economic class, using the foremost category as the reference).

### **Cultural Capital**

Cultural capital was measured by the respondents’:

- length of time in Canada (categorized as “less than one year,” “1 year to less than 3 years,” “3 years to less than 4 years” or “4 years or longer”);
- English language fluency (using participants’ responses to the question: “How would you describe your English language capability? with responses categorized as either “poor,” “moderate,” “very good” or “fluent”);
- the extent to which respondents consider Canada their home (through responses to the survey question “Do you consider Canada your home?” coded as “not at all,” “slightly,” “somewhat” or “completely”); and
- whether respondents plan to leave Canada for their home country (by asking “Will you stay in Canada or do you have plans to return to your home country?” with responses coded as “will stay here forever,” “will leave Canada for my home country” and “I am undecided,” with those who indicated they will leave Canada for their home country as the reference category).

### **Forms of Social Capital**

This study sought to account for the fact that social capital is both inclusionary and exclusionary through the distinction between “bonding” and “bridging” forms of social capital. Bonding social capital is exclusive in that it tends to reinforce exclusive identities and homogenous groups (Putnam 2000: 22). Accordingly, an indicator of bonding social capital was derived from the following question posed to respondents regarding each of their primary and secondary groups: “Thinking about the members of this group, are most of them of the same neighbourhood (coded as [1]yes or [0]no), the same family or kin group (coded as [1]yes or [0]no), the same religion (coded as [1]yes or [0]no), the same gender (coded as [1]yes or [0]no), the same age (coded as [1]yes or [0]no), the same ethnic or

linguistic group/race/caste/tribe (coded as [1]yes or [0]no), the same occupation (coded as [1]yes or [0]no), the same educational background or level (coded as [1]yes or [0]no), and/or mostly the same income (coded as [1]yes or [0]no)?" Since respondents were to indicate all that applied, indication of any shared characteristics among group members suggests the group was of the bonding form. Therefore, a score of one on any of the above variables was taken as an indication that the respondents' social capital was of the bonding form.

A similar indicator of bridging social capital was derived from several questions. First, the following question posed to respondents regarding each of the primary and secondary group membership: "Thinking about the members of this group, are most of them of mixed occupations (coded as [1] yes or [0] no), mixed educational backgrounds or levels (coded as [1] yes or [0] no), and/or mixed income levels (coded as [1] yes or [0] no)?" Second, respondents were asked whether each of the groups to which they belong work or interact with other groups with similar goals outside the city/neighbourhood. Responses were coded as either [1] yes or [0] no. Finally, respondents were asked whether each of the groups to which they belong, work or interact with other groups with similar goals in the city/neighbourhood. Again responses were coded as either [1] yes or [0] no. Indication of any diverse characteristics between members or lack of similar characteristics on the above variables was taken as a suggestion that the group was of the bridging form.<sup>1</sup> Therefore, a score of one on any of the aforementioned variables was taken as an indication that the respondents' social capital was of the bridging form. The advantage of coding identifiers of bonding and bridging social capital in this way is that it allows for the fact that groups may have both forms simultaneously.

### **Types of Social Capital**

Indicators of the respondents' type of social capital were based on the type of groups to which respondents belonged. Specifically, respondents were first asked to indicate the two most important groups to which they or members of their household belong. Respondents were then probed as to what kinds of groups or organizations these were, based on the following categorizations:

- sports club or team;
- religious affiliated group (church, temple, synagogue, mosque, religious study group, church choir);
- community organization (YMCA/YWCA, community centre etc.);
- service club (Kiwanis, Rotary, hospital auxiliary etc.);
- charitable organization (e.g., Canadian Cancer Society);
- cultural group (dance troupe, choir, art or drama club);
- hobby club (e.g., garden club, book club);
- historical or heritage society;
- political organization or citizen's group;
- youth organization (e.g., Scouts, Guides, Boy's and Girl's club);

- children’s school group (e.g., parent–teacher association, school volunteer);
- job-related association;
- ethnic or immigrants’ association; or
- other type of group.

Based on the distribution of the responses in these categories, responses were coded into four groups: religiously affiliated group, community organization, cultural group/ethnic or immigrants’ association and all other types of groups.

### **Access to Social Capital**

Two variables measured respondents’ access to social capital. The first was frequency of participation in the groups. Respondents were asked how often they participated in their groups in the past 12 months, with responses coded as “not at all,” “once or twice per year,” “at least three times per year,” “at least once per month” and “at least once per week.” The second variable also measured involvement in the group; however, it was based on volunteer service. Respondents were asked “At any time in the past 12 months, did you volunteer your time to help with the activities of your main organization?” Responses were coded as either [1] “yes” or [0] “no.”

### **Gains/Benefits from Social Capital**

One gain or benefit from respondents’ social capital was measured. Respondents were asked to indicate whether they gained a sense of community from membership in any groups to which they belonged. A dichotomous variable was created identifying those who indicated that they received the benefit. Respondents were also asked to indicate the services their household received access to as a result of their group membership among education or training services and social assistance. For each of these two services, a dichotomous variable was created to identify respondents who indicated that their group membership gave them access to the service.

### **Outcome Variables**

- **The general life happiness** variable indicated how happy respondents considered themselves to be in general, with responses on a five-point scale ranging from “very unhappy” to “very happy.”
- **Self-rated health** indicated respondents’ description of their current overall or general health. Responses were coded as ‘poor,’ “fair,” “good” or “excellent.”
- **Alleviated stress** indicated the respondents’ assessment of the extent to which their stress is alleviated by participating in their primary and secondary groups. Responses were coded as “not true,” “slightly true,” “somewhat true” and “completely true” that participation in the group(s) alleviated their stress.

### ***Data Analysis of Survey Data***

All analyses were conducted using the Statistical Package for Social Sciences (SPSS) version 14.0. Bivariate statistical analyses (cross-tabulations) were used to summarize relationships between characteristics of social capital (bonding/bridging social capital and type of group) and demographic characteristics. Cross-tabulations are justified for this analysis since they test for significant patterns between two variables, and since the variables being tested were all at the nominal level of measurement. Human and cultural capital variables were also examined to identify significant associations with bonding and bridging social capital as well as with type of group. Owing to the nominal level of measurement of these variables, cross-tabulations were used to identify statistically significant patterns in the data. Demographic, human and cultural capital variables were used to run multivariate logistic regression models to predict sources of social capital (religious affiliated group membership, community group membership, and cultural/ethnic or immigrant group membership). This is a statistical analysis used to estimate the relationship between one or more predictor variables and the likelihood that an individual is a member of a particular group. Theoretical models were run entering only demographic variables in the first model, followed by human capital variables in the second model, and cultural capital variables in the third model. Logistic regression models were also run to predict each of the gains/benefits from social capital, using demographic characteristics, and human, cultural and social capital variables as predictors. Again, theoretical models were run entering only demographic variables in the first model, followed by human capital variables in the second, cultural capital variables in the third and social capital variables in the fourth model. Finally, ordinary least squares (OLS) multiple regression was conducted for the outcome variables. Theoretical models were run entering only demographic variables in the first model, followed by human capital variables in the second, cultural capital variables in the third and social capital variables in the fourth model. All multivariate analyses were first run for males and females separately to examine the potential of different predictors to be significant for males and females.

### **Stage 5: In-Depth Interviews**

In the fifth stage, in-depth interviews were conducted with 20 women selected from survey participants using qualitative sampling techniques. These women were those whose rich experiences can provide a “thick” description. The in-depth interviews were conducted using the long interview method (McCracken 1988), a qualitative research strategy that allows researchers to illuminate the “life world” of participants and the content and pattern of their everyday experiences. The long interview provides researchers with “the opportunity to step into the mind of another person, to see and experience the world as they do themselves” (McCracken 1988: 9). The long interview allowed an exploration and understanding of the lived experiences of immigrant women and their efforts to access and use social capital; it also captured information and stories that provided the nuances on the use of social networks within a context of social inequality.

As part of the preparation for conducting the long interviews, McCracken suggested that a researcher undertake a cultural review. In keeping with this important step of the long interview, members of the research team undertook a review of personal attitudes, values,

experiences and beliefs that might impact on this research, particularly as two of the investigators (Anucha and Dlamini) are radicalized immigrant women and one investigator (Yan) is a radicalized immigrant man who brought insider perspectives to the project.

The 20 in-depth interviews were conducted by a research assistant (Ferron) who is a young, Black graduate student in sociology. Her thesis for her master's degree focussed on social capital, which ensured that she brought a very good understanding of the concept to the interviews. Like other members of the research team, the interviewer approached this project with a critical knowledge of the functions of social capital as well as the unequal access to resources that results in its development. She was also very knowledgeable of the literature on critical race studies that speaks of the marginalization of immigrants from radicalized communities and the intersectionality of the oppression women from these communities experience. The interviewer's own history as a first generation African-Canadian also acted as resource in her preparedness to sit down respectfully with these women and listen to their stories. In some respects, the women's stories resembled the struggles the interviewer's grandmother and mother had faced when they initially immigrated to Canada. The interviewer approached this study as an opportunity for the interviewees to act as consultants on their experiences on rebuilding connections and networks and her role as the interviewer as that of listening, documenting and participating in the dissemination of findings that could potentially effect change.

### ***Interviewing Procedures***

Interviews were conducted using an interview guide (attached as Appendix D). The interview guide included several questions and prompts around the following headings: employment, race and culture, health status, and initial contact and settlement process. The interview guide was constructed and further refined with feedback from the Community Advisory Committee. Participants were given the opportunity to choose the location of the interview as well as the time most convenient for them. The flexibility on the location of the interviews contributed to creating a trusting environment for the women. The interviews lasted for 95 minutes on average. The interviews were taped with the consent of the women and transcribed verbatim. Four of the women required translators; two of the translations were conducted by members of their family and the other two by paid translators.

### ***Analysis, Validity and Credibility of Data***

The interviews were taped with the consent of the women, transcribed verbatim and analyzed using the process outlined by McCracken (1988). All necessary precautions were taken to ensure the trustworthiness and credibility (Lincoln 1995; Seale 1999) of the data, such as detailed notes, audit trails and thick descriptions to ensure transferability. Quotes and descriptions to guarantee conformability and dependability are used to support all findings (Lincoln 1995). The community dialogue approach that guided this research is based on extensive collaboration of community stakeholders as partners in the research process ensuring prolonged engagement with the community and addressing issues of trust and credibility. The interviewees also had multiple contacts with the research project before the in-depth interviews: they all participated in the cross-sectional survey and the interviewer spoke with each woman on at least three occasions before she met them to conduct the interviews. Member checking was carried out to ensure the credibility of the

data. Each woman was mailed a copy of her transcript as well as the emerging themes from the preliminary analyses. They were given the opportunity to correct any misinterpretations by phone or by requesting a second interview. Three of the mailed copies were returned undelivered as the women had moved and did not leave a forwarding address.

### Stage 6: Development of Conceptual Framework

The sixth and last stage of the research process was the development of a conceptual framework. The findings from the triangular-based research approach (multi-level perspectives, multi-methods and multi-communities) was integrated and then used to develop an appropriate and rigorous conceptual framework that delineates the creation and use of social capital among immigrant women within a broader context of inequalities. This framework identifies possible leverage points where policy at different levels (micro, mezzo and macro) can intervene to facilitate the creation and use of social capital as well as to minimize inhibitors that block the creation of social capital.

**Table 1: Summary of Research Objectives and Methodology**

Research Objectives	Method
To examine the structure (type, size/capacity, spatial, structural, relational) and types (bonding and bridging) of social capital within immigrant communities in Windsor, Ontario on a multi-level: organizational, community and individual	<b>Organizational:</b> Construction of organizational profiles of 22 community organizations (formal and informal)
	<b>Community:</b> Construction of community profiles of four communities – Italian, Arab/Middle Eastern, East Asian and African/Caribbean
	<b>Individual:</b> Cross-sectional survey of 300 participants from four communities
To examine how gender and other variables, such as race/ethnicity, age and socio-economic status mediate access to social capital	Cross-sectional survey of 300 women and men from four communities
	In-depth interviews with 20 women to illuminate and understand nuances and dynamics of women’s lived experiences accessing and using social capital
To examine the outcomes or returns from women’s access and use of social capital	Cross-sectional survey of 300 women and men from four communities using a questionnaire that assesses various social and economic outcomes
	In-depth interviews with 20 women to illuminate and understand the nuances and dynamics of the impact of social capital on women’s social and economic well-being

## 4. ETHNIC COMMUNITY PROFILES

### Windsor's Immigrant Population

According to the 2001 Census, over 13.4 million immigrants arrived in Canada in the last century. The census also shows that 73 percent of the immigrants who arrived in Canada in the 1990s were members of visible minorities. This massive wave of immigration and changing demographic face of Canada has immense implications for social processes in the nation, particularly for Ontario where three of the four cities with the highest proportion of foreign-born population are located (Toronto, Hamilton and Windsor) and for Windsor, which is the second fastest growing community in Ontario after Toronto, due to population growth mainly from immigration not birth. The Windsor Census Metropolitan Area (CMA) includes the adjacent municipalities of LaSalle and Tecumseh. The Windsor CMA constitutes Canada's fourth largest proportion of foreign-born population after Toronto, Vancouver and Hamilton (Statistics Canada 2003b: 29). According to the 2001 Census, 67,900 foreign-born persons resided in the Windsor CMA, representing almost 23 percent of its total population.

**Table 2: Demographic Portrait of Windsor CMA (2001)**

Windsor CMA population	307,877
Total visible minority population (2001)	39,330
Proportion of foreign-born population (2001)	67,880
<b>Number of foreign-born by place of origin</b>	
West Asian/Middle Eastern (12.8%)	8,665
South Asian (6.8%)	4,590
East Asian (5.7%)	3,850
African (4.2%)	2,835
Caribbean/Bermuda (1.7%)	1,150

Source: Statistics Canada 2001 Census.

The immigrant community in Windsor-Essex County includes people of diverse cultural, racial and multi-faith backgrounds. This diversity is demonstrated in the top five countries of birth of immigrants who came in the 1990s. These countries, ranked accordingly (1-5) are Iraq, China, India, United States and Lebanon. Table 2 identifies the foreign-born population according to places of origin as defined by the 2001 Census. Each immigrant group that settles in Windsor embarks on a quest to integrate successfully and contribute to Canadian society. Along this journey, they are faced with significant intersecting oppressions at the social, political and economic levels. They face settlement problems, such as lack of recognition of their professional and educational qualifications, difficulty accessing skill training/retraining opportunities, language skills/proficiency, access to affordable housing and other social services.

## The Four Ethnic Communities

The census categorizes countries according to geographic regions and for this reason there is a limitation in describing immigrants from these regions given that they come from different countries with varying customs, languages, religions and values. Not only is there variation between countries, there is also variation within countries. The statistics presented in the following sections describe the immigrant population excluding non-permanent residents. According to the 2001 Census, places of origin, for the five geographic regions of study are:

- **Africa:** There are 57 countries, from within five regions including, West, East, Central, Northern and Southern Africa, represented in this category. Immigrants from Somalia, Egypt, Sudan and Ethiopia are the most represented.  
and
- **Caribbean and Bermuda:** There are 25 different countries represented in this category including Bermuda, Bahamas, Haiti, Cuba and Jamaica. Immigrants from Jamaica are the largest group.
- **East Asia:** There are eight countries in this category including the following countries: People's Republic of China, Hong Kong, Japan, North and South Korea, Macau, Mongolia and Taiwan. Immigrants from China are the largest group from East Asia.
- **South Asia:** There are seven countries in this category including Bangladesh, Bhutan, India, Maldives, Nepal, Pakistan and Sri Lanka. Most immigrants from South Asia have arrived from India.
- **West Asia/Middle East:** There are 17 different countries in this category, which includes Afghanistan, Cyprus, Iran, Iraq, Lebanon and Saudi Arabia. Most immigrants from West Asia/Middle East have arrived from Lebanon and Iraq.

## A Comparison of Population and Immigration Demographics

Table 3 illustrates the number of immigrants according to geographic region, the number of immigrants in the last 10 year census period, 1991-2001, and the number of immigrants, 20 to 39 years of age at the time of immigration. This age group is examined, because immigrants are within their primary period for employment and/or pursuing higher education.

**Table 3: Immigrants by Geographic Region**

Geographic Region	Total Immigrant Population	Immigrants Arriving 1991-2001	Immigrants, 20-39 Years, at Time of Immigration
Africa	2,835	2,075	1,355
Caribbean/Bermuda	1,150	235	605
East Asia	3,850	2,565	2,055
South Asia	4,590	3,435	2,395
West Asia/Middle East	8,665	5,400	3,960

Immigrants from West Asia/Middle East represent the largest immigrant group (12.8 percent) in the Windsor CMA, followed by South Asia (6.8 percent), East Asia (5.7 percent), African (4.2 percent) and Caribbean/Bermuda (1.7 percent). However when the period of immigration is examined, 75 percent of immigrants from South Asia arrived in the last decade followed by 73 percent of African immigrants. Immigrants from Caribbean/Bermuda countries were the least likely to have immigrated in the 1991-2001 period and in fact the majority of immigration from these countries occurred in the period, 1971-1980. For the four groups with significant immigration, the majority of immigrants came to the Windsor CMA in the later half of the decade, 1996-2001 (2001 Census). Seventy-six percent of immigrants from South Asia of those that arrived within 1991-2001, arrived within 1996-2001. Immigrants from Caribbean/Bermuda (53 percent), East Asia (53 percent) and South Asia (52 percent) had the largest percentage arriving within the 20 to 39 year age cohort. Immigrants from West Asia/Middle East had the smallest percentage of immigrants within this age cohort at 46 percent; although it is still the majority of the immigrants from these countries.

### Comparison of Educational Status

Table 4 identifies the number of immigrants according to geographic region with a university degree or less than high school education.

**Table 4: Education by Geographic Region**

Geographic Region	Total Immigrant Population	Education Status	
		University Degree	< High School
Africa	2,835	645	510
Caribbean/Bermuda	1,150	135	280
East Asia	3,850	1,440	830
South Asia	4,590	1,975	565
West Asia/Middle East	8,665	1,275	2,415

Immigrants from South Asia have the highest number of people with university degrees (43 percent) compared to immigrants from the other four areas. This is followed by 37 percent of East Asians. Immigrants from countries in the Caribbean/Bermuda and West Asia/Middle East have the lowest number of people with a university degree at 12 percent and 15 percent respectively. The fact that immigrants from the West Asia/Middle East do not tend to have a university degree is consistent with the smaller number of immigrants within the 20 to 39 year age cohort. As expected, immigrants from West Asia/Middle East (28 percent) are more likely to have less than a high school education followed closely by immigrants from the Caribbean/Bermuda (24 percent) and East Asian countries (22 percent). Generally, it is assumed that immigrants from East Asia are highly educated and this is demonstrated in the above statistics; however, it is surprising that almost one quarter of the immigrants from East Asia have less than a high school education.

### Comparison of Employment Status

Table 5 illustrates a comparison of data related to employment status according to each geographic area. The statistics examined include the number of immigrants not in the labour

force, the number of immigrants employed and the average annual employment income for each group.

**Table 5: Employment Status by Geographic Region**

Geographic Region	Immigrant Population	Employment Status		
		Not in Labour Force	Employed	Average Employment Income \$
Africa	2,835	800	1,135	45,185
Caribbean/Bermuda	1,150	360	705	19,217
East Asia	3,850	1,440	1,740	46,120
South Asia	4,590	1,520	2,035	55,111
West Asia/Middle East	8,665	3,250	3,550	40,385

When the statistics for the number of immigrants not in the labour force are examined, compared to the total immigrant population within each group, the percentages are in a range of 28 to 37 percent. Immigrants from East Asia (37 percent) and West Asia/Middle East (37 percent) were more likely not to be in the labour force compared to the other groups. This fact could be related to educational status since West Asian/Middle Eastern immigrants had larger groups with less than a high school education; however, it could also be indicative of structural barriers and discrimination given that a high number of immigrants from East Asia also have a university degree (37 percent). Of the five geographic areas, immigrants from the Caribbean/Bermuda were most likely to be employed (61 percent). For the other four areas, the figures were East Asians (45 percent), South Asians (44 percent), West Asians/Middle Eastern (41 percent) and Africans (40 percent). Unfortunately, what these figures do not provide is a sense of the quality of the employment, for example, how many immigrants from all the areas are employed in menial positions or positions where they are underqualified.

Although Caribbeans/Bermudans were more likely to be employed when the average annual income is viewed, they are employed in very low wage positions. The average annual income for this group is \$19,217. This is significantly lower than the averages for the other four groups which are all over \$40,000. Immigrants from South Asia have the highest average annual employment income at \$55,111. The high average income is consistent with the high number of immigrants with university degrees and the high number that are employed. Although East Asians were one of the groups most likely not to be employed, when they are employed it is in fairly good paying positions resulting in the second highest average employment income. In the Windsor CMA, East Asians have been highly entrepreneurial having developed many small businesses in the community. Similarly, immigrants from West Asia/Middle East have been developing an economic base and it is forecasted that this trend will be reflected in the next census.

### **Existence of Cultural Associations**

All the communities have established cultural organizations although the extent of support and services may vary. Some of these groups have been in existence for many years

precluding the arrival of the majority of immigrants. The African Canadian Community Organization has been established within the last decade and brings the various African associations together for support and networking. They serve the African community through heritage building, job-seeking skills, assistance with immigration matters and through youth programs. Dr. John Lyanga, President of the African Canadian Community Organization of Windsor, accurately conveys the current situation facing African people in Windsor. On a CBC news serial “Changing Faces,” Dr. Lyanga noted that “hard-earned degrees are regarded as inferior to Canadian standards...and that the potential of African people is never realized, denying these people the opportunity to contribute to the Canadian economy”(CBC 2005). The Caribbean/Bermuda community established a cultural organization geared toward the maintenance of cultural traditions and social opportunities. Realizing the rapid expansion of the Chinese community and the need to create a place where Chinese people could socialize and get to know their customs as well as the English language, the Chinese community established the Essex County Chinese Canadian Association (ECCCA) in 1976. This is just one of the few Chinese organizations in Windsor. An organizational profile of this organization indicates that their mandate is to serve the needs of Chinese people in Windsor-Essex County and promote the Chinese culture to their members and the public. This organization also reaches out and services the community by conducting language and culture classes and career workshops. The ECCCA is organized by volunteers from varying educational and occupational backgrounds in the community. Even though the majority of immigrants from South Asia arrived in 1996-2001, the South Asian community had developed some ethnic-specific organizations that have been in place for some time in the Windsor area. These organizations, the South Asian Centre of Windsor and the South Asian Senior Citizen’s Centre, provide information, support and referrals for South Asian immigrants. Dr. Mohsan Beg, a local psychologist, describes the experience of many immigrants living in Canada, as that of living in two worlds, feeling like one does not belong in either, is inferior and struggling to fit in (CBC 2005).

Although immigrants from the West Asian and Middle Eastern countries represent a more recently settled group, they have established a stable economic base with a sizeable number of Middle Eastern restaurants in different geographic pockets throughout Windsor. Again the presence of cultural groups predates the arrival of the majority of immigrants from West Asian/Middle Eastern countries. The Windsor Islamic Association, established in 1964, has contributed to the survival of the Muslim community in Windsor by forming a mosque and a private school called An-Noor. Over the years the community has maintained its culture and heritage by establishing community mosques that are often well attended by the greater community.

## 5. FINDINGS: ORGANIZATIONAL PROFILES

This section of the report presents a profile of the community organizations serving newcomers in the Windsor-Essex County region. As mentioned in the literature review, one way to conceptualize social capital is to treat it as a structural resource that is not necessarily confined to one's own personal network, but also to existing social networks in the community. Information in this chapter is rather enlightening since not much has been found in Canadian literature on the social capital provided by newcomer-serving/community organizations. There is Ng's study (1988) on the politics of community services for immigrant women; however, her concern is how the state controls immigrant women through its funding to community service organizations. Likewise, Norquay (2004) took a critical perspective in examining how ethno-specific voluntary organizations help Afghan women immigrants in retaining their own cultural identity while spending state funding for assimilation purposes. As Guo (2005) also suggested, ethnic voluntary organizations have an important role in supporting immigrants' settlement, particularly picking up resource gaps that are due to the failure of the state and mainstream social service agencies. Sadiq (2004) studied the spatial distribution of immigrant settlement agencies and argued that there is a mismatch between services among geographic locations. However, her focus was Toronto and vicinity and her concern was not about the network function of these agencies. Therefore, the concept of social network and social capital is not the interest of previous literature on community organizations serving immigrants.

Scholars concerned with revitalizing or building communities increasingly realize the role of community organizations as a form of social capital (Giddens 1998; Putnam 2000; Yan 2004). Therefore, to understand social capital in Windsor we invited executive directors or presidents from 22 community organizations, both newcomer-serving and mainstream organizations, to complete both a survey and personal interview. For the list of all the organizations studied please refer to Appendix A. The survey examined, from the respondents' own perception, the overall structure and demographics of the organization, that is, leadership sustainability, organizational capacity in dealing with changes and conflicts, level of participation from various target groups, accessibility and serviceability to various user groups and acceptance and legitimacy of the organization to groups in the community.

The profiled organizations were predominantly newcomer-serving agencies that catered to the needs of both immigrants and refugees. Some organizations serve a broad range of cultural groups, some are ethnic-specific organizations and others serve the community in general, such as the Employment Resource Centre and Legal Assistance of Windsor. A greater number of these organizations serviced the newcomer communities in terms of developing language proficiency, enhancing their skills to find meaningful employment, and connecting them with various resources concerning their health, housing etc. In general, the findings collected from the survey indicate that these organizations are in good position to work with newcomers.

## Survey Results

The results indicate that in 57 percent of the organizations, governance leadership does not change regularly; leaders remain in positions almost 85 percent of the time with a high probability of re-election. The ability to find effective leaders does not appear to be a problem as close to 70 percent of the candidates within these organizations are capable of being effective leaders. In terms of the leadership make-up of the organizations sampled, roughly 15 percent of the leaders are from the groups in the community and about 52 percent are from various groups within the community. When asked to rate their own agencies, the majority of respondents (an average of 90 percent) tend to rate good and excellent in terms of their staffs' educational backgrounds and levels of professionalism and honesty. Nearly 60 percent of the respondents answered that there is a highly representative sample of community members in their organization. Respondents were asked about the relationship between the board of directors and management staff. The executive directors felt the board has minimal communication with management staff. Instead, when the relationship between the executive director and staff is explored, a great majority of the respondents (nearly 80 percent) reported having a harmonious relationship with staff.

As some scholars suggest, community organizations, as community-based social infrastructure, are also a form of social capital particularly for deprived communities (Fabricant and Fisher 2002; Midgley and Livermore 1998; Stewart-Weeks 2000). Therefore, the survey also looked at the infrastructure capacity of the organizations. The survey asked whether the organizations feel they are accepted as legitimate institutions in the community at large and among the ethno-communities of their principal service recipients. The majority of respondents' (90 percent) answered affirmatively. In addition, roughly 25 percent of the respondents believed that between 51 percent and 75 percent of people in the community felt they are beneficiaries of their organization, followed closely by 32 percent who felt that more than 75 percent of people in the community have such feeling. In other words, the respondents feel strongly that the community has accepted their role as part of the social infrastructure of the community.

Respondents were asked about the perceived level of participation from women, youth and isolated communities (meaning immigrants and refugees) in these organizations. A total of 75 percent rated women participation in their organizations as active, 50 percent rated youth's participation as moderate and active. However, only 40 percent rated participation by isolated communities as moderate and active. Seventy percent of respondents reported that the level of participation in the organization by prosperous families is high. And in most cases, these families are also sympathetic to the cause and/or (financial) supporters of the organization, as perceived by 60 percent of the respondents. According to the respondents, most of their organizations had visions for the continued development of the organization. A large majority of respondents felt that their organizations have a good to excellent capacity to develop plans for the future (70 percent), to handle change (85 percent), to learn from past experience (80 percent) and to resolve problems and conflicts inside (85 percent) and outside (75 percent) the organization. Most of them (70 percent) indicated that they have clear guidelines in dealing with personnel issues and 60 percent are confident that the majority of members know the policies and procedures of the organization.

## In-Depth Interview Results

To further understand these organizations and their responses to the survey, an in-depth interview was conducted with each of the respondents. The findings cover the organizations' origins and development, quality of membership, institutional capacity and institutional linkages as a measure of structural social capital (Krishna and Shrader 1999).

### *Origins and Mandates*

Almost all agencies were set up by community members trying to respond to perceived unmet needs and service gaps in the community. Very often, the initiation of these agencies emerged out of informal networks, where leaders tried to pull resources together and to develop a formal infrastructure that would more effectively address the unmet needs. For instance, as one respondent recalled:

*Individual community leaders, with representatives from regional cultural and community groups, came together. There was an informal network I think back in the '50s and '60s that were working together and then as newcomers came into the community of course there weren't any resources there to assist newcomers. So basically the churches, mosques, religious organizations plus the ethno-specific organizations would help newcomers at that particular time. There was a need to really pull together some sort of more formal service.*

However, the needs of the community may shift due to such things as changing demography. Organizations develop certain capacities to deal with the changed need including adapting to new needs, which may no longer be limited to the original target groups. For instance, in this case:

*Our mandate has really broadened since then because of immigration patterns, we don't have as many ----- families immigrating to Windsor now. So we don't focus as much on those kinds of functions and services, although we still offer them. So it's much broader, you know educational, social, recreational, cultural programming. We function more as a community centre for the ----- community, but now as a United Way agency, we function more for the general community, whether it's the neighbourhood and surrounding area.*

As a result, some organizations have grown to offer a wider variety of services. A community information resource centre has expanded from five to six programs to

*a broad range, we deal with literacy, home support and youth programs that we have branched out to over the years.*

These examples concur with Stewart-Weeks' (2000) observation that community-based voluntary associations have "institutional proximity" — a capacity of the agency in the community to respond to collective needs due to its proximity to the people it serves.

Since most of these organizations were set up to meet the unmet needs of newcomers, their mandates are more or less about settlement and integration. For instance:

*The same is still true as the reason this organization exists, to help those who come from other countries to integrate successfully into the community, as well as to support and educate others about other cultural groups and to carry on some of the traditions of those cultural groups and understanding of each other.*

The mandates of newcomer-serving agencies can be roughly classified into two major categories.

- **Tangible services** include employment counselling, settlement services (counselling, information referrals), educational service, language training, health services, gathering place and mutual helps.
- **Intangible services** include promoting intercultural communication and integration, and advocating for equity and preserving ethnic culture. The intangible services provided by most ethno-specific organizations also tend to take up the role of cultural preservation.

As suggested by George (2002), the settlement needs of newcomers are multi-faceted. As reflected in the respondents' narratives, together these agencies have offered a great variety of services to the newcomers in the Windsor area.

### **Institutional Structure and Membership**

Findings in the survey indicate that most respondents tend to perceive their organizations as capable in serving service recipients. In the in-depth interviews, we further explored the actual operation of the organizations. Institutional structure and membership highlights the issues at the organizational, governance, volunteer and service-user levels.

#### ***Organizational Structure***

As indicated in Appendix A, most of these organizations classify themselves as well established. In other words, their organizational structure is assumed to be functional. As reported by the respondents, most organizations have a relatively flat structure of three levels: a board, executive director and front-line staff.

*Ok well we are governed by a volunteer board of directors and then there is administrative staff, which is basically me and my office administrator, and then there is all the program delivery staff. We're at a point right now where we are growing and hopefully, eventually there will be one more substructure like maybe a management level or supervisory.*

In most of the organizations, the boards together with the executive directors make most of the policy decisions. Committees are a common structure of most organizations and function in two major ways: assist the board to focus on particular issues and nurture potential leaders for the organizations.

*Within the board we have committees, the program committee is one that controls scholarship, picks names and picks the executive director.*

Although some organizations have an informal (familial) approach, clear policies and procedures seem to be a commonly agreed necessity for almost all organizations to ensure people know how to perform their role and prevent and resolve conflicts.

*Well, we have it in place certainly for relationships for sure, whether its staff to user, user to member conflict, staff to staff conflict, staff to board conflict. We have mechanisms in place for sure on how to deal with it. We have the entire infrastructure in place in terms of employee handbook and policies and procedures. We have all of that in place so there is a lot of information regarding conflict resolution. Sure we have all these policies in place but to me that is not really part of our organizational culture, because this isn't a conflict organization, we are advocates.*

However, time is always a consideration to most organizations' volunteer board members.

*I think overall it's easy. You know we have never seemed to have a problem to get our board members to commit. I think the difficulty sometimes is we are asking more and more of our volunteers or board members and a lot of times it is people who are really the busiest who tend to commit their time.*

The effectiveness of the board indicates the leadership of the organization. The leadership of almost all organizations lies in the board of directors who are largely volunteers committed to the mandate of the organization. Thus, many respondents pointed out that the stability and continuity of the board is critical to its leadership.

*Oh it's highly stable. Within our 50 year history and our track record, it's a highly stable organization. We are very fortunate, we have a very strong leader. In fact I have presidents for the next couple years lined up already. I have people waiting to move into the leadership roles as president...so in terms of stability of leadership I have people waiting to take over which is a very strong position for sure. People want to be leaders in our association which is very good.*

### **Board Membership**

Many respondents recognized that each board member brings special qualities that are useful to the development and operation of the organization, such as knowledge of the community, professional skills and experiences of working with the community and newcomers. Also, as one of the respondents specified, the composition of board members is expected to reflect the diversity of the clientele.

*Well the board members are certainly volunteers and as previously mentioned they reflect the diversity of our clientele. Also we hope our board members can each bring different strengths to our organization, like our treasurer, she is designated as a certified general accountant and it helps us*

*maintain a certain level of financial accountability. The board of directors is also there to help shape the future goals of the organization.*

However, from what we gathered from the respondents, the occupations of their board members may be diverse but their ethnic background is not. Very often, the composition of organizations reflects the ethnic group the organization serves. As reported in the survey results, women have a higher level of participation in these organizations. The findings of the in-depth interviews concur with this observation. Women tend to be the backbone of most organizations' board. Although board members represent different age groups, young people are in the minority.

One important quality board members bring with them that is perceived as beneficial to the organization is their social networks. Many respondents report that board members are actively involved in community issues and are members of more than one organization. Most of the respondents said the membership of board members on multiple boards is beneficial and not detrimental. The major advantage is that such board members act as a bridge to other organizations in the community. They fill up what Burt (1992) suggested are the structural holes or gaps between networks. This is particularly useful in terms of resource connections and client referrals. For instance, as one respondent said:

*Networking, the opportunity when your board members are educated about the services you provide. When they sit on other boards, there is a linkage. ... If they are talking about certain community issues or we need to outreach to certain community groups, board members have the knowledge of what we do so they can make that linkage or say: "You know what, I sit on the board of directors and they do this, you might want to contact the ED [executive director]" and then they would advise me of that.*

The other advantage of the multiple connections is what Stewart-Week (2000) called "representational efficiency." Well-connected board members can represent a broad range of interest and reflect the views of larger constituents.

### ***Volunteer Membership***

Most of the organizations studied have tight budgets. Therefore, all participants reported that their organization uses volunteers extensively. However, the use of volunteers seems to have an ethnic difference. For ethnic-specific organizations, the volunteer base is largely people from the same ethnic group. For non-ethnic-specific organizations, their volunteers are largely Caucasians and women. The age variation of volunteers depends on the nature of service. Recruitment of volunteers is largely done in a passive way: drop in or self-referrals. The university and high schools are the most common places in the community for volunteers to be recruited.

Respondents reported that their organization does not experience difficulties recruiting volunteers. The use of volunteers varied but generally was present in almost every aspect of the operation. For instance:

*We certainly use volunteers at the board of directors level, and we use volunteers or we promote volunteers at other levels as well. We certainly use volunteers in our day-to-day activities beyond our board of directors for participants to actually gain experience as well as help fulfill needs within our organization. We have also incorporated volunteers in the child-care program here and with our employment counselling too just as a support, to do some of the extra work that there is not enough time.... So it helps both ways, it helps the participant gain some experience and then it helps us with some of the gaps we can't fill.*

The use of volunteers is not merely based on the organizational needs. Very often, the interest and needs of the volunteers are also important. Most respondents have a policy to match volunteers with services that also allow volunteers to meet their goals.

*Absolutely and a lot of our new immigrant and refugee families a lot of times have to gain relevant Canadian experience. So often times they will seek opportunities for doing volunteer work here, because it gives them an opportunity for gaining Canadian experience.*

As indicated in the above quotation, volunteering is particularly useful for newcomers who need to gain “Canadian experience,” which may help the newcomers establish their résumés for future job searches.

### ***Service User Membership and Promotion***

Most organizations serve a board range of people in terms of gender and age; however, of the organizations that were interviewed none has a mandate to serve only refugees. Many ethnic-specific organizations, unless required otherwise by funding, tend to serve mainly people from their ethnic community, although many of them emphasize that they also welcome people from other cultural/racial backgrounds. However, many participants agreed that the potential service recipients may not know of them; therefore, they have to promote their services in a variety of ways.

### **Referral**

This is a two-way process. Organizations receive referrals from and refer clients to other agencies, including government agencies.

*So we rely on referrals from other community organizations; we hope they recognize that we have a service some of their clients would find beneficial to help them meet their employment goals. We certainly count on other community partners like the municipal government and provincial government services that may have clients we can work with, like Ontario Works for example.*

### **Word of Mouth**

Out of all the different ways that organizations promote their services and organizations, word of mouth seems to be the most effective, not only from former service users but also from staff of other agencies.

### **Outreach**

Many organizations will go to different places and events to promote their services.

*We do a lot of different things; we do speakers bureau, so we go to different organizations and community groups to speak about the organization. We do a lot of presentations in schools.*

### **Mass Media and Printed Materials**

Participants reported that due to budget constraints, they tend to use free avenues provided by some local community media, such as *Windsor Parent Magazine* and *Pennysaver*. They also send flyers out to schools.

### ***Institutional Capacity***

Institutional capacity reflects on areas, such as internal communication, the extent to which organizations have the opportunity to network with other organizations, their relationships with governments and how they have been able to respond to environmental changes.

### **Internal Communication**

Probably due to the relatively flat structure, as described by respondents, most organizations have open, internal communication. This is consistent with the survey results, one of which reports that the executive directors tend to have effective communication with their staff.

*(Long pause) I think all of us, because we are a very small staff, we have always made for the most part many of the decisions with regards to how we are going to do our work as a joint, as a group effort, working together (with support staff and social workers). So it's always been sort of a group effort unless it is something that is strictly an administrative or funding issue that really should go through the ED and the board.*

In general, it is agreed that this open communication has positive effects on staff participation and staff performance and reduces insecurity among staff. Yet, good internal communication also requires an effective central administration. However, most respondents report that they do not have any core funding to support their central administration function. In turn, they always run into administrative problems even when the administrative structure is flat. However, small an organization, there are always tedious but important tasks required. Without core funding to support an effective central administration, staff is continually distracted from providing quality service.

*All our funding is program based, project based and that seems to be an issue. People think we do have some core dollars even 50,000 to open up the office and have a receptionist. That is not the case. So we are program based at different levels of government and fund-raising dollars. So what it is, there*

*is the ED and then there is the program staff.... They give you money for the staff person to do that program, but no money to do the overhead. In most cases, some give you very little like 15 percent, others give you zero dollars to cover rent, to cover staffing, paper, lights or phones or computers or any of that.*

### **Community Networking**

As Fabricant and Fisher (2002) suggested, organizations can help build community by first connecting with other community organizations. No organization can fully satisfy the needs of newcomers who come from diverse ethno-racial backgrounds. Although most organizations have a limited mandate and service, they recognize the multi-faceted needs of their clients; they need to connect with other organizations that have the resources to help their clients more effectively. Therefore, ensuring the needs of clients are met becomes the major reason why most organizations tend to maintain a connection with each other. For instance, as a respondent suggested, pooling resources and expertise is important.

*Well, all the other organizations bring something different to the collaboration. They bring different skills, different experience, they have different expertise in various areas, perhaps with a different population we are trying to assist, or perhaps have resources we may be able to bring, including staff, students, cash, whatever may be able to move the initiative forward. So you know that is one of the reasons we would all collaborate together, to share the wealth of the initiative, the issues that need to be addressed. To pool resources, both personal and physical resources, to move forth an initiative.*

Sometimes, collaboration is issue based.

*Like I mentioned, recently we worked with our friends and other women's organization supporters, and other women's groups to put on local conferences to target domestic violence education and prevention. These have always been great, positive and good experiences.*

Connectivity is understood as a reciprocal partnership.

*We have a lot of relationships with a lot of organizations and you know they are very positive. We have so much interaction with the community. We really believe in partnerships with other organizations. It is probably one of our key philosophies. We have a lot of relationships which are very positive, very, very productive, very constructive. We see ourselves as a partnership organization.*

To maximize this return of partnership, organizations that share a common purpose and goals tend to work closer. However, many respondents agreed that inclusiveness is what they need for them to better serve the community. As one respondent suggested:

*The bottom line is when you collaborate, you are maximizing your resources. You are maximizing your financial resources, your people resources and your technology. You are just creating a larger base in which to operate so it just makes a lot of sense to collaborate on projects and programs.*

Yet, sometimes there is a sense of exclusion among respondents, particularly small organizations that have relatively less access to government funding. Despite the fact that many organizations state they have good inter-agency relationships, competition for funding remains a barrier to collaboration and sometimes even leads to alienation.

*I don't care. I really don't care. We are the ones that are excluded. We love to work with other organizations. But the unfortunate thing is the control over money and funding and non-profit, some groups try to exclude themselves, because they want to have control.*

*Even grants, I mean why wouldn't you bring six agencies together and put in a grant together? I don't know what it is, whether money is so tight to begin with, people get sceptical when you want to do those things. We have great potential just by sitting around, talking and doing. You know doing those kinds of things. Once you start wanting to share resources, it is very difficult.*

Community organizations network with other community organizations in several ways. As previously noted, they do this through the connections of their board members and staff who sit on other organizations' committees and the reciprocal referral of clients. They also build networks by seeking consultations from other organizations. For instance, one respondent reported:

*I'll speak externally first, we belong to South Essex Community Council, our management team and our employees are part of many organizations. Let's say at present we participate in about 20 different committees and boards. So we do have a presence within the community and it is both management and middle management.*

### ***Relationship with Governments***

Most respondents saw two major aspects in the relationship between their organization and governments. Governments are certainly their major source of funding. Most agencies, except two small ethnic organizations, receive funding from all levels of government for various programs. However, applying for government funding is a complicated process, particularly when most government funding is program based. One respondent described the process as

*frustrating, headache, writing, going nowhere.*

It takes time to establish stabilized funding from a ministry.

*You have to look for them; they don't actually come out unless we are affiliated with a particular ministry at the time. They will sometimes give us*

*information on what is out there, but for the most part we have to be proactive in looking for new funding. Our programs are fairly set now and we have been dealing with these ministries for a number of years now. We are fairly; we're fairly comfortable with what we have.*

However, government funding can always come and go. Obtaining access to information regarding government funding and criteria is not easy. Most respondents did mention that they do not have consistent access to government funding or a thorough understanding of their criteria for applications. Very often, it requires a specialist to search proactively for information. This difficulty reflects the complexity and tediousness associated with various funding opportunities among the three levels of government.

*There is funding everywhere, you really need someone doing research in the community, like a fund developer. Those things are posted on the web site and unless you are getting them in the mail or you have someone on the web checking it on a regular basis. What is the criteria? How do we fit into it? What partnerships do we need? That takes a lot of time and energy.*

The process is time and energy consuming. Many small organizations cannot afford to prepare in advance; therefore, it is not unusual that when they find out about a possible funding opportunity, the deadline has closed.

*No we don't know too much about what is going on, only if I find out from somewhere what is going on and then I contact them will I get information. They will send applications almost at the last minute, deadline is one week away, and it is so hard to prepare the applications they have.*

Respondents feel that they have to jump through many hoops to search actively for funding. Meanwhile, government funding does not support central administration. They therefore use various measures to raise funds from the community. Volunteers, local business, churches and schools are major sources of financial and tangible resources for organizations.

*Well certainly financially, I mean there is membership, there is donation. We have planned giving. There are lots of opportunities for financial contribution to our organization and that shows. Gifts in kind for sure where people make donations of goods, volunteer hours for sure, high number of volunteer hours in the organization. Strong support in many ways, often you find people support the organization in a variety of ways.*

Community organizations also interact with governments with respect to policy development. Respondents in Windsor tended to feel they and their organizations are relatively passive in providing input on government policy, although many of them have been consulted by different ministries of the different levels of government. There was scepticism regarding whether their input was used or if the governments have ever taken their suggestions seriously. They have seldom heard back from governments after the consultation. For instance, one respondent reported:

*Yeah. I guess recently we were also invited to a consultation being organized by Ontario Works to look at their service delivery model. Provincially, somebody from the minister's office had called to invite us to more of a focus group of proposed changes to Ontario Works, generally. We haven't received any follow-up. So from time to time, we are asked to provide input.*

### ***Environmental Change***

Respondents recognize that their organizations operate within a large environmental context which demands their ongoing adjustment.

*Seems very stable, relatively stable given the extent of what we have I would say it is stable, but who knows tomorrow, because we have places closing down. We've been around for 20 years hey, it's good eh.*

Throughout history, the ideological change of government always leads to new programs and also new funding situations/crises. Organizations found it hard to predict and plan for their future. As a respondent recalled the history of the last two decades, change of government always causes subsequent change in funding policy.

*A real big example is for a 10-year period, from 1987 and 1997, we received a really excellent grant from the federal government and in 1997 they changed their mandate and that basically cut our organization off, as well as other similar organizations across the country. Then we had to wait until they started to open their doors again, so then we would fit back in again.*

Recently, the increasing demand of accountability has imposed more restrictions on the operations of organizations.

*In terms of delivering our programs and meeting our program objectives, there has been an increased scrutiny in how we are delivering our programs, establishing outcomes, and making sure we are adhering to those, not only in delivery area but financial. ... Sometimes, it is exhausting and maybe we don't feel it so much on the program delivery level as we feel it on the administration level.*

### **Summary of Organizational Profile Interviews**

Community organizations represent social infrastructure that many newcomers can connect to and ask for help. Together they can build an effective network to support people in the community and build a community (Fabricant and Fisher 2002; Midgley and Livermore 1998). This is particularly important to women, because very often immigrant women have their social network disconnected (Salaff and Greve 2004). As this study shows, community organizations in Windsor are intact and respondents' are confident that despite the shortage of funding, they have provided a service network for newcomers, which can be an important source of social capital for immigrants and refugees. Judging from the high level of

participation of women in these organizations, we have reason to believe that this service network has become a major source of social capital for many immigrant women.

Indeed, throughout the years, community organizations have worked very hard to meet the changing needs of immigrant communities in Windsor. Most respondents feel their organization is healthy, strong and in a good position to serve the local newcomer community. Meanwhile, as reported by many respondents, their organizations have expanded or even changed their services and programs to meet the tangible needs of immigrants, advocate for equity and promote the integration of newcomers to Windsor. As many respondents indicated, community organizations in Windsor have established a closely linked referral network that effectively works toward matching resources and service recipients. These community organizations, by virtue of their networks, provide direct services and act as important bridges to other community resources for newcomers, many of whom are women.

Community organizations also provide a platform, in the form of volunteer work, for newcomers to connect with people in the community. Most organizations report that they relied heavily on volunteers the majority of whom are women, for their board of directors as well as day-to-day operations. This strong volunteer involvement indicates a strong altruistic and volunteerism tradition embedded in immigrant communities and beyond. As reflected in another section of this report, in addition to the positive value of volunteering, many immigrant women view volunteer work as a stepping stone for future job opportunities. However, some organizations cautioned that the danger of this heavy use of volunteers by many immigrant-serving organizations is that it may hamper the development of professional and quality services to clients.

Another challenge faced by organizations as they try to build social capital for immigrants is the lack of core funding to support programs and services that enable immigrant women and men to settle successfully into Windsor. Organizations said that the lack of core funding impacted their day-to-day operations. Even if community organizations can secure funding for their programs and services, they do not have money to maintain their infrastructure as most of the funding is program or project based. Most of the existing funding does not support their central administration. As a result, administrators of most of the organizations are under tremendous pressure, leading to management exhaustion and limiting the organizations' ability to respond proactively to the needs of immigrants within the community.

They described problems keeping up with the frequent change in rules by funders as well as difficulties accessing the labyrinthine information system regarding funding applications. Meanwhile, in terms of accountability, more and more restrictions and requirements are imposed on the community organizations that receive public funds. Jumping bureaucratic hoops becomes the daily struggle of many administrators. Like other second tier cities, Windsor has suffered from Toronto-centric funding policies of provincial and federal funding bodies. The interviewed organizations feel that funding favours the big cities and they noted that decisions are made with little regard for local needs. It is almost inevitable that such Toronto-centred policies frequently do not match realities in Windsor.

## 6. FINDINGS: CROSS-SECTIONAL SURVEY

This chapter presents the results of the cross-sectional survey of 300 immigrant women and men from four ethnic communities.

### Sample Characteristics

Tables 6 and 7 present the characteristics of sample participants. The majority of the sample (56.9 percent) was female, primarily between the age of 26 and 35 years (37 percent of males and 43.5 percent of females) and married or living common-law (69 percent of males and 70.5 percent of females).

**Table 6: Characteristics of Survey Sample**

	<b>Male %</b>	<b>Female %</b>
Age	(n=127)	(n=168)
17 - 25 years	13.4	14.9
26 - 45 years	71.6	71.5
45 and over	14.9	13.7
Marital status	(n=126)	(n=166)
Married/common-law	69.0	70.5
Widowed, divorced	2.4	13.3
Single	28.6	16.3
Immigration	(n=124)	(n=161)
Family class	12.1	41.0
Skilled/economic class	54.8	27.3
Refugee class	33.1	31.7
Education	(n=124)	(n=166)
High school or less	27.4	29.6
Some university or college diploma, CEGEP	11.3	18.6
University degree (undergraduate, graduate, professional)	61.3	51.8
Income	(n=99)	(n=101)
No income	14.1	26.7
\$0 - \$12,000	38.4	53.5
\$12,001 - \$20,000	17.2	12.9
over \$20,000	30.3	6.9
Importance of religion	(n=119)	(n=155)
Not at all important/not important	16.0	7.7
Neutral	12.6	7.7
Important/very important	71.4	84.5

Both male and female respondents tended to feel that religion was important/very important (71.4 percent and 84.5 percent respectively) and to identify with the Islam/Muslim religion (36.6 percent and 36.1 percent respectively). Almost half of female respondents (41 percent) immigrated to Canada under the family class, while just over half of male respondents (54.8 percent) immigrated to Canada under the skilled worker/economic class. Though there was

substantial variation in education attained, respondents tended to be well educated, with the majority having completed university degrees. Nevertheless, there was distinct inequality in education attained between genders, with males primarily having completed graduate or professional degrees (34.7 percent), while females primarily completed undergraduate degrees (34.3 percent). As would be expected, there were also distinct differences in total personal income among males and females, with almost half of males falling in the upper income quintile and middle income quintile (29.7 percent). Respondents were primarily recent immigrants to Canada, reflecting the study's sampling focus of immigrants that have been in Canada for five years or less. Despite their relatively short-term residence in Canada, female respondents primarily reported that they intended to stay in Canada forever (47 percent), while the majority of males were undecided on this matter (53.5 percent). Further, the largest proportion of males (53.3 percent) and females (43.9 percent) reported that they somewhat agreed that Canada was their home. The majority of male respondents had fluent/very good English language capability (63.9 percent), while the majority of female respondents had moderate/poor English language capability (63.6 percent). For the most part, there was an even distribution of both males and females across the four main ethnic groups, with a slightly larger proportion of males (27.4 percent) and females (28.1 percent) identifying themselves as Arab/West Asian.

**Table 7: Additional Characteristics of Survey Sample**

	<b>Male %</b>	<b>Female %</b>
<b>Ethnicity</b>	(n=124)	(n=167)
Chinese, Filipino, Southeast Asian, East Asian	25.0	24.6
Black, African, Caribbean	21.8	19.2
South Asian	25.8	22.2
Arab, West Asian	27.4	28.1
Other	0.0	6.0
<b>Length of time in Canada</b>	(n=126)	(n=168)
Less than 1 year	17.5	20.2
1 - 2 years	25.4	29.2
3 - 4 years	38.9	33.3
4 years or more	18.3	17.3
<b>Plans to return to home country</b>	(n=127)	(n=168)
Will stay here forever	35.4	47.0
Will leave Canada for home country	9.4	9.5
Undecided	53.5	41.1
Other	1.6	2.4
<b>Canada as home</b>	(n=122)	(n=164)
Not at all	6.6	7.3
Slightly	9.0	12.8
Somewhat	53.3	43.9
Completely	31.1	36.0
<b>English language capability</b>	(n=122)	(n=162)
Fluent/very good	63.9	36.4
Moderate/poor	36.1	63.6

## Social Capital Characteristics

### *Forms of Social Capital*

Most of respondents (Table 8) belong to a group that is of the bonding form of social capital (85 percent of males and 89.3 percent of females). Likewise, a substantial proportion of males (89.8 percent) and females (95.8 percent) reported also belonging to a group that is of the bridging form of social capital.

**Table 8: Forms of Social Capital**

	Male %	Female %
Bonding social capital	(n=127)	(n=168)
Has no bonding social capital	15.0	10.7
Has bonding social capital	85.0	89.3
Bridging social capital	(n=127)	(n=168)
Has no bridging social capital	10.2	4.2
Has bridging social capital	89.8	95.8

**Table 9: Sources of Social Capital**

	Male %	Female %
Religiously affiliated group (either group)	(n=127)	(n=168)
No	46.5	37.5
Yes	53.5	62.5
Community organization (either group)	(n=127)	(n=168)
No	63.8	61.3
Yes	36.2	38.7
Cultural/ethnic group (either group)	(n=127)	(n=168)
No	70.1	73.2
Yes	29.9	26.8

### *Sources of Social Capital*

The majority of males (53.5 percent) and females (62.5 percent) report belonging to a religiously affiliated group (Table 9). Conversely, a small proportion of males (36.2 percent) and females (38.7 percent) belonged to a community organization. Even fewer males (29.9 percent) and females (26.8 percent) belong to cultural/ethnic groups.

### *Access to Social Capital*

The majority of respondents participated in their primary organization at least once per week (51.3 percent of males and 67.7 percent of females) (Table 10). Likewise, the majority of males (68.7 percent) and females (57.1 percent) volunteered their time to their primary organization within the 12 months prior to the survey.

**Table 10: Access to Social Capital**

	Male %	Female %
Frequency of participation	(n=117)	(n=161)
Not at all	4.3	1.2
Once or twice per year	7.7	3.7
At least 3 times per year	10.3	13.0
At least once per month	26.5	14.3
At least once per week	51.3	67.7
Volunteers at main organization	(n=115)	(n=161)
No	31.3	42.9
Yes	68.7	57.1

**Table 11: Bivariate Relationships between Bonding Social Capital and the Predictors**

	Has No Bonding Social Capital %	Has Bonding Social Capital %
Religiously affiliation <sup>a</sup>		
No (n=124)	27.4****	72.6****
Yes (n=175)	1.7****	98.3****
Cultural/ethnic group affiliation <sup>b</sup>		
No (n=215)	17.2****	82.8****
Yes (n=84)	0****	100****
English language capability <sup>c</sup>		
Fluent/very good (n=137)	10.2*	89.8*
Moderate/poor (n=151)	4.0*	96*
Gender <sup>d</sup>		
Male (n=127)	10.2*	89.8*
Female (n=168)	4.2*	95.8*

Notes:

<sup>a</sup> ( $\chi^2=44.225$ ,  $df=1$ ).

<sup>b</sup> ( $\chi^2=16.497$ ,  $df=1$ ).

<sup>c</sup> ( $\chi^2=4.336$ ,  $df=1$ ).

<sup>d</sup> ( $\chi^2=4.216$ ,  $df=1$ ).

\*\*\*\* $p \leq 0.001$ .

\*\*\* $p \leq 0.005$ .

\*\* $p \leq 0.01$ .

\* $p \leq 0.05$ .

### Results from Bivariate Relationships

The results from the bivariate relationships between forms of social capital and each of the predictors are shown in tables 12 and 13.

#### *Forms of Social Capital*

Sources of social capital are significant predictors of the form of social capital respondents have. A significantly higher proportion of religiously affiliated groups and cultural/ethnic groups are of the bonding form than other types of groups ( $p \leq 0.001$ ). When considering

bridging social capital, a significantly higher proportion of religiously affiliated groups, community organizations and cultural/ethnic groups are of the bridging form of social capital than other types of groups ( $p \leq 0.001$ ).

Gender was found to be a significant predictor of both bonding and bridging social capital with a significantly larger proportion of females having bonding and bridging social capital than males ( $p \leq 0.05$ ). Likewise, English language capacity was found to be a significant predictor of both bonding and bridging social capital, though not in the expected direction. Interestingly, a significantly larger proportion of those who had moderate/poor English language capability had bonding and bridging social capital than those who had fluent/very good English language capability ( $p \leq 0.05$ ).

**Table 12: Bivariate Relationships between Bridging Social Capital and the Predictors**

	Has No Bridging Social Capital %	Has Bridging Social Capital %
Religious affiliation <sup>a</sup>		
No (n=124)	16.1****	83.9****
Yes (n=175)	0.0****	100.0****
Community organization member <sup>b</sup>		
No (n=187)	10.7****	89.3****
Yes (n=112)	0.0****	100.0****
Cultural/ethnic group affiliation <sup>c</sup>		
No (n=215)	9.3***	90.7***
Yes (n=84)	0.0***	100.0***
English language capability <sup>d</sup>		
Fluent/very good (n=137)	10.2*	89.8*
Moderate/poor (n=151)	4.0*	96.0*
Gender <sup>e</sup>		
Male (n=127)	10.2*	89.8*
Female (n=168)	4.2*	95.8*

Notes:

<sup>a</sup> ( $\chi^2=30.249$ ,  $df=1$ ).

<sup>b</sup> ( $\chi^2=12.837$ ,  $df=1$ ).

<sup>c</sup> ( $\chi^2=8.374$ ,  $df=1$ ).

<sup>d</sup> ( $\chi^2=4.336$ ,  $df=1$ ).

<sup>e</sup> ( $\chi^2=4.216$ ,  $df=1$ ).

\*\*\*\* $p \leq 0.001$ .

\*\*\* $p \leq 0.005$ .

\*\* $p \leq 0.01$ .

\* $p \leq 0.05$ .

### ***Multivariate Regression Results***

Multivariate models predicting sources of social capital, gains/benefits from social capital and outcomes of social capital were run and are reported in tables 13 through 28. Overall results are discussed below, followed by a summary of results for each research question.

### Sources of Social Capital – Religiously Affiliated Group Membership (tables 13 and 14)

Gender was not significant in predicting the likelihood of membership in a religiously affiliated group; females and males were equally as likely to belong to religiously affiliated groups. Nevertheless, different factors predicted the likelihood of female and male membership in the group. For females, being South Asian was a significant factor in predicting membership in a religiously affiliated group, such that South Asian females were more likely than Chinese/Filipino/Southeast Asian/East Asian females to be members of such groups. The significance of this variable was maintained while controlling for both human and cultural capital. Not surprisingly, the importance of religion was also a significant factor in predicting females' likelihood of membership in religiously affiliated groups in models one and three, such that as the importance of religion to females increased, so too did the odds of belonging to a religiously affiliated group. However, the importance of religion was no longer significant when human capital variables were introduced to the model suggesting that it was variations in importance of religion associated with females' human capital that produced the significant effect of importance of religion in the first and third models.

When human capital was added in model two to the baseline demographic model, age ( $p \leq 0.001$ ), being married/common-law ( $p \leq 0.05$ ) and being widowed/divorced ( $p \leq 0.05$ ) became significant predictors of female membership in religiously affiliated groups. This suggests that there was a suppressor effect present such that the effect of age and marital status for females was suppressed until human capital predictors were entered into the model. As age increased in years, the odds of females belonging to a religiously affiliated group decreased such that younger female respondents were more likely to belong to such groups than older female respondents. Both married/common-law and widowed/divorced female respondents were more likely to report membership in religiously affiliated groups than single female respondents. Education was also a significant predictor of female membership in such groups ( $p \leq 0.05$ ). With each increase in the level of education attained by female respondents, the odds of membership in a religiously affiliated group increased 4.225 times.

With the addition of cultural capital variables to the demographic variables in model three, we noted a suppressor effect with the indicator of other Eastern religions. This indicator was not significant in model one, but became significant in model three ( $p \leq 0.05$ ) suggesting that the effect of this variable for females was suppressed until cultural capital was added to the model. Female respondents belonging to Eastern religions, including Buddhists, Hindus and Sikhs, were less likely than females with no religion to be members of religiously affiliated organizations. Among the cultural capital variables, only the intent to stay in Canada forever was a significant predictor of female membership in religiously affiliated groups ( $p \leq 0.05$ ). Interestingly, females who intended to stay in Canada were slightly less likely than females who intended to leave Canada for their home country to be members of religiously affiliated groups.

Very different predictors of religiously affiliated group membership emerged when considering male respondents. In fact, males shared no significant predictors with their female counterparts. In the baseline model with the demographic variables, being Roman Catholic was a significant

predictor of male membership in religiously affiliated groups ( $p \leq 0.05$ ) such that males who were Roman Catholic were more likely to belong to such groups than males of no religion. Nevertheless, this predictor lost significance when human capital or cultural capital was added to the model. This suggests that variations in this religion associated with both human and cultural capital accounted for the significant effect of being Roman Catholic in model one. Conversely, we noted a suppressor effect with the human capital variables and being Protestant. Specifically, while being Protestant was not a significant predictor of male membership in religiously affiliated groups in the baseline model, it became significant when human capital variables were added ( $p \leq 0.05$ ). This suggests that the effect of being Protestant was suppressed until human capital was added to the model. Protestant males were more likely than males of no religion to belong to religiously affiliated groups. Being Black/African/Caribbean emerged as a significant predictor of male membership in religiously affiliated groups consistently across models while controlling for both human and cultural capitals. Black/African/Caribbean males were less likely than Chinese/Filipino/Southeast Asian/East Asian males to belong to religiously affiliated groups.

While there were no significant human capital predictors of male membership in religiously affiliated groups, there were two cultural capital predictors. Both length of time in Canada ( $p \leq 0.01$ ) and fluency in the English language ( $p \leq 0.01$ ) were significant predictors of membership in such groups among males. As the length of time males resided in Canada increased, so too did the odds of membership in religiously affiliated groups. Males who had resided in Canada for a longer time were more likely than males who were newer immigrants to Canada to be members of religiously affiliated groups. Conversely, as fluency in English among males increased, the odds of membership in such groups decreased. Males who were more fluent in English were less likely to be members of religiously affiliated groups than males who were less fluent in English.

**Table 13: Summary of Logistic Regression Results for Predictors of Religiously Affiliated Group Membership among Males**

Variable	Model 1: Demographics		Model 2: Human Capital		Model 3: Cultural Capital	
	B	Odds Ratio Exp(B)	B	Odds Ratio Exp(B)	B	Odds Ratio Exp(B)
Age	0.014	1.014	0.033	1.033	-0.070	0.933
Marital status <sup>a</sup>						
Married/common-law	-0.081	0.922	0.675	1.965	0.888	2.430
Widowed/divorced	0.808	2.243	2.011	7.470	0.748	2.113
Religion <sup>b</sup>						
Roman Catholic	3.731*	41.740	4.038	56.702	2.738	15.451
Protestant	2.610	13.605	4.429*	83.833	2.376	10.764
Islam (Muslim)	-0.326	0.722	0.122	1.130	-0.480	0.619
Eastern religions (Buddhist, Hindu, Sikh)	0.382	1.465	0.722	2.058	-0.230	0.794

Table 13 (cont'd)

Variable	Model 1: Demographics		Model 2: Human Capital		Model 3: Cultural Capital	
	B	Odds Ratio Exp(B)	B	Odds Ratio Exp(B)	B	Odds Ratio Exp(B)
Ethnicity <sup>c</sup>						
Black/African/ Caribbean	-2.692*	0.068	-3.007*	0.049	-2.896*	0.055
South Asian	0.604	1.830	0.812	2.253	0.922	2.514
Arab/West Asian	-0.308	0.735	-0.642	0.526	-0.917	0.400
Importance of religion <sup>d</sup>	0.515	1.673	0.362	1.436	0.872*	2.392
Immigration category <sup>e</sup>						
Family class			-1.449	0.235		
Skilled worker class			-0.169	0.844		
Education <sup>f</sup>			-0.182	0.834		
Personal income			-0.011	0.989		
Length of time in Canada <sup>g</sup>					0.932**	2.539
Considers Canada home <sup>h</sup>					0.048	1.049
Intent to stay in Canada <sup>i</sup>						
Will stay forever					-0.413	0.661
Undecided					-0.380	0.684
English language fluency <sup>j</sup>					-1.228**	0.293
Nagelkerke R <sup>2</sup>	0.359		0.430		0.507	
-2log likelihood	120.297		82.699		89.512	

Notes:

<sup>a</sup> Baseline category for this series of dummy variables is single.

<sup>b</sup> Baseline category for this series of dummy variables is no religion.

<sup>c</sup> Baseline category for this series of dummy variables is Chinese/Filipino/South East Asian/East Asian.

<sup>d</sup> Baseline category for this series of dummy variables is refugee.

<sup>e</sup> Scale values range from “not important at all” to “very important.”

<sup>f</sup> Scale values range from “less than high school” to “graduate or other advanced degree.”

<sup>g</sup> Scale values range from “less than 1 year” to “4 years or longer.”

<sup>h</sup> Scale values range from “not at all” to “completely.”

<sup>i</sup> Baseline category for this series of dummy variables is intending to leave Canada for their home country.

<sup>j</sup> Scale values range from “poor” to “fluent.”

<sup>k</sup> 0=no; 1=yes.

<sup>l</sup> 0=no; 1=yes.

<sup>m</sup> 0=no; 1=yes

<sup>n</sup> Scale values range from “not at all” to “at least once per week.”

<sup>o</sup> 0=no; 1=yes.

\*p < 0.05.

\*\*p < 0.01.

\*\*\*p < 0.001.

**Table 14: Summary of Logistic Regression Results for Predictors of Religiously-Affiliated Group Membership among Females**

Variable	Model 1: Demographics		Model 2: Human Capital		Model 3: Cultural Capital	
	B	Odds Ratio Exp(B)	B	Odds Ratio Exp(B)	B	Odds Ratio Exp(B)
Age	-0.060	0.942	-0.628**	0.534	-0.060	0.941
Marital status <sup>a</sup>						
Married/common-law	1.681	5.368	1.087*	2.965	0.166	1.181
Widowed/divorced	0.750	2.116	1.173*	3.235	-0.191	0.826
Religion <sup>b</sup>						
Roman Catholic	0.390	1.477	-2.626	0.072	-0.829	0.437
Protestant	0.418	1.519	-2.708	0.067	-0.369	0.691
Islam (Muslim)	-3.683	0.025	-11.540	0.000	-7.119*	0.001
Eastern religions (Buddhist, Hindu, Sikh)	-2.146	0.117	-1.229	0.293	-6.130*	0.002
Ethnicity <sup>c</sup>						
Black/African/ Caribbean	0.316	1.372	0.616	1.852	1.177	3.244
South Asian	3.051*	21.144	1.287*	3.590	7.797**	2,432.291
Arab/West Asian	0.437	1.548	-0.652	0.521	1.969	7.164
Importance of religion <sup>d</sup>	1.855* **	6.393	4.808	122.545	2.674** *	14.494
Immigration category <sup>e</sup>						
Family class			-1.345	0.261		
Skilled worker class			-4.760	0.009		
Education <sup>f</sup>			1.441*	4.225		
Personal income			-8.500	.000		
Length of time in Canada <sup>g</sup>					0.577	1.780
Considers Canada home <sup>h</sup>					-0.725	0.484
Intent to stay in Canada <sup>i</sup>						
Will stay forever					-3.339*	0.035
Undecided					1.105	3.018
English language fluency <sup>j</sup>					-0.802	0.449
Nagelkerke R <sup>2</sup>	0.614		0.871		0.712	
-2log likelihood	85.490		25.295		59.950	

Notes:

For description of variable categories, please see Table 13.

<sup>o</sup> 0=no; 1=yes.

\*p &lt;0 .05.

\*\*p &lt;0 .01.

\*\*\*p &lt;0.001.

### **Sources of Social Capital – Community Organization Membership (tables 15 and 16)**

In the baseline model (model one), we found no significant demographic predictors of female membership in community organizations. Marital status and being Arab/West Asian became significant; however, in model two with the introduction of human capital variables, suggesting that the effect of these variables on female community organization membership was suppressed until human capital variables were present in the model. Both married/common-law ( $p \leq 0.05$ ) and widowed/divorced ( $p \leq 0.05$ ) females were less likely than their single counterparts to belong to community organizations. Likewise, Arab/West Asian females were less likely than Chinese/Filipino/Southeast Asian/East Asian females to belong to community organizations ( $p \leq 0.05$ ). The significance of being Arab/West Asian was maintained when cultural capital was added to the model ( $p \leq 0.05$ ) suggesting a similar suppressor effect as was found with human capital.

Among the human capital predictors, family class immigration ( $p \leq 0.05$ ) and education ( $p \leq 0.05$ ) were significant predictors of membership in community organizations among female respondents. Females who immigrated to Canada in the family class category were slightly less likely to belong to community organizations than females who were refugees. Likewise, as level of education attained by females increased, the likelihood of membership in community organizations decreased, such that females with higher levels of education were less likely than females with lower levels of education to belong to such groups.

Only one indicator of cultural capital was found to be a significant predictor of female membership in community organizations. Specifically, females who were undecided about whether they will remain in or leave Canada were significantly less likely to report membership in community organizations than females who intended to leave Canada for their home country ( $p \leq 0.05$ ).

Among males, being South Asian was a significant predictor of membership in community organizations in both models one and three ( $p \leq 0.05$ ). South Asian males were significantly less likely than Chinese/Filipino/Southeast Asian/East Asian males to report membership in community organizations. When human capital variables were introduced into the model, however, this variable was no longer significant. This suggests that variation in this variable is associated with human capital variables that accounted for its significance in models one and three. Conversely, we noted a suppressor effect with being married/common-law when human capital was added to the baseline demographic model. The effect of being married/common-law on male membership in community organizations was suppressed until human capital variables were introduced. As was the case among female respondents, males who were married/common-law were significantly less likely than single males to belong to such groups ( $p \leq 0.05$ ). The significance of being married/common-law was maintained when cultural capital was added to the model, suggesting a similar suppressor effect.

Among the human capital variables, only immigration to Canada through family class was a significant predictor of male membership in community organizations ( $p \leq 0.05$ ). As was the case among female respondents, males who entered Canada through this immigration category were less likely to report membership in community organizations than males who entered through refugee status.

**Table 15: Summary of Logistic Regression Results for Predictors of Community Organization Membership among Males**

Variable	Model 1: Demographics		Model 2: Human Capital		Model 3: Cultural Capital	
	B	Odds Ratio Exp(B)	B	Odds Ratio Exp(B)	B	Odds Ratio Exp(B)
Age	0.030	1.030	0.014	1.014	0.075	1.078
Marital status <sup>a</sup>						
Married/common-law	-1.460	0.232	-2.385*	0.092	-1.832*	0.160
Widowed/divorced	-1.761	0.172	-2.517	0.081	-2.473	0.084
Religion <sup>b</sup>						
Roman Catholic	-0.724	0.485	-1.830	0.160	-0.729	0.482
Protestant	-0.265	0.767	-1.387	0.250	-0.860	0.423
Islam (Muslim)	-0.652	0.521	-1.433	0.239	-1.609	0.200
Eastern Religions (Buddhist, Hindu, Sikh)	0.517	1.677	0.352	1.423	0.122	1.130
Ethnicity <sup>c</sup>						
Black/African/Caribbean	-0.755	0.470	-2.314	0.099	-0.741	0.477
South Asian	-3.029*	0.048	-2.706	0.067	-3.180*	0.042
Arab/West Asian	-0.765	0.465	-3.405	0.033	-1.063	0.345
Importance of religion <sup>d</sup>	-0.150	0.860	-0.083	0.920	0.029	1.029
Immigration category <sup>e</sup>						
Family class			-3.211*	0.040		
Skilled worker class			-3.800*	0.022		
Education <sup>f</sup>			0.189	1.208		
Personal income			0.010	1.010		
Length of time in Canada <sup>g</sup>					-0.481	0.618
Considers Canada home <sup>h</sup>					-0.302	0.740
Intent to stay in Canada <sup>i</sup>						
Will stay forever					-0.032	0.969
Undecided					-0.098	0.907
English language fluency <sup>j</sup>					0.207	1.230
Nagelkerke R <sup>2</sup>	0.283		0.449		0.322	
-2log likelihood	121.514		76.512		102.960	

Notes:

For description of variable categories, please see Table 13.

<sup>o</sup> 0=no; 1=yes.

\*p &lt; 0.05.

\*\*p &lt; 0.01.

\*\*\*p &lt; 0.001.

**Table 16: Summary of Logistic Regression Results for Predictors of Community Organization Membership among Females**

Variable	Model 1: Demographics		Model 2: Human Capital		Model 3: Cultural Capital	
	B	Odds Ratio Exp(B)	B	Odds Ratio Exp(B)	B	Odds Ratio Exp(B)
Age	0.021	1.021	0.068	1.071	0.016	1.016
Marital status <sup>a</sup>						
Married/common-law	-1.088	0.337	-3.877*	0.021	-1.015	0.363
Widowed/divorced	-0.591	0.554	-3.745*	0.024	-0.908	0.403
Religion <sup>b</sup>						
Roman Catholic	0.169	1.184	1.038	2.823	-0.129	0.879
Protestant	0.208	1.231	2.184	8.881	-0.287	0.750
Islam (Muslim)	1.577	4.839	2.516	12.375	1.731	5.649
Eastern Religions (Buddhist, Hindu, Sikh)	-1.013	0.363	-2.067	0.127	-1.471	0.230
Ethnicity <sup>c</sup>						
Black/African/Caribbean	-1.078	0.340	-2.380	0.093	-1.413	0.243
South Asian	-0.935	0.393	0.335	1.398	-1.475	0.229
Arab/West Asian	-0.958	0.384	-3.616*	0.027	-2.091*	0.124
Importance of religion <sup>d</sup>	-0.199	0.820	-0.705	0.494	-0.115	0.891
Immigration category <sup>e</sup>						
Family class			-2.615*	0.073		
Skilled worker class			-1.991	0.137		
Education <sup>f</sup>			-0.565*	0.568		
Personal income			-0.018	0.982		
Length of time in Canada <sup>g</sup>					0.030	1.031
Considers Canada home <sup>h</sup>					-0.155	0.857
Intent to stay in Canada <sup>i</sup>						
Will stay forever					0.482	1.620
Undecided					-1.170*	0.310
English language fluency <sup>j</sup>					-0.259	0.771
Nagelkerke R <sup>2</sup>	0.198		0.499		0.237	
-2log likelihood	148.320		72.447		129.797	

Notes:

For description of variable categories, please see Table 13.

<sup>o</sup> 0=no; 1=yes.

\*p &lt; 0.05.

\*\*p &lt; 0.01.

\*\*\*p &lt; 0.001.

### **Gains from Social Capital – Education or Training Services (Tables 17 and 18)**

The only benefit from social capital to which males and females had different access was education or training services. Females were 0.386 times less likely to report gaining access to education or training services from their group membership than were males ( $p \leq 0.05$ ). The predictors of male and female likelihood of gaining this benefit differed greatly, however. For females, none of the demographic variables in the first model were significant predictors of gaining education or training services from their group membership. Nevertheless, we noted a suppressor effect among some of the demographic variables when human, cultural and social capital were added in subsequent models. Marital status exhibited a suppressor effect when human, cultural and social capital were introduced in models two through four. That is, the effect of marital status on females' reports of gaining access to education or training services from their group membership was suppressed until these variables were added to the models. Females who were married/common-law were significantly less likely to report gaining access to education or training services from their group membership than single women, when human capital and cultural capital were added to the model ( $p \leq 0.05$ ). Likewise, females who were widowed/divorced were significantly less likely to report gaining access to education or training services from their group membership than single women when human capital and social capital were added to the model ( $p \leq 0.05$ ). In addition, when social capital was added to the baseline model, being Protestant ( $p \leq 0.05$ ) and belonging to other Eastern religions ( $p \leq 0.05$ ) became significant predictors of gaining education or training services from group membership among female respondents. Both Protestant females and females of other Eastern religions were less likely to report gaining access to education or training services from their group membership than women of no reported religion.

English language fluency was found to be a significant predictor of gaining access to education or training services from group membership among females. As females' fluency in English increased, the likelihood of reporting access to education or training services from group membership decreased ( $p \leq 0.05$ ). Females who were more fluent in English were less likely to report gaining this benefit from their group membership than females who were not fluent in English. Finally, having volunteered one's time to their main organization was a significant predictor of female reports of gaining access to education or training from their group membership. Females who volunteered their time to their main organization were significantly more likely to report gaining this benefit than females who did not volunteer their time ( $p \leq 0.05$ ).

In contrast to the findings among female respondents, being married/common-law was a consistently significant predictor of reports of gaining access to education or training services from group membership among males, even while controlling for human, cultural and social capital variables. Males who were married/common-law were significantly less likely to report gaining access to education or training services from their group membership than single males. In addition, males who identified as Islam (Muslim) were significantly less likely than males of no reported religion to gain access to education or training services from their group membership, even while controlling for cultural and social capital. This influence did not hold, however, while controlling for human capital, suggesting that it is a variation in Islam (Muslim) identification associated with human capital that accounts for

the significant effects of this religious group variable in the models. The same can be said of the Eastern religion identifier. That is, while males of Eastern religions are significantly less likely than males of no reported religion to report gaining access to education or training services from their group membership in the first, third and fourth models, this effect does not hold while controlling for human capital. Therefore, the effect of belonging to Eastern religions was accounted for by human capital variables.

Conversely, while being Black/African/Caribbean was not a significant predictor in the baseline model, it became significant when human capital variables were introduced, indicating a suppressor effect. The effect of being Black/African/Caribbean was suppressed until human capital variables were entered into the model. With human capital variables present, males who identified as Black/African/Caribbean were significantly less likely to report gaining access to education or training from their group membership than East Asian males ( $p \leq 0.05$ ). While no human capital or cultural capital variables were significant predictors of reports of gaining access to education or training services from group membership among males, one social capital indicator was significant. Specifically, frequency of male participation in groups was significantly related to whether males gained access to education or training services from group membership. As would be expected, as the frequency of male participation in groups increased, so too did the likelihood that they gained access to education or training services ( $p \leq 0.05$ ). Males who participated more frequently in their groups were more likely to report gaining access to education or training services from their group membership than males who participated less frequently.

#### **Gains from Social Capital – Access to Social Assistance (Tables 19 and 20)**

Among females, each indicator of ethnicity was a significant predictor of gaining access to social assistance from group membership. Females who identified as Black/African/Caribbean were significantly less likely than East Asian females to report gaining access to social assistance from their group membership ( $p \leq 0.05$ ). The significance of this indicator held while controlling for cultural and social capital, but did not hold while controlling for human capital. Therefore, the significant effect of being Black/African/Caribbean can be accounted for by its variation associated with human capital variables.

Females who identified as South Asian or Arab/West Asian were less likely than East Asian females to report gaining access to social assistance from their group membership. The significant effect of each of these predictors held across all models controlling for human, cultural and social capital variables. While being married/common-law was not a significant predictor for females in the baseline model, it became significant once human capital was introduced. The effect of being married/common-law on female reports of gaining access to social assistance from their group membership was suppressed until human capital was introduced into the model. Married/common-law females were less likely than single females to report gaining access to social assistance from their group membership ( $p \leq 0.05$ ).

While there were no significant human or cultural capital predictors of female reports of gaining access to social assistance from their group membership, there was one significant predictor among the social capital variables. Females who belonged to a community

organization were over three times more likely to report gaining access to social assistance from their group membership than females who belong to other types of groups ( $p \leq 0.05$ ).

For males, the importance of religion to respondents was the only demographic variable that was consistently significant across models. As the importance of religion for male respondents increased, the odds that they reported gaining access to social assistance from their group membership decreased. Males who reported that religion was very important to them were less likely to gain access to social assistance from their group membership than males who reported that religion was not at all important to them. This significant effect held while controlling for human, cultural and social capital variables.

Being Protestant was also a significant predictor among males in model one. Protestant males were much more likely than males of no reported religion to report that they gained access to social assistance from their group membership. While the significance of this predictor held while controlling for cultural capital, it disappeared when human capital and social capital were added to the model. Therefore, the significant effect of being Protestant on gaining access to social assistance from group membership among males was accounted for by human and social capital variables. As was the case for females, there were no significant predictors of gaining access to social assistance from group membership among the human capital variables for males; however, there were among the cultural and social capital indicators. Among males, length of time in Canada was a significant predictor such that as the length of time male respondents lived in Canada increased, the likelihood that they gained access to social assistance from their group membership decreased ( $p \leq 0.001$ ).

Males who had lived in Canada for long periods of time were less likely to report gaining this benefit from their group membership than males who had more recently entered Canada. In addition, males who were undecided about whether they would remain in Canada or leave for their home country were less likely to report gaining access to social assistance from their group membership than males who intended to leave Canada for their home country ( $p \leq 0.01$ ). Males who belonged to a cultural or ethnic group ( $p \leq 0.05$ ) and males who belonged to a community organization ( $p \leq 0.01$ ) were over seven and eight times more likely respectively to report gaining access to social assistance from their group membership than males who belonged to other types of groups.

#### **Gains from Social Capital – Sense of Community (tables 21 and 22)**

No significant predictors of female reports of gaining a sense of community from their group membership emerged until the fourth and final model, which introduced measures of social capital into the baseline demographic model. We found a suppressor effect for both indicators of being Roman Catholic and being Protestant. Neither of the predictors was significant in any of the models until social capital predictors were introduced, suggesting that the significant effect of these predictors was suppressed.

Females who identified as being Roman Catholic ( $p \leq 0.05$ ) or Protestant ( $p \leq 0.05$ ) were significantly less likely to report gaining a sense of community from their group membership than women of no reported religion. Frequency of participation in one's groups was the only other significant predictor for female reports of gaining a sense of community from their group membership.

**Table 17: Summary of Logistic Regression Results for Predictors of Gaining Education/Training from Group Memberships among Males**

Variable	Model 1: Demographics		Model 2: Human Capital		Model 3: Cultural Capital		Model 4: Social Capital	
	B	Odds Ratio Exp(B)	B	Odds Ratio Exp(B)	B	Odds Ratio Exp(B)	B	Odds Ratio Exp(B)
Age	0.054	1.055	0.051	1.053	0.074	1.076	0.037	1.038
Marital status <sup>a</sup>								
Married/common-law	-1.943**	0.143	-2.224*	0.108	-2.326**	0.098	-1.768*	0.171
Widowed/divorced	-1.884	0.152	-1.491	0.225	-1.020	0.361	-2.537	0.079
Religion <sup>b</sup>								
Roman Catholic	-2.385	0.092	-2.831	0.059	-3.489*	0.031	-3.478*	0.031
Protestant	-1.579	0.206	-1.550	0.212	-1.834	0.160	-2.866*	0.057
Islam (Muslim)	-2.635*	0.072	-2.105	0.122	-3.713*	0.024	-3.074*	0.046
Eastern religions (Buddhist, Hindu, Sikh)	-2.830*	0.059	-2.123	0.120	-4.068*	0.017	-3.985*	0.019
Ethnicity <sup>c</sup>								
Black/African/Caribbean	-1.063	0.345	-2.960*	0.052	-1.801	0.165	-0.601	0.548
South Asian	0.975	2.651	0.073	1.076	1.683	5.382	1.317	3.733
Arab/West Asian	-0.933	0.393	-2.833	0.059	-0.890	0.411	-1.254	0.285
Importance of religion <sup>d</sup>	0.305	1.357	0.207	1.229	0.529	1.697	0.452	1.571
Immigration category <sup>e</sup>								
Family class			0.336	1.399				
Skilled worker class			-0.325	0.723				
Education <sup>f</sup>			-0.282	0.755				
Personal income			0.003	1.003				
Length of time in Canada <sup>g</sup>					-0.360	0.697		
Considers Canada home <sup>h</sup>					0.416	1.516		
Intent to stay Canada <sup>i</sup>								
Will stay forever					1.763	5.829		
Undecided					-0.537	0.585		

Table 17 (cont'd)

Variable	Model 1: Demographics		Model 2: Human Capital		Model 3: Cultural Capital		Model 4: Social Capital	
	B	Odds Ratio Exp(B)	B	Odds Ratio Exp(B)	B	Odds Ratio Exp(B)	B	Odds Ratio Exp(B)
English language fluency <sup>j</sup>					0.230	1.259		
Belongs to religious group <sup>k</sup>							-0.041	0.960
Belongs to cultural/ethnic group <sup>l</sup>							0.312	1.367
Belongs to community organization <sup>m</sup>							0.520	1.682
Frequency of participation in the main group <sup>n</sup>							0.519*	1.680
Volunteered time to main organization <sup>o</sup>							0.721	2.057
Nagelkerke R <sup>2</sup>	0.214		0.317		0.318		0.311	
-2log likelihood	133.301		83.310		109.347		111.141	

Notes:

For description of variable categories, please see Table 13.

<sup>o</sup> 0=no; 1=yes.

\*p < 0.05.

\*\*p < 0.01.

\*\*\*p < 0.001.

**Table 18: Summary of Logistic Regression Results for Predictors of Gaining Education/Training from Group Memberships among Females**

Variable	Model 1: Demographics		Model 2: Human Capital		Model 3: Cultural Capital		Model 4: Social Capital	
	B	Odds Ratio Exp(B)	B	Odds Ratio Exp(B)	B	Odds Ratio Exp(B)	B	Odds Ratio Exp(B)
Age	0.013	1.013	0.014	1.014	0.016	1.017	0.010	1.010
Marital status <sup>a</sup>								
Married/common-law	-1.103	0.332	-3.426*	0.033	-1.613*	0.199	-0.989	0.372
Widowed/divorced	-1.360	0.257	-4.189*	0.015	-1.447	0.235	-1.762*	0.172
Religion <sup>b</sup>								
Roman Catholic	-1.549	0.213	-0.948	0.387	-1.270	0.281	-2.766	0.063
Protestant	-2.083	0.125	-1.425	0.241	-2.012	0.134	-3.669*	0.026
Islam (Muslim)	-1.983	0.138	-0.964	0.381	-1.671	0.188	-2.838	0.059
Eastern religions (Buddhist, Hindu, Sikh)	-2.630	0.072	-2.599	0.074	-2.965	0.052	-3.513*	0.030
Other religions	-2.413	0.090	-2.793	0.061	-2.271	0.103	-3.119	0.044
Ethnicity <sup>c</sup>								
Black/African/Caribbean	-0.326	0.722	-1.121	0.326	-0.582	0.559	-0.227	0.797
South Asian	-0.128	0.880	0.196	1.217	0.377	1.458	-0.114	0.892
Arab/West Asian	-0.736	0.479	-1.215	0.297	-1.084	0.338	-0.411	0.663
Importance of religion <sup>d</sup>	0.428	1.534	0.089	1.093	0.419	1.521	0.348	1.416
Immigration category <sup>e</sup>								
Family class			1.776	5.909				
Skilled worker class			0.370	1.448				

Table 18 (cont'd)

Variable	Model 1: Demographics		Model 2: Human Capital		Model 3: Cultural		Model 4: Social Capital	
	B	Odds Ratio Exp(B)	B	Odds Ratio Exp(B)	B	Odds Ratio Exp(B)	B	Odds Ratio Exp(B)
Length of time in Canada <sup>g</sup>					0.023	1.023		
Considers Canada home <sup>h</sup>					-0.394	0.674		
Intent to stay Canada <sup>i</sup>								
Will stay forever					-0.199	0.820		
Undecided					-0.209	0.812		
English language fluency <sup>j</sup>					-0.508*	0.602		
Belongs to religious group <sup>k</sup>							0.476	1.610
Belongs to cultural/ethnic group <sup>l</sup>							-1.064	0.345
Belongs to community organization <sup>m</sup>							-0.173	0.841
Frequency of participation in the main group <sup>n</sup>							0.459	1.582
Volunteered time to main organization <sup>o</sup>							0.923*	2.517
Nagelkerke R <sup>2</sup>	0.109		0.340		0.150		0.234	
-2log likelihood	183.076		92.813		162.038		159.933	

Notes:

For description of variable categories, please see Table 13.

<sup>o</sup> 0=no; 1=yes.

\*p &lt; 0.05.

\*\*p &lt; 0.01.

\*\*\*p &lt; 0.001.

**Table 19: Summary of Logistic Regression Results for Predictors of Gaining Social Assistance from Group Memberships among Males**

Variable	Model 1: Demographics		Model 2: Human Capital		Model 3: Cultural Capital		Model 4: Social Capital	
	B	Odds Ratio Exp(B)	B	Odds Ratio Exp(B)	B	Odds Ratio Exp(B)	B	Odds Ratio Exp(B)
Age	0.019	1.019	0.019	1.019	0.078	1.081	0.016	1.016
Marital status <sup>a</sup>								
Married/ common-law	1.052	2.865	-0.012	0.988	0.403	1.497	1.842	6.308
Widowed/ divorced	2.276	9.742	2.178	8.833	2.520	12.434	2.389	10.899
Religion <sup>b</sup>								
Roman Catholic	2.499	12.168	1.816	6.147	4.587*	98.241	2.928	18.681
Protestant	2.470*	11.828	0.888	2.429	5.182**	178.006	2.740	15.494
Islam (Muslim)	2.405	11.077	1.754	5.778	1.448	4.255	3.384	29.498
Eastern religions (Buddhist, Hindu, Sikh)	2.459	11.690	2.138	8.485	4.765*	117.297	3.854	47.183
Ethnicity <sup>c</sup>								
Black/African/Caribbean	0.404	1.497	1.040	2.830	-0.244	0.783	2.332	10.302
South Asian	-1.204	0.300	-1.481	0.227	-1.911	0.148	-1.439	0.237
Arab/West Asian	-0.138	0.871	0.371	1.450	2.370	10.696	0.998	2.714
Importance of religion <sup>d</sup>	-0.938***	0.391	-0.768*	0.464	-1.549**	0.212	-1.294**	0.274
Immigration category <sup>e</sup>								
Family class			-0.201	0.818				
Skilled worker class			0.495	1.640				
Education <sup>f</sup>			0.150	1.161				
Personal income			0.009	1.010				
Length of time in Canada <sup>g</sup>					-1.321***	0.267		

Table 19 (cont'd)

Variable	Model 1: Demographics		Model 2: Human Capital		Model 3: Cultural Capital		Model 4: Social Capital	
	B	Odds Ratio Exp(B)	B	Odds Ratio Exp(B)	B	Odds Ratio Exp(B)	B	Odds Ratio Exp(B)
Considers Canada home <sup>h</sup>					0.736	2.088		
Intent to stay Canada <sup>i</sup>								
Will stay forever					-0.010	0.990		
Undecided					-2.145**	0.117		
English language fluency <sup>j</sup>					0.892	2.440		
Belongs to religious group <sup>k</sup>							-0.247	0.781
Belongs to cultural/ethnic group <sup>l</sup>							2.019*	7.530
Belongs to community organization <sup>m</sup>							2.160**	8.671
Frequency of participation in the main group <sup>n</sup>							0.525	1.690
Volunteered time to main organization <sup>o</sup>							-0.508	0.602
Nagelkerke R <sup>2</sup>	0.331		0.319		0.553		0.606	
-2log likelihood	115.265		89.200		79.014		73.906	

Notes:

For description of variable categories, please see Table 13.

<sup>o</sup> 0=no; 1=yes.

\*p &lt; 0.05.

\*\*p &lt; 0.01.

\*\*\*p &lt; 0.001.

**Table 20: Summary of Logistic Regression Results for Predictors of Gaining Social Assistance from Group Memberships among Females**

Variable	Model 1: Demographics		Model 2: Human Capital		Model 3: Cultural Capital		Model 4: Social Capital	
	B	Odds Ratio Exp(B)	B	Odds Ratio Exp(B)	B	Odds Ratio Exp(B)	B	Odds Ratio Exp(B)
Age	-0.007	0.993	0.021	1.022	-0.003	0.997	-0.010	0.990
Marital status <sup>a</sup>								
Married/common-law	-0.908	0.403	-3.009*	0.049	-0.671	0.511	-0.757	0.469
Widowed/divorced	-0.446	0.640	-2.001	0.135	-0.361	0.697	-0.534	0.587
Religion <sup>b</sup>								
Roman Catholic	2.647	14.109	2.890	17.994	3.108	22.385	2.110	8.520
Protestant	0.551	1.734	0.947	2.579	0.515	1.673	-0.501	0.606
Islam (Muslim)	2.635	13.942	2.906	18.289	2.626	13.814	2.261	9.590
Eastern religions (Buddhist, Hindu, Sikh)	0.951	2.588	0.866	2.378	1.025	2.786	0.807	2.241
Other religions	1.760	5.813	-18.270	.000	2.367	10.665	1.268	3.553
Ethnicity <sup>c</sup>								
Black/African/Caribbean	-1.861*	0.156	-2.112	0.121	-2.232*	0.107	-1.873*	0.154
South Asian	-3.041**	0.048	-2.918*	0.054	-3.055**	0.047	-3.451**	0.032
Arab/West Asian	-3.509***	0.030	-3.720*	0.024	3.821***	0.022	-3.588***	0.028
Importance of religion <sup>d</sup>	-0.050	0.951	-0.149	0.862	-0.117	0.890	-0.163	0.849
Immigration category <sup>e</sup>								
Family class			2.052	7.786				
Skilled worker class			1.170	3.222				
Education <sup>f</sup>			-0.206	0.814				
Personal income			0.012	1.012				
Length of time in Canada <sup>g</sup>					0.361	1.434		
Considers Canada home <sup>h</sup>					0.016	1.016		

Table 20 (cont'd)

Variable	Model 1: Demographics		Model 2: Human Capital		Model 3: Cultural Capital		Model 4: Social Capital	
	B	Odds Ratio Exp(B)	B	Odds Ratio Exp(B)	B	Odds Ratio Exp(B)	B	Odds Ratio Exp(B)
Intent to stay in Canada <sup>i</sup>								
Will stay forever					-0.021	0.980		
Undecided					-0.232	0.793		
English language fluency <sup>j</sup>					0.064	1.066		
Belongs to religious group <sup>k</sup>							0.605	1.831
Belongs to cultural/ethnic group <sup>l</sup>							0.220	1.246
Belongs to community organization <sup>m</sup>							1.294*	3.648
Frequency of participation in the main group <sup>n</sup>							0.518	1.679
Volunteered time to main organization <sup>o</sup>							0.695	2.004
Nagelkerke R <sup>2</sup>	0.283		0.491		0.321		0.382	
-2log likelihood	157.831		78.317		138.114		137.874	

Notes:

For description of variable categories, please see Table 13.

<sup>o</sup> 0=no; 1=yes.

\*p &lt; 0.05.

\*\*p &lt; 0.01.

\*\*\*p &lt; 0.001.

**Table 21: Summary of Logistic Regression Results for Predictors of Gaining a Sense of Community from Group Memberships among Males**

Variable	Model 1: Demographics		Model 2: Human Capital		Model 3: Cultural Capital		Model 4: Social Capital	
	B	Odds Ratio Exp(B)	B	Odds Ratio Exp(B)	B	Odds Ratio Exp(B)	B	Odds Ratio Exp(B)
Age	0.026	1.026	-0.009	0.991	0.031	1.031	0.026	1.026
Marital status <sup>a</sup>								
Married/common-law	0.190	1.209	0.638	1.893	0.663	1.940	0.407	1.502
Widowed/divorced	0.456	1.578	0.343	1.409	0.583	1.792	0.177	1.194
Religion <sup>b</sup>								
Roman Catholic	1.271	3.565	-0.264	0.768	1.480	4.394	0.627	1.873
Protestant	-0.960	0.383	-1.807	0.164	-1.028	0.358	-2.575	0.076
Islam (Muslim)	-0.624	0.536	-2.497	0.082	-1.234	0.291	0.034	1.035
Eastern religions (Buddhist, Hindu, Sikh)	-1.581	0.206	-4.001	0.018	-2.116	0.121	-1.675	0.187
Ethnicity <sup>c</sup>								
Black/African/Caribbean	0.310	1.363	0.833	2.301	0.433	1.541	2.210	9.119
South Asian	2.298*	9.955	4.401**	81.558	2.531*	12.564	2.616*	13.681
Arab/West Asian	1.524	4.593	2.101	8.178	1.896	6.657	1.530	4.617
Importance of religion <sup>d</sup>			-0.115	0.892	0.047	1.048	-0.174	0.841
Immigration category <sup>e</sup>								
Family class			-1.396	0.247				
Skilled worker class			-1.688	0.185				
Education <sup>f</sup>			-0.150	0.861				
Personal income			0.023	1.024				

Table 21 (cont'd)

Variable	Model 1: Demographics		Model 2: Human Capital		Model 3: Cultural Capital		Model 4: Social Capital	
	B	Odds Ratio Exp(B)	B	Odds Ratio Exp(B)	B	Odds Ratio Exp(B)	B	Odds Ratio Exp(B)
Length of time in Canada <sup>g</sup>					0.450	1.568		
Considers Canada home <sup>h</sup>					0.087	1.091		
Intent to stay in Canada <sup>i</sup>								
Will stay forever					-1.091	0.336		
Undecided					-0.688	0.503		
English language fluency <sup>j</sup>					-0.077	0.926		
Belongs to religious group <sup>k</sup>							2.008**	7.446
Belongs to cultural/ethnic group <sup>l</sup>							0.089	1.093
Belongs to community organization <sup>m</sup>							1.789*	5.984
Frequency of participation in the main group <sup>n</sup>							-0.151	0.860
Volunteered time to main organization <sup>o</sup>							-0.177	0.838
Nagelkerke R <sup>2</sup>	0.191		0.285		0.298		0.379	
-2log likelihood	140.381		94.602		115.583		103.981	

Notes:

For description of variable categories, please see Table 13.

<sup>o</sup> 0=no; 1=yes.

\*p &lt; 0.05.

\*\*p &lt; 0.01.

\*\*\*p &lt; 0.001.

**Table 22: Summary of Logistic Regression Results for Predictors of Gaining a Sense of Community from Group Memberships among Females**

Variable	Model 1: Demographics		Model 2: Human Capital		Model 3: Cultural Capital		Model 4: Social Capital	
	B	Odds Ratio Exp(B)	B	Odds Ratio Exp(B)	B	Odds Ratio Exp(B)	B	Odds Ratio Exp(B)
Age	-0.011	0.989	0.038	1.038	-0.025	0.975	-0.017	0.983
Marital status <sup>a</sup>								
Married/common-law	0.027	1.028	0.128	1.137	0.043	1.043	0.319	1.376
Widowed/divorced	-0.354	0.702	-0.072	0.931	-0.392	0.676	-0.772	0.462
Religion <sup>b</sup>								
Roman Catholic	-1.492	0.225	0.140	1.150	-1.335	0.263	-3.616*	0.027
Protestant	-1.845	0.158	-1.307	0.271	-1.501	0.223	-4.032*	0.018
Islam (Muslim)	-0.368	0.692	0.538	1.713	-0.709	0.492	-1.948	0.143
Eastern religions (Buddhist, Hindu, Sikh)	0.465	1.592	1.246	3.475	0.373	1.452	-0.885	0.413
Other religions	-0.660	0.517	0.221	1.247	-1.010	0.364	-2.426	0.088
Ethnicity <sup>c</sup>								
Black/African/Caribbean	0.094	1.098	0.614	1.847	0.450	1.568	0.248	1.281
South Asian	-1.444	0.236	-1.184	0.306	-0.779	0.459	-1.822	0.162
Arab/West Asian	-0.114	0.892	-0.596	0.551	0.450	1.568	0.187	1.206
Importance of religion <sup>d</sup>	0.392	1.480	-0.011	0.989	0.324	1.383	0.600	1.821
Immigration category <sup>e</sup>								
Family class			-0.094	0.910				
Skilled worker class			-0.210	0.811				
Education <sup>f</sup>			-0.054	0.948				
Personal income			0.002	1.002				

Table 22 (cont'd)

Variable	Model 1: Demographics		Model 2: Human Capital		Model 3: Cultural Capital		Model 4: Social Capital	
	B	Odds Ratio Exp(B)	B	Odds Ratio Exp(B)	B	Odds Ratio Exp(B)	B	Odds Ratio Exp(B)
Length of time in Canada <sup>g</sup>					0.170	1.185		
Considers Canada home <sup>h</sup>					0.288	1.334		
Intent to stay in Canada <sup>i</sup>								
Will stay forever					-1.298	0.273		
Undecided					.000	1.000		
English language fluency <sup>j</sup>					-0.036	0.964		
Belongs to religious group <sup>k</sup>							0.119	1.126
Belongs to cultural/ethnic group <sup>l</sup>							0.233	1.262
Belongs to community organization <sup>m</sup>							0.222	1.248
Frequency of participation in the main group <sup>n</sup>							0.867**	2.379
Volunteered time to main organization <sup>o</sup>							0.282	1.326
Nagelkerke R <sup>2</sup>	0.130		0.155		0.180		0.277	
-2log likelihood	180.428		106.772		158.585		153.594	

Notes:

For description of variable categories, please see Table 13.

<sup>o</sup> 0=no; 1=yes.

\*p &lt; 0.05.

\*\*p &lt; 0.01.

\*\*\*p &lt; 0.001.

Not surprisingly, as the frequency of female participation in groups increased, so too did the odds of reporting gaining a sense of community from membership in the group ( $p \leq 0.01$ ). Females who participated in their groups at least once per week were more likely than females who participated less frequently to report gaining a sense of community through their group membership. Among males, being South Asian was a consistently significant predictor of reports of gaining a sense of community from group membership, even when controlling for human, cultural and social capital variables. South Asian males were significantly more likely to report gaining a sense of community than East Asian males. In addition, males who belonged to a religiously affiliated group ( $p \leq 0.01$ ) or who belonged to a community organization ( $p \leq 0.05$ ) were both significantly more likely than males who belonged to other types of groups to report gaining a sense of community from their group membership.

#### **Outcomes from Social Capital – Stress (tables 23 and 24)**

Among females, there were two significant predictors of the extent to which respondents agreed with the statement that their group membership alleviated stress. First, as the extent to which females consider Canada their home increased, so did the extent to which they agreed that their group membership alleviated their stress ( $p \leq 0.05$ ). Women who felt completely that Canada was their home, also agreed more completely with the statement that their group membership alleviated their stress than women who felt less certain that Canada was their home.

Second, we found a positive relationship between frequency of participation in one's group and the extent to which respondents reported that their group alleviated their stress. As the frequency of female participation increased, the extent to which they reported that their group membership alleviated their stress also increased ( $p \leq 0.05$ ). Frequency of participation in the group was also the stronger of the two significant predictors ( $\beta = 0.250$ ). Conversely, the only significant predictor of the extent to which group membership alleviated stress among males was whether they belonged to a community organization. Males who reported they belonged to a community organization reported that their group membership alleviated stress to a greater degree than those who belonged to other types of groups ( $b = 0.436, p \leq 0.05$ ).

#### **Outcomes from Social Capital – General Life Happiness (tables 25 and 26)**

In the baseline model for females, age is a significant predictor of general life happiness. As age increases, females rate their life as more happy in general ( $p \leq 0.05$ ). While this significant effect held while controlling for social capital, it disappeared when we controlled for human and cultural capital. Therefore, the significant effect of age on general life happiness can be accounted for by both human and cultural capital variables. As might be expected, females who were widowed or divorced reported lower general life happiness than females who were single in the baseline model ( $p \leq 0.01$ ). While this significant effect held while controlling for cultural and social capital, it disappeared when we controlled for human capital. Therefore, the significant effect of being widowed or divorced on general life happiness can be accounted for by human capital variables. The extent to which females consider Canada their home had a significant positive effect on their general life happiness. As the extent to which females reported that Canada was their home increased, so too did

their general life happiness. Females who agreed completely that Canada was their home reported higher life happiness than females who reported that Canada was not at all their home ( $p \leq 0.001$ ). Finally, females who were undecided about whether they would stay in Canada or leave for their home country reported significantly lower life happiness than females who had intended to leave Canada for their home country ( $p \leq 0.05$ ).

As was the case for females, being widowed or divorced emerged as a significant predictor of male general life happiness in the baseline model. Males who were widowed or divorced reported lower general life happiness than males who were single ( $p \leq 0.05$ ). While this significant effect held while controlling for social capital variables, it disappeared when we controlled for both human and cultural capital variables. Therefore, the significant effect of being widowed or divorced on male general life happiness can be accounted for by human and cultural capital variables. Conversely, among males we found a suppressor effect for being Roman Catholic, being of Eastern religions, and the importance of religion when cultural capital variables were entered into the model. That is, the effect of these variables was suppressed until cultural capital variables were introduced into the model. Males who identified as Roman Catholic ( $p \leq 0.05$ ) or as of Eastern religions such as Buddhist, Hindu or Sikh ( $p \leq 0.01$ ), reported greater general life happiness than males of no reported religion. As the extent to which males reported that religion was important to them increased, their general life happiness decreased ( $p \leq 0.05$ ). Males who felt that their religion was very important reported lower general life happiness than males who felt that religion was not at all important to them.

Having immigrated to Canada through the family class category was also a significant predictor of males' general life happiness. Males who immigrated to Canada through this class reported higher life happiness than males who were refugees ( $p \leq 0.05$ ). Finally, as the extent to which males reported that Canada was their home increased, so too did their general life happiness. Males who agreed completely that Canada is their home reported higher life happiness than males who reported that Canada was not at all their home ( $p \leq 0.01$ ). This finding mirrored that for females.

### **Outcomes from Social Capital – Self-Rated Health (tables 27 and 28)**

South Asian females consistently reported better overall self-rated health than Chinese/Filipino/Southeast Asian/East Asian females in all models, even while controlling for human, cultural and social capital. While in the baseline model Black/African/Caribbean females reported significantly better overall self-rated health than Chinese/Filipino/Southeast Asian/East Asian females ( $p \leq 0.05$ ). This significant effect disappeared when we controlled for human, cultural and social capital. Therefore, the effect of being Black/African/Caribbean on self-rated overall health can be accounted for by human, cultural and social capital variables. Conversely, we found a suppressor effect with being of Eastern religions when social capital was introduced into the baseline demographic model. While this predictor was not significant in model one, it became significant when social capital variables were introduced. Females who were of Eastern religions, such as Buddhist, Hindu or Sikh, reported lower overall self-rated health than women of no reported religion ( $p \leq 0.05$ ). In addition, as the extent to which females considered Canada their home increased, so too did their self-rating of their overall health ( $p \leq 0.001$ ). Women who agree

completely that Canada is their home reported better overall health than women who felt that Canada was not at all their home.

Not surprisingly, among males we found that age is a significant predictor of overall self-rated health in the expected direction. As age increases, male self-rating of overall health decreases such that older males reported worse overall health than younger males. This significant effect, however disappeared when we added social capital variables to the model, suggesting that the significant effect of age can be accounted for by social capital variables. In particular, among males volunteering ones' time to the main group was a significant predictor of self-rated overall health. Interestingly, males who volunteered their time to their main organization reported worse overall health than males who did not volunteer their time to their main organization ( $p < 0.05$ ).

**Table 23: Summary of OLS Regression Results for Predictors of Stress among Males**

Variable	Model 1: Demographics		Model 2: Human Capital		Model 3: Cultural Capital		Model 4: Social Capital	
	B	$\beta$	B	$\beta$	B	$\beta$	B	$\beta$
Age	0.014	0.177	0.006	0.077	0.004	0.054	0.011	0.155
Marital status <sup>a</sup>								
Married/common-law	-0.138	-0.079	0.085	0.049	-0.050	-0.028	-0.323	-0.193
Widowed/divorced	0.114	0.023	0.528	0.106	0.431	0.093	-0.129	-0.029
Religion <sup>b</sup>								
Roman Catholic	-0.100	-0.041	-0.135	-0.055	0.190	0.078	-0.291	-0.122
Protestant	-0.001	.000	0.047	0.022	0.173	0.084	-0.245	-0.119
Islam (Muslim)	0.529	0.317	0.448	0.288	0.593	0.363	0.187	0.114
Eastern Religions (Buddhist, Hindu, Sikh)	0.462	0.231	0.473	0.257	0.613	0.327	0.138	0.074
Ethnicity <sup>c</sup>								
Black/African/ Caribbean	-0.232	-0.119	0.187	0.092	-0.206	-0.110	-0.155	-0.077
South Asian	-0.194	-0.109	-0.107	-0.064	-0.149	-0.087	0.047	0.028
Arab/West Asian	-0.008	-0.005	0.009	0.005	-0.113	-0.061	0.187	0.108
Importance of religion <sup>d</sup>	-0.001	-0.002	-0.010	-0.021	-0.011	-0.020	0.026	0.049
Immigration category <sup>e</sup>								
Family class			-0.371	-0.144				
Skilled worker class			-0.070	-0.046				
Education <sup>f</sup>			-0.012	-0.028				
Personal income			0.003	0.109				
Length of time in Canada <sup>g</sup>					-0.079	-0.103		
Considers Canada home <sup>h</sup>					0.157	0.172		
Intent to stay in Canada <sup>i</sup>								
Will stay forever					0.292	0.180		
Undecided					-0.092	-0.059		

Table 23 (cont'd)

Variable	Model 1: Demographics		Model 2: Human Capital		Model 3: Cultural Capital		Model 4: Social Capital	
	B	$\beta$	B	$\beta$	B	$\beta$	B	$\beta$
English language fluency <sup>j</sup>					-0.071	-0.086		
Belongs to religious group <sup>k</sup>							0.331	0.207
Belongs to cultural/ethnic group <sup>l</sup>							0.359	0.220
Belongs to community organization <sup>m</sup>							0.436*	0.276
Frequency of participation in the main group <sup>n</sup>							0.137	0.189
Volunteered time to main organization <sup>o</sup>							-0.116	-0.067
R <sup>2</sup>	0.167		0.119		0.277		0.258	
Adj. R <sup>2</sup>	0.077		0.072		0.144		0.115	

Notes:

For description of variable categories, please see Table 13.

<sup>o</sup> 0=no; 1=yes.

\*p < 0.05.

\*\*p < 0.01.

\*\*\*p < 0.001.

**Table 24: Summary of OLS Regression Results for Predictors of Stress among Females**

Variable	Model 1: Demographics		Model 2: Human Capital		Model 3: Cultural Capital		Model 4: Social Capital	
	B	$\beta$	B	$\beta$	B	$\beta$	B	$\beta$
Age	0.013	0.164	0.003	0.038	0.005	0.060	0.010	0.123
Marital status <sup>a</sup>								
Married/common-law	-0.125	-0.070	-0.054	-0.031	-0.160	-0.089	-0.102	-0.057
Widowed/divorced	-0.072	-0.030	0.188	0.081	0.147	0.060	-0.120	-0.050
Religion <sup>b</sup>								
Roman Catholic	0.464	0.167	-0.001	-0.001	0.584	0.216	-0.023	-0.008
Protestant	0.250	0.123	-0.005	-0.003	0.414	0.206	-0.251	-0.122
Islam (Muslim)	0.441	0.250	0.206	0.128	0.617	0.343	0.070	0.040
Eastern Religions (Buddhist, Hindu, Sikh)	0.134	0.059	0.346	0.159	0.127	0.055	-0.190	-0.085
Other religions	0.532	0.208	0.241	0.092	0.541	0.217	0.055	0.021
Ethnicity <sup>c</sup>								
Black/African/Caribbean	-0.122	-0.059	0.046	0.020	-0.220	-0.107	-0.115	-0.056
South Asian	-0.026	-0.014	-0.216	-0.118	0.115	0.058	-0.106	-0.055
Arab/West Asian	-0.101	-0.056	0.230	0.138	-0.175	-0.095	-0.156	-0.085
Importance of religion <sup>d</sup>	0.137	0.174	0.201	0.314	0.038	0.050	0.154	0.193
Immigration category <sup>e</sup>								
Family class			0.064	0.039				
Skilled worker class			0.080	0.045				
Education <sup>f</sup>			0.061	0.149				
Personal income			-0.009	-0.181				
Length of time in Canada <sup>g</sup>					-0.029	-0.038		
Considers Canada home <sup>h</sup>					0.204*	0.221		
Intent to stay in Canada <sup>i</sup>								
Will stay forever					0.297	0.179		
Undecided					0.160	0.094		
English language fluency <sup>j</sup>					-0.108	-0.124		
Belongs to religious group <sup>k</sup>							0.096	0.053

Table 24 (cont'd)

Variable	Model 1: Demographics		Model 2: Human Capital		Model 3: Cultural Capital		Model 4: Social Capital	
	B	$\beta$	B	$\beta$	B	$\beta$	B	$\beta$
Belongs to cultural/ethnic group							0.092	0.050
Belongs to community organization <sup>m</sup>							0.010	0.006
Frequency of participation in the main group <sup>n</sup>							0.241*	0.250
Volunteered time to main organization <sup>o</sup>							-0.031	-0.018
R2	0.130		0.212		0.262		0.164	
Adj. R2	0.054		0.049		0.161		0.052	

Notes:

For description of variable categories, please see Table 13.

<sup>o</sup> 0=no; 1=yes.

\*p < 0.05.

\*\*p < 0.01.

\*\*\*p < 0.001.

**Table 25: Summary of OLS Regression Results for Predictors of General Life Happiness among Males**

Variable	Model 1: Demographics		Model 2: Human Capital		Model 3: Cultural Capital		Model 4: Social Capital	
	B	$\beta$	B	$\beta$	B	$\beta$	B	$\beta$
Age	0.007	0.081	-0.009	-0.098	-0.002	-0.028	0.009	0.103
Marital status <sup>a</sup>								
Married/common-law	-0.233	-0.125	-0.211	-0.106	-0.189	-0.097	-0.444	-0.235
Widowed/divorced	-1.134*	-0.208	-1.353	-0.231	-0.673	-0.129	-1.332*	-0.254
Religion <sup>b</sup>								
Roman Catholic	0.436	0.164	0.325	0.113	1.066*	0.390	0.377	0.137
Protestant	0.314	0.132	0.388	0.147	0.779	0.330	0.365	0.154
Islam (Muslim)	0.376	0.212	0.379	0.212	0.806	0.448	0.165	0.090
Eastern religions (Buddhist, Hindu, Sikh)	0.766	0.353	0.950	0.439	1.408**	0.669	0.612	0.285
Ethnicity <sup>c</sup>								
Black/African/Caribbean	0.088	0.041	0.255	0.104	0.143	0.067	-0.027	-0.012
South Asian	-0.169	-0.087	-0.294	-0.150	-0.206	-0.108	-0.135	-0.069
Arab/West Asian	0.039	0.020	-0.032	-0.016	0.132	0.066	0.050	0.026
Importance of religion <sup>d</sup>			-0.105	-0.176	-0.238*	-0.383	-0.082	-0.134
Immigration category <sup>e</sup>								
Family class			0.824*	0.272				
Skilled worker class			0.403	0.228				
Education <sup>f</sup>			-0.140	-0.284				
Personal income			0.005	0.141				
Length of time in Canada <sup>g</sup>					-0.060	-0.071		
Considers Canada home <sup>h</sup>					0.348**	0.340		
Intent to stay in Canada <sup>i</sup>								
Will stay forever					0.513	0.282		
Undecided					0.423	0.243		
English language fluency <sup>j</sup>					0.054	0.057		
Belongs to religious group <sup>k</sup>							-0.121	-0.067
Belongs to cultural/ ethnic group <sup>l</sup>							0.126	0.067
Belongs to community organization <sup>m</sup>							-0.324	-0.178
Frequency of participation in the main group <sup>n</sup>							0.079	0.100
Volunteered time to main organization <sup>o</sup>							-0.085	-0.043
R2	0.078		0.249		0.269		0.130	
Adj. R2	0.020		0.091		0.138		0.032	

Notes:

For description of variable categories, please see Table 13.

<sup>o</sup> 0=no; 1=yes.

\*p < 0.05.

\*\*p < 0.01.

\*\*\*p < 0.001.

**Table 26: Summary of OLS Regression Results for Predictors of General Life Happiness among Females**

Variable	Model 1: Demographics		Model 2: Human Capital		Model 3: Cultural Capital		Model 4: Social Capital	
	B	$\beta$	B	$\beta$	B	$\beta$	B	B
Age	0.018*	0.207	0.007	0.078	0.013	0.143	0.019*	0.213
Marital status <sup>a</sup>								
Married/common-law	-0.329	-0.171	-0.176	-0.104	-0.146	-0.075	-0.409	-0.214
Widowed/divorced	-0.705**	-0.275	-0.600	-0.260	-0.685**	-0.264	-0.791**	-0.309
Religion <sup>b</sup>								
Roman Catholic	0.801	0.265	0.767	0.293	0.840	0.285	0.607	0.205
Protestant	0.621	0.282	0.608	0.304	0.622	0.284	0.355	0.159
Islam (Muslim)	0.585	0.206	0.545	0.347	0.797	0.414	0.519	0.272
Eastern religions (Buddhist, Hindu, Sikh)	0.519	0.206	0.783	0.362	0.878	0.344	0.261	0.106
Other religions	0.709	0.254	0.562	0.215	0.773	0.284	0.651	0.233
Ethnicity <sup>c</sup>								
Black/African/Caribbean	0.279	0.125	0.117	0.051	0.046	0.021	0.215	0.096
South Asian	0.353	0.167	0.280	0.155	-0.046	-0.021	0.357	0.172
Arab/ West Asian	-0.140	-0.072	-0.309	-0.191	-0.211	-0.107	-0.129	-0.065
Importance of religion <sup>d</sup>	-0.140	-0.175	-0.081	-0.133	-0.194	-0.246	-0.098	-0.121
Immigration category <sup>e</sup>								
Family class			0.063	0.038				
Skilled worker class			-0.160	-0.093				
Education <sup>f</sup>			-0.009	-0.023				
Personal income			0.001	0.019				
Length of time in Canada <sup>g</sup>					-0.006	-0.007		
Considers Canada home <sup>h</sup>					0.413***	0.420		
Intent to stay in Canada <sup>i</sup>								
Will stay forever					-0.361	-0.201		
Undecided					-0.589*	-0.321		
English language fluency <sup>j</sup>					0.140	0.150		
Belongs to religious group <sup>k</sup>							0.005	0.003
Belongs to cultural/ethnic group <sup>l</sup>							0.198	0.098
Belongs to community organization <sup>m</sup>							-0.247	-0.134
Frequency of participation in the main group <sup>n</sup>							0.054	0.053
Volunteered time to main organization <sup>o</sup>							0.302	0.167
R2	0.140		0.205		0.297		0.220	
Adj. R2	.067		0.046		0.203		0.116	

Notes:

For description of variable categories, please see Table 13.

<sup>o</sup> 0=no; 1=yes.

\*p < 0.05.

\*\*p < 0.01.

\*\*\*p < 0.001.

**Table 27: Summary of OLS Regression Results for Predictors of Self-Rated Health among Males**

Variable	Model 1: Demographics		Model 2: Human Capital		Model 3: Cultural Capital		Model 4: Social Capital	
	B	$\beta$	B	$\beta$	B	$\beta$	B	$\beta$
Age	-0.023**	-0.365	-0.029**	-0.436	-0.024*	-0.370	-0.018	-0.283
Marital status <sup>a</sup>								
Married/common-law	0.332	0.230	0.287	0.197	0.375	0.253	0.190	0.132
Widowed/divorced	-0.146	-0.035	-0.463	-0.108	0.048	0.012	-0.196	-0.049
Religion <sup>b</sup>								
Roman Catholic	-0.384	-0.187	-0.556	-0.264	-0.210	-0.101	-0.240	-0.115
Protestant	-0.220	-0.122	-0.534	-0.287	-0.100	-0.057	0.036	0.020
Islam (Muslim)	-0.242	-0.177	-0.284	-0.218	-0.241	-0.176	-0.308	-0.221
Eastern Religions (Buddhist, Hindu, Sikh)	0.038	0.023	-0.199	-0.126	0.125	0.078	0.008	0.005
Ethnicity <sup>c</sup>								
Black/African/Caribbean	-0.123	-0.076	-0.475	-0.272	-0.151	-0.094	-0.325	-0.184
South Asian	-0.009	-0.006	0.105	0.073	-0.015	-0.010	0.099	0.066
Arab/West Asian	-0.017	-0.011	-0.556	-0.394	-0.044	-0.029	-0.056	-0.038
Importance of religion <sup>d</sup>	0.076	0.162	0.082	0.189	0.083	0.175	0.138	0.298
Immigration category <sup>e</sup>								
Family class			0.438	0.208				
Skilled worker class			-0.241	-0.188				
Education <sup>f</sup>			-0.076	-0.209				
Personal income			0.005	0.209				
Length of time in Canada <sup>g</sup>					-0.062	-0.098		
Considers Canada home <sup>h</sup>					0.060	0.077		
Intent to stay in Canada <sup>i</sup>								
Will stay forever					0.173	0.125		
Undecided					-0.091	-0.069		
English language fluency <sup>j</sup>					0.032	0.044		
Belongs to religious group <sup>k</sup>							-0.278	-0.203
Belongs to cultural/ethnic group <sup>l</sup>							0.091	0.064
Belongs to community organization <sup>m</sup>							0.108	0.078
Frequency of participation in the main group <sup>n</sup>							0.046	0.077
Volunteered time to main organization <sup>o</sup>							-0.344*	-0.231
R <sup>2</sup>	0.117		0.256		0.168		0.215	
Adj. R <sup>2</sup>	0.024		0.101		0.021		0.069	

Notes:

For description of variable categories, please see Table 13.

<sup>o</sup> 0=no; 1=yes.

\*p &lt; 0.05.

\*\*p &lt; 0.01.

\*\*\*p &lt; 0.001.

**Table 28: Summary of OLS Regression Results for Predictors of Self-Rated Health among Females**

Variable	Model 1: Demographics		Model 2: Human Capital		Model 3: Cultural Capital		Model 4: Social Capital	
	B	$\beta$	B	$\beta$	B	$\beta$	B	$\beta$
Age	-0.002	-0.030	-0.014	-0.177	-0.005	-0.075	-0.003	-0.049
Marital status <sup>a</sup>								
Married/common-law	-0.129	-0.084	-0.206	-0.136	0.037	0.025	-0.189	-0.123
Widowed/divorced	-0.184	-0.090	-0.403	-0.195	-0.004	-0.002	-0.244	-0.118
Religion <sup>b</sup>								
Roman Catholic	-0.355	-0.147	-0.604	-0.258	-0.241	-0.106	-0.494	-0.207
Protestant	-0.245	-0.139	-0.462	-0.259	-0.087	-0.052	-0.474	-0.264
Islam (Muslim)	-0.559	-0.368	-0.920*	-0.655	-0.280	-0.189	-0.722	-0.468
Eastern Religions (Buddhist, Hindu, Sikh)	-0.701	-0.354	-0.789	-0.409	-0.320	-0.166	-0.887*	-0.454
Other religions	-0.046	-0.020	-0.601	-0.257	0.172	0.082	-0.091	-0.040
Ethnicity <sup>c</sup>								
Black/African/Caribbean	0.411*	0.230	0.558	0.271	0.241	0.139	0.317	0.174
South Asian	0.741**	0.436	0.812**	0.501	0.508*	0.308	0.730**	0.435
Arab/West Asian	0.229	0.147	0.363	0.251	0.195	0.129	0.199	0.124
Importance of religion <sup>d</sup>	-0.033	-0.052	0.071	0.131	-0.111	-0.184	.000	.000
Immigration category <sup>e</sup>								
Family class			-0.202	-0.139				
Skilled worker class			-0.268	-0.175				
Education <sup>f</sup>			0.091	0.253				
Personal income			0.002	0.042				
Length of time in Canada <sup>g</sup>					-0.097	-0.153		
Considers Canada home <sup>h</sup>					0.361***	0.477		
Intent to stay in Canada <sup>i</sup>								
Will stay forever					-0.394	-0.286		
Undecided					-0.203	-0.144		
English language fluency <sup>j</sup>					0.075	0.103		
Belongs to religious group <sup>k</sup>							0.119	0.076
Belongs to cultural/ethnic group <sup>l</sup>							-0.227	-0.140
Belongs to community organization <sup>m</sup>							-0.183	-0.123
Frequency of participation in the main group <sup>n</sup>							-0.065	-0.082
Volunteered time to main organization <sup>o</sup>							0.091	0.063
R2	0.121		0.229		0.246		0.174	
Adj. R2	0.047		0.075		0.146		0.065	

Notes:

For description of variable categories, please see Table 13.

<sup>o</sup> 0=no; 1=yes.

\*p &lt; 0.05.

\*\*p &lt; 0.01.

\*\*\*p &lt; 0.001.

## 7. FINDINGS: IN-DEPTH INTERVIEWS

This chapter presents findings from the 20 in-depth interviews conducted with immigrant women. All 20 women had previously participated in the cross-sectional survey of 300 immigrant women and men. The findings from the in-depth interviews help illuminate the nuances of women's lived experiences in accessing and using social capital and the dynamics of the impact of social capital on women's social and economic well-being. Table 29 summarizes the socio-demographic characteristics of these women.

**Table 29: In-Depth Interview Participant Characteristics**

Characteristic	Total (n=20 women)
Age	
23-36	11
37-50	9
Ethnicity	
West Asian/Middle Eastern	5
East Asian	6
South Asian	5
African/Caribbean	4
Marital status	
Single/divorced/separated	3
Married	17
People per household	
2-3	9
4-5	8
6-7	3
Number of Years in Canada	
1-2	9
3-5	11
Education	
High school or less	2
Post-secondary studies	14
Post-graduate studies	4
Past occupations	
Professional (doctor/lawyer etc.)	13
Skilled (technician/seamstress)	3
Clerical	2
Homemaker	2
Present occupations	
Professional (e.g., teaching)	4
Unskilled trade	6
Unemployed	10

Participants were from the four ethnic communities in Windsor identified in the study: six were East Asians, five were South Asians, five were Arabs/Middle Eastern and four were African/Caribbean. All 20 women had migrated to Canada in the last five years. Before migrating to Canada, 18 of the women were employed in the paid labour force in their countries of origin; 13 held professional jobs including doctors, teachers and lawyers, three had technical jobs, such as seamstress and a medical technician, while two were homemakers. Their ages ranged between 23 and 50 years, an age range generally considered prime years for purposes of employment and educational advancement.

Most of the women's families resembled the traditional family structure of mother, father and children. Seventeen of the women were married and the remaining three were either divorced or had never married. Correspondingly, the majority of the women had three or less children 18 years or under, and only three had four to six children. All the women had solid educational backgrounds; 14 had undertaken post-secondary education earning a university degree or a college diploma, four had undertaken graduate studies, one had a high school diploma and only one had not completed high school.

Despite this solid educational background, the majority of the women on arriving in Canada experienced "occupational displacements," that is, they were forced to assume jobs outside of their areas of study and past professional expertise. Before migrating to Canada, the majority of the women worked in professional fields, which included medicine, law, dentistry, information technology and education. Among the 20 women, only two participants reported working in the same profession since migration, which included teaching, whereas, 10 participants reported not presently having a paid occupation. Those who reported an occupation outside of the home had lower occupational status, as they worked in either sales or manufacturing as factory workers. At the time of the interview, all 20 women were landed immigrants.

The findings from the in-depth interviews are presented in this report according to the following themes that were explored during the interviews.

### **Employment and social status**

- Can you tell me in detail how you found your current job?
- Have you ever been put in a situation where you had to borrow money to buy food for your family, or have there been situations where you were financially stressed and had to seek outside help?

### **Race and culture**

- Can you tell me how you think your culture is appreciated in Canadian society?
- Can you tell me in detail about some of the things in your culture that have helped you navigate Canadian life?

### **Health status**

- How has your health been since you arrived in Canada?
- How did you find your family doctor?

### **Initial contacts and settlement process**

- Can you tell me about the people who were most resourceful in helping you settle in Windsor?
- Can you tell me in detail how you learned to do things in the community, such as finding school for your children, taking the bus and shopping?

### **Employment and Social Status – the Multiple Challenges of Securing Jobs**

While the primary focus of the research was to identify the ways through which new immigrants to Canada develop networks in their communities, it became evident early on in the process of data collection that employment played a key role in many areas of the immigrants' lives. The interview data indicated that many immigrants arrive in Canada with the hope of securing jobs and thereafter establishing themselves as active members of the communities in which they settle. The data also indicated that immigrants had difficulties securing either professional or labour jobs despite good qualifications and work experiences from their countries of origin. When they applied for jobs, they were often told that they were "over qualified" or that they required Canadian experience as evident from the following interview data.

*I think the biggest difficulty is finding a job for me and for my husband. We are both trying to find a job and as you see we are not young. They called us over qualified, if you go anywhere and they know you are a doctor you don't get a job. My husband too had very good experience, his CV [curriculum vitae] is wonderful and he applied for position in my daughter's school.... I tried to apply for pharmacy technician, medical secretary but you know this requires experience which I don't have. Maybe pharmacy I can work in pharmacy but not medical secretary. I thought about labour work, but also I do not have experience.*

The discussion about the difficulties associated with securing jobs sometimes resulted in an analysis of the many initiatives immigrant women had taken to improve their credentials and thus their chances of job-search success. A common undertaking mentioned was that of returning to school, which in itself, resulted in the new immigrants accumulating loans they had no way of paying back. Despite such initiatives, however, the new immigrants still had difficulties finding jobs. Thus, to secure a job in an area of expertise was considered a rare but welcomed experience. The few who did have professional jobs considered themselves "lucky," and compared their fortune to the unfortunate positions in which many of their friends found themselves. One woman spoke about how, following the advice of a friend, she had gone back to school, did a business diploma and through help from a professor was able to secure a job in her area of training. Despite these qualifications, she secured an entry-level job, which nonetheless, she viewed as a fortunate and welcomed experience.

*So my friend suggest me to go back to college, because they have international management for two years, but for me I can only take one year, so I met the professor there and I talk to him and he suggest I look for job. He gave me a list of brokers in international business so I went there with just*

*my résumé and I am lucky to get a job. It is entry-level job but it is in this kind of area.*

Additionally, the difficulty of securing jobs was described as a common negative feature of being an immigrant and this caused unhealthy feelings about the choice of migrating to Canada. Interview data also indicated that many of these immigrants had been financially well off in their countries of origin and that this change in economic status in Canada affected their overall well-being. When asked about the social networks they had created in their efforts to secure jobs, many of them pointed to the friends they had in the community as well as to newcomer-serving agencies as critical to hearing about who is hiring. Consequently, these women also viewed jobs as potential places for meeting new people and making friends.

### **Jobs and Discrimination**

A number of immigrant women interviewed reported they were able to secure jobs on settling in their new communities. However, those who had been successful reported doing physically demanding jobs with long hours and working under challenging conditions. Some worked in factories, fast food restaurants and car wash garages. Interview data indicated that the demanding nature of these jobs often forced women to quit, because of fear for their health and general livelihood. In addition to the demanding nature of their jobs, women immigrants had to deal constantly with the possibility of being laid off, which also added stress in their lives.

*Where I worked at the plastic factory, to tell you honestly I told the supervisor to transfer me to another department, because I really could not handle it. To tell you honestly, because uh I know what's my limit and in that factory I feel like I was going to have a heart attack, because um I don't know how they can manage that kind of work. It's really, I cannot describe it because you know, I feel like everyday when I went to work in the morning when you're getting to assignment its going to be a shock, a surprise, a bad surprise we're going to be assigned. And I feel like I almost have heart attack and I need to quit, I need to tell them to transfer me to another department to tell you the truth, because this is beyond what I can do. So I need to be honest, I'm here to work not you know, if I'm going to earn and end up dying what's the use, so I told them to transfer me, but they laid off people that same week, seven per shift. So we were 21 that were laid off.*

The discussion about securing jobs often led to participants comparing themselves and their job search experiences with those of mainstream white Canadians. It is also evident from the data that negative job-search experiences often made these new Canadians view themselves as not Canadian enough, and to see Canadian-born peers as having better chances of securing jobs than themselves, despite qualifications.

*But jobs we are really frustrated with the job situation. .... Like one of my friends did very good results, bachelors, professional results and from his I*

*don't know if it is true or false, three Canadian friends on his subject did with him and these three people got jobs; no other people got jobs. So it tells me about the job situation, it is easier for Canadians than for us. The job is a family need if you know what I mean. That controls us mainly, it is the only frustration part, otherwise I accept it. I am one person and there are a lot of different personalities and I don't blame those things but the jobs are another thing. Ontario Works, we don't like Ontario Works, only if it is the worst situation I will go on Ontario Works. I don't want it...**If you are Canadian you will get more chance.... If you are white you will get a nice job. They don't have any knowledge but first they get promotion on other people** [Emphasis added].*

### **Jobs and Being a Woman**

The immigrant women talked about their roles as women with families and how that was connected to whether they had jobs. When asked about their roles outside the home and in the labour force, women's views varied. On the one hand, some women viewed their ability to have financial independence through job security as crucial to their livelihood, ultimately contributing to positive self-esteem and good family care/relations. Staying at home and taking care of children all day long was viewed by these women as boring and sometimes challenging. The option to work was considered positive as it enhanced the family's economic status, made it easier for women to develop friends and learn about the Canadian system, made women feel good, and in case the husband got laid off (an occurrence that was reported as common), it would help sustain the family. Working outside the home was not something new for these women; rather, they were just pursuing activities that they also did in their countries of origin.

*I used to work in China. If you just stay at home you are going to be, how do you say, maybe doing housework is happy, maybe you take care of husband and kids is happy but not all for you. As a woman you have skills, you can do something that makes you confident, I like that feeling. I don't like maybe my husband can't afford my life, but I don't like that. I need my own career, my own job.*

On the other hand, some women saw themselves as mothers first and the idea of going out to work was considered as important only if the husband could not secure a job to support the family. These women also spoke of the importance of considering the family's financial circumstances first (day-care fees were reported as high and an unnecessary waste of resources), as well as the welfare of the children. In this regard, for these women mother care was ranked higher and healthier for the children compared to day care.

*Not all the time. If woman has very young children I think it is not good to go out. It depends how her husband is; if her husband don't earn enough for house I think she should go to work to help husband. If husband can't earn enough for house or everything the woman should help her husband. But if he is a good earner the woman has option then, because children need her and*

*mother more than money. Do it to help children and it is better and more important to be home with children and go out with children.*

Pointing to the contextual nature of working outside the home, one woman stated:

*It depends; it depends on the situation, on each family, the economic situation of each family. The couple goes out to work and sometimes one of the couple going to work is good enough. There are a lot of things you have to work out if you are a family that has kids and you want to work and then do the math and figure out you are going to be paying more for day-care services than you are going to be earning. You have to sit down, figure out, and see if it makes sense to go out, work myself really hard and at the end of the day I have to borrow to keep up (chuckle) you know to pay for day-care services it is just not worth it in family life. It depends on each family and what is most important to them.*

When women participants were asked if they thought some jobs were more suitable for men than for women, the responses were uniformly in the affirmative; some jobs were more for men than for women. Participants felt that women should not do “hard” jobs, that is, jobs that require “more physical ability and strength.” Working as a teacher or a social worker was described as things that women should do. While these women spoke of gender-specific jobs, they also acknowledged the freedom that women have to partake in hard jobs if they felt they were able to do so. Another woman even went further to state that she was acquainted with women who had found themselves forced to do these hard jobs, because of their financial circumstances.

One woman also pointed to the importance for women to work as physicians because many patients need a female doctor. Interview data also indicated that some women were constrained from engaging in certain jobs, because of religion. For example, one practising Islamic woman who had worked as a physician in her country of origin found a job in Canada as a personal support worker. She found herself having to quit the job.

*I couldn't work, because it is working with men. I have to go to their home and look after their hygiene, feeding and I quit, because I couldn't do this.*

### **Race and Culture – Cultural Continuity**

Interview data showed that many of the immigrant women had strong ties to their cultures as experienced in their countries of origin. They viewed culture as constitutive of language, food, dress, religion, partaking in cultural festivities, as well as “understood” ways of doing things. On arriving in Canada, they looked for and established ties with people they perceived to be from their cultural and racial groups. They articulated the importance of having friends from their cultures, because these friends understood and shared some of their experiences. Additionally, these friends acted as support for the things they were going through and gave them advice about issues, such as raising children.

*I show my clothes in the summer, in the winter it is cold, and I speak Arabic, I like to speak my language. In my country I went to the mosque to pray every Friday, here I go to the mosque and visit my friends and do our customs. Every two week, every 10 days if I need I go to her, she come here to me. We share anything; if I have some problem with my children I can share [with] her. I told her I have some problem, she can speak to my children. If you have any problem with your children, not small children, but if you have some problem with your brother or sister you can share with your friend and do well.*

While the above data may suggest that immigrant women settle in communities where their cultures are already in place, some women spoke of initiatives they took to establish culturally based activities. Establishing and engaging in these activities was seen as important by these women, because it helped them cope with the experience of migration and settlement. Furthermore, these activities were used as spaces to share information and make connections with others from similar backgrounds. One woman spoke of how she arrived in Canada to find that there was nothing in place to celebrate the Eid al fitr, an Islamic religious period.

*Even a few people at Eid people which I get to. One time my husband is away that day, that evening so he cannot participate. But it is our big one I don't want to miss, I said you go do your study at university but I cooked food and said to my husband all your friends bring them with you. We share it and sing and discuss and in our own little encouragement. Then this idea now is getting big, big, big. Now they rent halls.*

In talking about how they engage in culturally based activities, immigrant women also pointed to a disconnect they had observed within the Canadian culture. One woman spoke about how Canadians accept multiculturalism, yet do not engage in or go to places where different cultures are being celebrated. This Canadian disinterest in their cultures, however, did not negatively affect immigrants as they continued to celebrate their cultures.

### **Race and Culture – Negative Images and Attitudes toward Different Cultures**

A number of women said they were tired of being looked down upon and of having their cultures negatively perceived by Canadians. They mentioned instances in which, because of their physical appearance (such as wearing the veil) and the use of their languages, they were subjected to insults and rude statements from strangers in public spaces. Some women thought that these rude and discriminatory practices exhibited by Canadians are often a result of ignorance about immigrant cultures, while others thought they resulted from the current political climate toward certain groups, especially Islamic people. One woman described the following encounter in which the insults were directed to her, because of her religion as well as insinuated that she did not belong in Canada.

*So go back to your country and drive a camel you fucking bitch. Some bad words and for me I don't know how to answer this. I was looking at her shocked; I don't know what to say. I don't know. A lot of things happen like*

*this and many times you go to an office for example, sometimes the one who is at the desk he doesn't maybe, he or she doesn't say those words of course but you can catch the feeling, talking to you in a mean way. But you can't say anything, because they didn't say something specific you can talk about but it's a feeling. Instead, many times you feel that people are super nice to you especially just to make you feel I am not against you, because I am covered, I have a scarf. Sometimes when anyone sees me he knows I am Muslim and that is obvious. Of course, before I never, anyone said so. Sometimes people were mean but I didn't feel that. Actually I wasn't covered, I didn't have a scarf. So I didn't relate this to my religion but after 9/11 many people said to me hey are you blind, are you stupid, you fucking bitch, some people, some time. Many of my friends we feel this.*

Interview data also indicated that immigrant women dealt with the contradictions inherent in the practice and articulation of multiculturalism in most parts of their Canadian lives. On the one hand, the government promotes the valuation of diverse cultures and languages; and on the other hand, through institutionalizing English and French as the only two official languages, the government indirectly promotes the devaluation and negative interpretation of the use of other languages. This contradiction was evident in the data as some women spoke of receiving de-humanizing comments from English-speaking Canadians when using their languages in public places.

In their discussion about the negative experiences, women often used their own cultural values to explain why what they had encountered was dehumanizing and outward prejudice. Women also articulated good things found in their cultures as worth holding on to despite the changes resulting from migration and meeting different people with different ways of doing things. Canadian intergenerational patterns of interaction were viewed as disrespectful and different from those of the participants' homes of origin. An example that was evident in the data is the culture of respect for people older than oneself. Many participants repeatedly expressed concern about the way teenagers, for example, spoke to elders and to their teachers. Raising your voice to a person older than you was also given as a disrespectful practice even if the older person was in the wrong.

*For instance if you want an example, an elderly person is an elderly person and you don't raise your voice at them no matter what but I am citing an example, here I have noticed its different you know. It is not that you don't have disagreements but you might call it freedom of speech I don't know what. I still believe that someone who is older then you, no matter how free you are to express yourself, you should respect and you should be able to express yourself freely but you should know how to put it forward.*

### **Lessons from Canadian Culture**

In response to the question: "What are some of the things you have learned about being Canadian since you arrived?" women offered some good examples from Canadian culture; some of these examples were compared with ways of doing things in their own cultures.

For instance, the notion of freedom was repeatedly offered as something good, yet many felt there was a price for it, and some even referred to “too much freedom.” Additionally, some felt there were bad things that could be learned from the Canadian culture.

One good thing about Canada that was mentioned by these women had to do with the way things are organized in a “perfect” way. For instance, some women compared the Canadian administrative structures with those in their countries of origin.

*Relative to where I came from, it is more organized; the certain way that it works and it works well, so far so good; it's good that way.*

Another aspect mentioned was the richness of the Canadian culture and the positiveness of having different cultures together. Women thought that this allowed them to do things without worry and “nobody bothers you.” One woman stated.

*It is so much mixed. It's rich. It's rich. Mixed by all the countries, like all the cultures...all the tapestry of other cultures.*

Women also expressed a concern about the culture of teenage dating and viewed it as a negative practice being learnt by their children. Some women were concerned more about the implications this practice may have for their daughters than their sons, because of cultural beliefs from their countries of origin; women could only interact with men they marry.

*Canadian culture is different, they have relations with boyfriend, we don't have boyfriend, it is opposite to us, boyfriend is not allowed, only if you be married. If you have boyfriend you have to be married, but here boyfriend all the time it change tomorrow, after tomorrow. Everybody says our culture is different from here. It is a problem with many relations; many relations if woman make relations with boys, after it must be bad 'cause in our country we have to be with one boy. If two, young and change many times boys not in our culture.*

### **Health Status, Health and the Availability of Jobs**

When we asked participants what their physical and mental health had been like since arriving in Canada, many responses were connected to their employment status. Women who had not been able to secure jobs reported ill health, because of being stressed as they were faced with financial challenges. Ill health was also reported by those who had manual jobs that required standing for endless hours. Others reported being stressed, because of the changes from being employed in their countries of origin to being unemployed in Canada. Data indicated that for many women, having a job was an important feature they used to define who they are. Accordingly, even though they enjoyed taking care of their families, the absence of a job created a vacuum, a feeling of “inactivity,” and a narrowing of chances of community engagement and participation. Stress-related symptoms ranged from an

inability to sleep, to constant headaches and general body aches. Others reported not feeling good about themselves, feeling “like zero” as one woman stated.

*First two or three months my health was bad, because you know change is very hard. I was so busy in my country with my job and when I came here I am nothing, I feel like I am zero.... I stay at home clean, cook, and continue with what my family is doing. I am happy with continuing with what my family is doing. But I feel it is very big change, because in my country I worked in a clinic, and I am very open to the people and I did make presentations about health and I was active in my job. I want to hold a job and then I came to my house and cook and clean and continued stuff for my family.*

### **Navigating the Health Care System**

When women participants were asked about their initial contacts with the health care system, many responded by narrating the difficulties of securing a family doctor as well as the difficulties they had encountered looking for initial treatment, because they were still in the process of establishing themselves and could not produce identification papers necessary to access health care facilities. An uncommon but illustrative case is of a woman who arrived in Windsor pregnant, could not secure a family doctor, and was sent away by the hospital, because she did not have a referral and a booking to stay and give birth at the hospital. Seven days later, she had a miscarriage.

Interview data also revealed that some women had difficulty understanding the variety of health structures and their ways of operation. For example, after securing a family doctor, one woman phoned the doctor’s office to make an appointment because she was sick. The appointment she received was for two weeks from the day she phoned. Instead of going to a walk-in clinic as a knowledgeable Canadian would do, this woman stayed at home, missed days of work and took pain killers until she got better. Some of those who did secure family doctors and understood the system well expressed a sense of ambivalence with the services they received. As one woman stated:

*You take what you get. Sometimes its good, certainly in most times it can be better, but what can you do?*

Other participants reported unfair treatment from doctors who, according to these women, did less than what they could have done if they were born Canadian. Added to this feeling were reports about how doctors failed to take seriously the knowledge that women disclosed to them about their bodies and about what they felt was happening to them. According to these women, when things did go wrong, doctors did not bother to explain what had happened, steps that would be taken to address the situation, or even to give them basic information about what to expect under the circumstances. Again, an illustrative case is of a woman whose pregnancy went longer than the normal period of 40 weeks. Doctors did nothing to either induce labour, or to monitor that the baby and mother were healthy, and

after a C-section was performed, no explanations were given to the parents to explain either the status of the operation or the disability that the baby was found to have.

*She said that before the child was having no problems, but child was late and he was born April 1st [words unclear]. The cord was strangling him and this is what happened. The lady was having the baby and they went to the hospital and did a C-section.*

*R: What did the hospital do, what did they say to her, what happened after that?*

*(Translator) They didn't say nothing, they told us it was around his neck and push his head and that was it.*

Women who had positive experiences with the health care resources reported that friends had been instrumental in helping them navigate the system. Additionally, women who had secured family doctors who come from their ethnic groups felt that the care they received was sufficient, because the doctor understood them, "they knew things about us."

### **Religion/Spirituality and Well-Being**

An important aspect of the women's lives had to do with their spirituality. Christian and Muslim women reported that the church/mosque played an important role in their settlement process and in dealing with the difficulties they faced during this period. Many mentioned that they had been able to find housing, secure jobs, make friends and learn English through contacts at these places. Unlike the contacts made with mainly people from similar ethnic groups, contacts made at the church were said to be with Canadian-born people as well as with other immigrants, which was considered positive.

*The priest helps me if I need any help.... When I need a house, he called me about this house, because he know we need the house and call myself and say the house is empty you can come here, because we are a big family, six, it is good for everyone, every child needs room.... if you need anything. Many, many people if you need help for food, for money, for health, school for my children.*

Islamic women in the study also mentioned the difficulties of dealing with their religion following September 11. They had been subjected to scrutiny, had received negative comments in public because of their religion, and were constantly put in positions where they felt they had to defend their religion and inform people about its peacefulness.

*Honestly 9/11 made us all look in a different way. It is changing the whole world. It is right what they said the world before 9/11 is different then after. Before 9/11 there were many things I did not think about. After a year, year and a half you start to think about many things, the religion for us is very important and we think we have responsibility to keep religion safe. Before*

*9/11 we never thought our religion is in danger and we have to save it and transfer to our kids, their generation in a good way. It is there and it is safe, everyone has to do something to save religion for your own kids. After 9/11 we feel that the whole world is attacking our religion and a responsibility we have to take. Maybe this made me, for me I think that obvious for some people maybe not. They feel they have to do something.*

### **Initial Contacts and Settlement Process**

When asked about the people who were most resourceful in helping the women settle in Windsor; the responses were in a form of discussions about the reasons for immigrating to Canada and the information received before migrating. There were those who came to Windsor, because they knew friends and wanted to join relatives who were already established in the area. This group of respondents reported having received assistance from these friends/relatives in finding information about resources and general living in the area. Similarly, getting to know infrastructural operations, such as taking the bus, shopping and finding schools for children, was reported to have been reasonable, because of the assistance received from friends/relatives. Yet, even this group of respondents reported having difficulty securing jobs.

Some women reported choosing Windsor as their place of settlement, because of its proximity to the United States border, which was said to be important, because of the possibility to cross the border in search of work. This notion further speaks to immigrants' knowledge about the common difficulties of securing jobs in the Windsor area and their long-term plans to move to the United States. For this group of immigrants, their desire to establish social networks will inevitably be influenced by such future plans.

Another group of women reported that they chose Windsor as a place to settle, because of the advantages associated with living in a small city. Ironically, the data demonstrated that one of these advantages had to do with job security. Though not common, some participants were able to secure jobs in Windsor after moving from big cities like Toronto.

Another reason reported for settling in Windsor was furthering studies. Some women chose Windsor, because they or their husbands had been accepted to pursue post-secondary education at the University of Windsor. Women who settled in Windsor, because of their husbands reported being bored, frustrated or sometimes angry at their circumstances as they could not easily develop the networks the husbands were developing through interaction with fellow students and professors. In fact, many of the women who settled in Windsor independently without any prior social networks reported the challenges and frustrations they faced in attempts to learn how things worked. Some reported having to ask strangers on the streets about things such as schools, others reported getting conflicting information from the various people they approached for information, and still, others reported the challenges of learning how to use the phone book to which a lot of people referred them.

## Community Organizations and the Settlement Process

Many women reported having had contacts with community organizations and having used them in efforts to establish themselves in Windsor. When asked what community organizations women worked with, many women framed their responses in terms of the success or failure of the organizations. A number of these women reported they contacted these community organizations, because they wanted to develop their English language skills as well as search for jobs. Some women reported the importance of the skills they developed in these community organizations and expressed appreciation for the role these organizations played in helping them understand the system, especially finding jobs.

*I met them at the Windsor Women Working with Immigrant Women uh, where I studied for a short period of time. I studied computers but just the basics. And that's where I also got a chance to meet the placement counsellor who told me how to make résumés and uh the agencies that I need to go to, I got the list from them. And they taught me how to apply for the, search at the computer for the jobs at the job banks. It's hard if you don't know anybody.... They have been so helpful I think uh without them I wouldn't be able to you know start, because if I only relied on my relatives they're also so busy they have a life of their own.*

Other women, however, felt that the organizations could do more, especially with regards to job search initiatives. One woman spoke of attending three “useless” workshops that did not deal with “the real problem” people had, namely, unemployment. Another woman said:

*Some program to help newcomers, from my experience is just to help you write a résumé, it is not actually to connect you to employers.*

Other women reported being encouraged to do volunteer work as a means of gaining Canadian experience, something they considered an exercise in futility, because many viewed it as “free labour.”

While the initial reason for contacting community organizations had been to find jobs, many women stated that a valuable side benefit was meeting people from their ethnic groups, many of whom were going through similar settlement experiences. By going to community organizations, women were able to make friends with whom they could share experiences. Interestingly, those who settled in Windsor, because of education opportunities, reported not using community organizations. Many stated they were able to use the resources within their institutions to access resources provided by community organizations.

## Summary of In-Depth Findings

The findings of the in-depth interviews provided a unique opportunity to develop a richer understanding of the complexity of being an immigrant woman. The analysis of interview data informs us of the intricate processes of the generation, distribution and consumption of social capital and the implications these processes have on the lives of immigrant women.

The points below summarize these findings and link them to social capital processes in relation to women's lives.

1. In-depth interview data highlight the importance of labour force attachment as a precursor to successful settlement. That is, immigrant women described paid employment as central to all other life areas including how they felt about themselves, household and financial management, social status and sense of health. In securing jobs, many of the women spoke of the knowledge they gained from friends and settlement organizations as helpful in securing paid employment. This finding is in tune with literature that sees the value of social capital as emerging from the ability of individuals to use or convert it into other forms of capital, mainly, economic capital (Bourdieu 1986). In this sense, women visited settlement organizations not for their intrinsic value, rather, because while in these spaces they could achieve other ends. This use of social capital is also in tune with Portes' (1998: b) articulation that it involves the "ability of actors to secure benefits by virtue of membership in social networks or other social structures."
2. In-depth interview data demonstrate how social capital can be a resource, a community asset that allows for the resolution of collective problems as discussed by Putman (1995 2000). Many women articulated the importance of membership in and belonging to religious networks as instrumental in resolving common group settlement and employment issues, especially as they relate to spirituality and emotional issues.
3. The dynamics of cultural articulation evident in the in-depth interview data are informative of the complexities of being an immigrant woman who values the culture of her country of origin, which consequently speaks to the ways in which culture as a form of capital can either facilitate or limit entry into paid employment. For instance, data speak to the tensions that exist between the traditional practices of some women and the basic requirements of paid employment as evidenced by the woman who had to quit her job because, as a personal health support worker, she was required to bath and work with men in their private homes. This job requirement created tension for this woman, because of her gender-based cultural beliefs. This finding is in tune with emerging literature that examines the complexities between the traditional and cultural beliefs of some minority groups and the basic rights of women.
4. Literature provides us with theories about the sites in which social capital is generated – and in this case, it is mainly through settlement organizations and spiritual/religious sites, such as churches and mosques. Yet, it is clear from this study that even within this literature more research is needed to further examine the impact of the intersections of gender, ethnic-based minority cultures and social interactions. It is not clear, for example, how those immigrant women whose first choice is to be homemakers create social interactions that result in healthy homes and healthy living since Canadian living emphasizes paid labour market employment.

## 8. INTEGRATION OF FINDINGS AND IMPLICATIONS FOR POLICY

Using a community dialogue approach that involved multi-methods, this study examined the creation of associational networks and the participation in them by immigrant women in four ethnic communities in Windsor. The organizational and associational networks within the immigrant community were conceptualized as the core elements of social capital. Benefits derived by women from accessing and interacting with these networks were conceptualized as outcomes or returns. More specifically, the study set out to accomplish the following interrelated objectives.

- Examine the *structure* (type, size/capacity, spatial, structural and relational) and *types* (bonding, bridging and linking) of social capital within immigrant communities in Windsor, Ontario.
- Examine how *gender* and other variables such as *race/ethnicity, age and socio-economic status* mediate access to social capital.
- Examine the *outcomes or return* from women's access and use of social capital.

Over the past 20 years in North America and the United Kingdom, there has been an increase in applied research that holds the potential to inform and direct public policy. Such applied research helps us understand how existing policy is perceived and understood, but provides options for future policy directions, barriers to successful policy implementation and conditions necessary for its success (Gray 1997). However, applied research that guides and informs policy must have scientific integrity. Lohr (2004: 12) rightly noted that “the level of confidence one might have in evidence turns on the underlying robustness of the research and analysis done to synthesize that research.” As can be seen in the detailed description of the methodology and findings provided previously, this study's methodology and analysis of data strived to achieve such robustness to ensure that the policy recommendations that emerged have credibility.

### **Integration of Policy-Relevant Significant Findings from Multi-Methods**

The policy-relevant findings from the organizational profile interviews, the cross-sectional interviews and the in-depth interviews were integrated in four main areas:

- the role of community organizations in building social capital for immigrant/refugee women;
- the importance of employment, both as the *process* and *outcome* of social capital for immigrant/refugee women;
- religion/spirituality as both a *source* and *form* of social capital for immigrant/refugee women; and
- social capital and health/well-being of immigrant/refugee women.

The possible leverage points where government can incorporate a social capital consideration into policy and program development are outlined for each area and then used to develop the policy recommendations that emerge from the study.

### **The Role of Community Organizations in Building Social Capital for New Immigrants**

Community organizations foster and build social capital for women — both bonding and bridging types of social capital. Women are connected to community organizations for English classes, job search programs and as volunteers. These programs allow women to meet other women with shared experiences. Women who are connected to these organizations enjoyed advantages over those who were not connected. However, stories from in-depth interviews revealed several challenges of women's involvement with community organizations. For example, it doesn't ensure that they will secure employment; involvement might not always be meaningful as volunteer jobs do not always build on their professional skills and experiences; barriers to sustaining participation in community involvement include child-care responsibilities and transportation. Cross-sectional survey findings revealed that women who already spoke English on arrival to Canada were not that connected to these organizations probably because they did not need to attend the English classes that they offer. This deprived them of an important source of social capital and the advantages that women who were connected enjoy. Findings from the organizational interviews revealed the extreme difficulty organizations face operating without core funding, and the challenges of trying to understand new funding criteria and not having operating costs that adequately support infrastructure.

Government can incorporate a social capital consideration into policy and program development by building and supporting the work settlement organizations are doing to create networks for immigrant/refugee women. The following are possible options:

- re-examining the funding structure for settlement organizations and providing them core funding for financial stability;
- encouraging the volunteering activities of immigrant/refugee women by addressing the difficulties that limit them such as child-care responsibilities and transportation;
- funding settlement organizations to provide programs that specifically target immigrant/refugee women that speak English, but who can still benefit from the social capital these organizations offer.

### **Employment – Process and Outcome of Social Capital for Immigrant/Refugee Women**

Findings from this study indicate that while different forms of social capital open up employment opportunities for immigrant/refugee women, this was not a unidirectional relationship as employment was both an outcome of social capital as well as the process of building and accessing social capital for immigrant women. In-depth interviews with women clearly showed that employment was an opportunity for many of them to build social capital with people with whom they normally wouldn't interact. While social capital facilitates employment, being employed also offers women opportunities to develop friendships and build networks. Women said it was difficult to feel connected without jobs. Women who

were working spoke of it as being a way to build friendships with different types of people. Unemployed women spoke of the deleterious consequences of unemployment, such as an impact on their health, for example, depression and increased stress. In-depth interviews also explained that the majority of participants were unemployed and struggling with very low incomes, because their skills and experiences acquired outside Canada are undervalued and underutilized. Overall, employment was a central issue that touched on all aspects of women's lives.

Government can incorporate a social capital consideration into policy and program development by extending the work that settlement organizations already do with immigrant women to include various models of employment support. The following are possible options: funding community organizations to provide support such as child care and transportation to immigrant/refugee women who are actively job seeking; re-examining various funding criteria that limit the eligibility of immigrant/refugee women to access different training programs. For example, computer training is mostly available for women who do not speak English and are enrolled in English classes. However, English speaking immigrant/refugee women can also benefit from such training. Job availability and job placement services offered through mainstream organizations should be made more accessible to immigrant clients by presenting and promoting them in proactive ways to various ethnic groups in the community. Settlement agencies that do not have an employment service mandate should consider including this in recognition of the centrality of this issue for immigrant/refugee women. Policy should address ways to provide financial support for immigrant/refugee women to upgrade their skills and rebuild human capital. Current efforts targeted toward the easing of barriers for foreign-trained professionals to re-enter the labour market should be vigorously supported by all levels of government. Policy should support awareness and public educational programs that promote and recognize the value of foreign-trained professionals and their important contributions to all sectors of the Canadian economy.

### **Religion/Spirituality as a Source and Form of Social Capital for Immigrant/Refugee Women**

The findings from the cross-sectional survey and in-depth interviews indicate that religion is a major factor in the formation of social networks for women. Women's participation in various religious organizations made it easier for them to deal with the many challenges associated with being a radicalized, immigrant/refugee woman in Canada. Religion/spirituality was such an important source of social capital for women that one could argue that it was another form of capital that could be termed religious capital. Religion/spirituality was associated with positive outcomes particularly around health and well-being. In-depth interviews revealed that religion/spirituality helps alleviate stress by teaching virtues like patience, endurance, etc. It also helps women secure tangible benefits like housing information. Despite these positive outcomes, cross-sectional survey findings indicate that immigrant/refugee women who are connected to religious/spiritual organizations are disadvantaged with regard to accessing health services or employment. This finding might be connected with the fact that the religious organizations that women participated in were not linked to other community organizations and thus, could not provide "bridging social capital" that could connect

women to resources that improve access to health care and employment. Religious organizations by nature foster “bonding social capital” that turns people inward toward friends and fellow members. Government can incorporate a social capital consideration into policy and program development in this area by looking for creative ways to encourage collaborations between the non-profit sector and religious organizations. For example, joint settlement programs that are collaborations between community organizations and religious organizations should be developed and supported.

### **Social Capital and Health/Well-Being of Immigrant/Refugee Women**

The relationship between the health/well-being of immigrant/refugee women and social capital is multidimensional as women’s health/well-being is inextricably linked to broader circumstances in their lives. For example, their health/well-being is connected to their work situation, which is related to their ability to build connections and networks. The organizational profile interviews indicated awareness by community organizations of the barriers that radicalized, immigrant/refugee women’s experience accessing health services in Windsor-Essex County particularly because the region is classified as an underserved health region by government. This awareness has prompted some settlement organizations to provide health screening in their centres specifically targeted to newcomer women (e.g., clinical breast exam, pap screening etc.). To address systemically some of these barriers that newcomer women experience in accessing health care, community organizations in Windsor-Essex County formed a coalition in 2002, Community Partners for Multicultural Health, whose mandate is to improve health access for newcomers. These efforts by community organizations might explain why women who were connected to them were more likely to gain access to health services than women who belong to other groups. In-depth interview findings revealed an undervaluing of women’s knowledge about their own bodies. There was an interconnection between immigration status, gender and women’s psychological well-being.

Government can incorporate a social capital consideration into policy and program development by strengthening the capacity of community organizations to play an important role in brokering access to health care for women. To this end, consideration needs to be given to the need to establish a community health centre or program that specifically focusses on the health of immigrant women in Windsor-Essex County along similar models that exist in some other urban areas with a large immigrant population, for example, the Immigrant Women’s Health Centre, Women’s Health in Women’s Hands, Access Alliance Multicultural Health Centre, all located in Toronto.

### **Policy Recommendations**

Policy research on social capital within the context of inequities, such as race, immigrant status and gender must acknowledge larger macro-level social and economic policies that strongly influence the formation of social capital within a community, for example, policies or lack of policies that ease professional immigrant women into the labour force. Ignoring these and asking what more can marginalized communities do for themselves could overload the resources of communities, causing resentment and making any developed

policy on social capital ineffective. Lynch et al. (2000: 201) pointed out the limitation of current policy-driven social capital research that is not anchored on an understanding of social inequalities: “there has been little discussion of the possibility that focusing on what materially and politically disenfranchised communities can do for themselves may be akin to victim blaming at the community level.”

In addition, policy research on social capital must acknowledge the tensions and negotiations that accompany policy recommendations on government interventions, because social capital is capital embedded in the civil society. Questions on *how* such interventions will take place become as important as *what* interventions are recommended. The policy recommendations that have been developed using the integrated findings answer the following key questions.

- How can policy facilitate the creation of forms of social capital that are beneficial to the welfare of women in general and immigrant women in particular within intersecting oppressions such as race, age and social class?
- How can policy address the determinants of inequalities that are weighted against immigrant/refugee women and which might be strongly correlated with social capital?
- How can policy encourage the generation of various forms of social capital (bonding, bridging and linking) by women?
- How can policy build on the “realities” of immigrant/refugee women’s contributions to the economy such as unpaid work and caring responsibilities by lessening barriers around these forms of participation that prevent women from building and accessing certain types of social capital?

### ***The Role of Community Organizations in Building Social Capital***

Policy should:

1. Address the lack of core funding for settlement agencies, because this limits their ability to provide high-quality programs that foster the building of social capital by immigrant/refugee women.
2. Encourage/support the volunteering activities of immigrant/refugee women and their participation in social and communal activities as these enrich networks and foster social trust. Address difficulties that limit such participation by providing honorariums to cover child care and transportation costs.
3. Enable settlement organizations to develop and provide a program using a similar format as English (LINC) classes (free program with on-site child care and honorariums for transportation) that specifically targets immigrant/refugee women that speak English but who will benefit from accessing the social capital these organizations offer.

### ***The Interconnections between Employment and Social Capital***

Policy should:

4. Provide financial support that enables immigrant/refugee women to upgrade their skills and rebuild human capital. Current efforts targeted toward the easing of barriers for foreign-trained professionals to re-enter the labour market should be vigorously supported by all levels of government.
5. Support awareness and public educational programs that promote and recognize the value of foreign-trained professionals and their important contributions to all sectors of the Canadian economy.
6. Fund community organizations to provide support to immigrant/refugee women who are actively job seeking by providing honorariums to cover costs, such as child care and transportation.
7. Require job placement services offered through mainstream organizations to be made more accessible to immigrant/refugee clients by promoting them in proactive ways to various ethnic groups in the community.
8. Encourage settlement agencies that do not have an employment service mandate to consider including an employment component to their programs in recognition of the centrality of this issue for immigrant/refugee women.

### ***Religion/Spirituality and Social Capital***

Policy should:

9. Encourage collaborations between the non-profit sector and religious organizations by funding joint settlement programs that are collaborations between community and religious organizations.

### ***Health/Well-Being and Social Capital***

Policy should:

10. Strengthen the capacity of community organizations to play an important role in brokering access to health care for immigrant/refugee women.
11. Establish a community health program that specifically focusses on the health of immigrant/refugee women in Windsor-Essex County along similar models that exist in some other urban areas.

### **Limitations of the Study**

This project used the community dialogue approach that emphasizes multiple methods and extensive community engagement. Although this approach was appropriate for understanding the relevance of social capital for the welfare of immigrant women from

ethno-cultural communities, there are some methodological limitations. Lather (1996; quoted in Denzin and Lincoln 2000: 415) in an endorsement of self-critique in research, noted: “here the text turns back on itself, putting the authority of its affirmations in doubt.” In a similar vein, we must critically examine the CDA methodology and indeed, the entire research process for where they fell short. One of the first limitations of the study is in the grouping of diverse and heterogeneous immigrant communities into four large communities for the ease of analysis. For example, the West Asia/Middle Eastern category consists of 17 countries with cultural and language differences. Despite the heterogeneity within these four large communities, there are important similarities that strongly connect the different communities within. For example, the diverse communities grouped together share important experiences relating to their North American ascribed status of racialized immigrants that undoubtedly shape their settlement experiences and their interactions and relationships with their new homeland. This nuanced sense of shared identity rather than geography was the main rationale for the selection of which diverse communities should be grouped together.

A major limitation of the cross-sectional survey section was the non-random sampling of participants. The modified respondent-driven sampling strategy employed may have been liable to recruitment and participant self-selection biases. This methodological weakness makes the study sample non-statistically representative. Therefore, the findings from the survey cannot be generalized to similar populations. In-depth interviews using the long interview strategy (McCracken 1988) illuminated the experiences of immigrant women as they develop networks and connections that help them grow new roots in their new country. Four of the twenty interviews used translators. While two of these translations were conducted by paid translators, the other two interviews were translated by family members at the request of the interviewees. It could be argued that the accuracy of the interviews that used family members are questionable. On the other hand, considering the interpretative nature of qualitative enquiry, the trust and knowledge that existed between the interviewees and their chosen translators might be seen as increasing the likelihood that the translations were anchored on a contextual understanding of the interviewees’ lives.

### **Suggestions for Future Studies**

This study set out to explore how social capital is formed (on multi-levels — community, organizational and individual); and accessed by immigrant women in Windsor-Essex County. The study also explored what benefits or outcomes are associated with the use of such social capital. The objectives of the study, though ambitious, were largely achieved. The findings extend our understanding of the application of the social capital concept to immigrant women from racialized communities. However, the study also left unanswered several interesting questions that future studies could explore. First, as this study was limited to visible minority immigrant women who were put into four large and diverse groups, future study could explore the experiences of immigrant women from homogenous communities. Second, this study conducted a comprehensive review of community organizations, many of which primarily work with immigrants. To further understand the interrelationship of gender on social capital for immigrant women, a complementary study might examine the relationship of gender on organizations’ structures, governance and work.

Third, the present study found that women who had higher English proficiency did not have the same level of social capital as women who had lower English proficiency and explained this as due to connections women build from their participation in community organizations where they are enrolled in English as a second language classes. Follow-up studies should explore whether this result could be replicated in other communities across Ontario and/or Canada. Finally, findings indicate that religious organizations provide bonding social capital for immigrant women. Future studies could examine if there are differences between immigrant women who only belong to religious organizations and women who belong to both religious organizations as well as other organizations that provide bridging social capital. It will also be interesting to examine whether there are differences based on the values of the women, their families and their religious organizations.

## **Conclusion**

This study has contributed to a better understanding of the gender dimensions of social capital within the context of immigration, race and culture. Findings from the study indicate that social capital does have relevance to the welfare of immigrant/refugee women. Their connections to friends, families, religious organizations, community organizations – connections classified as bonding, bridging and linking social capital provide many tangible and intangible benefits. While bonding social capital provided by friends and families are particularly important in helping women settle immediately after arrival in Canada (finding a place to stay, finding temporary jobs, etc.), their connections to community organizations usually for English language classes help them access health services and volunteer/employment opportunities. The better connected women were to community organizations, the more benefits they derived. The implications of the findings for informing public policy are considered and possible policy “leverage” points were identified. The study has outlined several ways that government can incorporate a social capital consideration into policy and program development to contribute to the building of social capital that is beneficial to immigrant/refugee women. This study has included policy recommendations in each of these areas.

## APPENDIX A: ORGANIZATIONS PROFILED

<b>Organization</b>	<b>Participant's Name</b>	<b>Participant's Title/Position</b>	<b>Classification</b>
Multicultural Council of Windsor/Essex County	Kathleen Thomas	Executive Director	Well established
Sandwich Community Health Centre	Dominic Boyd/ Danah Beaulieu	Social Worker/ Program Co-ordinator	Well established
South Asian Senior Citizen's Centre	Pilal Manku and Davendra Gupta	Founder/President and Secretary	Emerging
South Essex Community Council	Linda Rutgers	Assistant Executive Director	Well established
Legal Assistance of Windsor	Shelley Gilbert	Social Worker	Well established
Women's Enterprise Skills Training	Rose A. Hurst	Executive Director	Well established
South Asian Centre	Veena Varma	Executive Director	Established
Filipino Community Centre	Ana	Board of Directors – Secretary	Just established
New Canadians Centre of Excellence	Reza Shahbazi	Executive Director	Well established
Windsor Jewish Federation and Community Centre	Harvey Kessler	Executive Director	Well established
Youth Connections	Kenny Gbadebo	Executive Director	Well established
Colombian Association of Windsor and Essex County	Adelina Bechard	President	Just established
Well-Come Centre for Human Potential	Pat Taman	Executive Director	Well established
Windsor Women's Incentive Centre	Kelly Schwab	Assistant Executive Director	Well established
African Canadian Community Centre	Nancy Allen	Program Director	Emerging
Unemployed Help Centre	Pamela Pons	Executive Director	Well established
Windsor/Essex Family YMCA (New Canadians Program)	Zeljka Bogunovic	Program Co-ordinator	Well established
Essex County Chinese Canadian Association	Stephen Tsui	President	Just established
Windsor District Black Coalition	Andrea Moore	President	Well established
Windsor Women Working with Immigrant Women	Padmini Raju	Executive Director	Well established
Employment Resource Centre – Ontario Works	Sue Ellis	Executive Director	Well established
African Community Organization of Windsor	Dr. John Lyanga	President	Emerging

## APPENDIX B: GUIDE FOR ORGANIZATIONAL PROFILE INTERVIEWS

### A. Organizational Characteristics

1. Name of organization
2. Type of organization (community service, cultural, religious)
3. City
4. Membership (i.e., ethnic groups, women, seniors, youth)
5. Number of staff

### B. Origins and Development

1. How was your organization created? Who was most responsible in its creation (e.g., government mandate, community decision, suggestion of outside NGO [non-governmental organization])?
2. What kinds of activities has it been involved in?
3. In what ways has the organization changed its structures and purpose? What is the main purpose of your organization today?
4. As the organization developed, what sort of help has it received from outside? Has it received advice and/or funding or other support from the government? What about from non-government sources? How did you get this support? Who initiated it? How was the support given? What benefits and limitations has the organization derived from this support?

### C. Membership of Service Users (Clients)

1. Can you tell us about the people involved in your organization? How do they become involved? Are all people in the community involved? If not, why are some members of the community not involved?
2. Why do people join or are willing to serve (as officers/leaders/board members) in the organization? Is it hard to convince people to continue being active in the organization? What kinds of requests/demands do they make on the leadership and organization?
3. Are those who are active members in this organization also members of other organizations in the community/region? Do people tend to be members of just one organization or join many simultaneously? Can you explain why?

### D. Organizational Capacity

1. How would you characterize the quality of *leadership* of this organization, in terms of ...
  - ...stability?
  - ...number of board members, directors/availability?
  - ...diversity/heterogeneity of leadership?
  - ...quality and skills of leaders?
  - ...relationship of leaders to staff and to the community?
2. How would you characterize the quality of *participation* of this organization, terms of ...

- ...attendance at meetings, both internal to the organization and externally with other organizations?
- ...participation in decision making within the organization?
- ...dissemination of relevant information prior to the decision?
- ...informal opportunities to discuss the decision?
- ...consultation processes with base organizations or with the community?
- ...broad debate, including opposition positions and honesty?
- ...dissemination of the results of the decision-making process?
- ...whether there are groups within the community that feel excluded from the organization? What groups are they?
- ...the level of participation of more prosperous families (elites) in the organization?

**E. Inter-Organizational Linkages**

1. How would you characterize your organization's relationship with other community organizations? When do you feel the need to establish collaborations/links with them?
2. Do you have links with organizations outside the community? With which ones? What is the nature of those links?
3. Do you feel sufficiently informed about other organizations' programs and activities? What are your sources of information?
4. Have you attempted to organize or work with other organizations to achieve a mutually beneficial goal? Is this a common strategy among organizations in this community?

**F. Linkages with Government**

1. Could you describe your relationship with the government? Have you had experience in trying to get government assistance? What was your experience? Which level of government do you find most co-operative (municipal, provincial, federal)? Has the government made particular requests on your organization?
2. Is your organization linked to any government program? Which government program(s) is your organization involved with? Why those particular programs? What sort of role does your organization play in the program? Are there certain characteristics of these programs which make it easier for your organization to work with?
3. Do you feel sufficiently informed about government programs and activities? What are your sources of information?
4. Have you attempted to give inputs to the government? What were the circumstances? What have been the results? What kinds of challenges did you have to deal with?
5. Has your organization been invited to participate in any of the various government development planning processes? What do you think about these planning mechanisms?

## APPENDIX C: CROSS-SECTIONAL QUESTIONNAIRE

### Social Capital and the Welfare of Immigrant Women Questionnaire

#### SOCIAL NETWORKS

1. **How long have you lived in Canada?**  
 Less than a year  1-2 years  2-3 years  3-4 years  4-5 years  5 or more years  
 Other, specify: \_\_\_\_\_
2. **Through which category did you apply for immigration?** (Fill in only one)  
 Family class (You were sponsored by your immediate family member.)  
 Skilled worker class (Your eligibility for immigration was assessed according to skills, such as your level of education, languages spoken and work experience.)  
 Economic Class  
 Refugee  
 Other, specify: \_\_\_\_\_
3. **In your opinion, how much control did you have over the decision to come to Canada?**  
 No control  
 Some control  
 A lot of control  
 Complete control  
 Refused
4. **In general, how much did you know about Canada prior to coming here?**  
 Nothing  
 Some  
 Little  
 Quite a bit
5. **Where did you get most of your information about Canada before you immigrated?** (Fill in only one)  
 Relatives  Internet  Other, specify: \_\_\_\_\_  
 Friends  Immigration offices  
 Books and magazines  Television
6. **Who helped you to make these pre-arrangements for needs, such as housing and employment?** (Fill in only one)  
 Pre-arrangements were not made  An ethnic group/organization  
 Self-arranged  A religious group/organization  
 Relatives  A mainstream group/organization  
 Friends  Other, specify: \_\_\_\_\_

**7. How many friends did you have at the time of arrival in Canada?**

Enter # of friends

--	--

**8. How did you gain from this social network during your arrival period? (Fill in all that apply.)**

- |   |   |
|---|---|
| <input type="checkbox"/> Orientation to and information about new country | <input type="checkbox"/> Assistance with registering for benefits such as OHIP, Social Insurance Number, driver's licence |
| <input type="checkbox"/> Financial support                                | <input type="checkbox"/> Housing assistance   |
| <input type="checkbox"/> Emotional support                                | <input type="checkbox"/> Other, specify: _____  |
| <input type="checkbox"/> Finding new friends and acquaintances            | <input type="checkbox"/> Not applicable   |
| <input type="checkbox"/> Friendly visits and socializing                  |   |

**9. In the first 12 months of your arrival, where did you make new friends and acquaintances?**

(Fill in all that apply.)

- Through cultural groups/organizations in my ethnic community
- Through mainstream groups/organizations (Anglophone groups/organizations)
- Through religious groups/organizations in my ethnic community
- Through neighbours
- Through English classes and other community programs
- Other, specify: \_\_\_\_\_
- Not applicable

**10. If you suddenly needed a small amount of money (equal to about one week's wages) how many people beyond your immediate household could you turn to who would be willing to provide this money?**

- No one
- One or two people
- Three or four people
- Five or more people

**11. If you suddenly had to go away for a day or two, could you count on your neighbours to take care of your children?**

- Definitely
- Probably
- Probably not
- Definitely not
- Not applicable

**12. In the past 12 months, how many people with a personal problem have turned to you for assistance?**

Enter # of people

--	--

**13. People in Canada come from many racial or cultural groups. You may belong to more than one group on the following list. Are you...**

[INTERVIEWER: Read all categories to respondents. (Fill up to six responses.)]

- |  |  |
|--|--|
| <input type="radio"/> White?   | <input type="radio"/> Latin American?  |
| <input type="radio"/> Italian?   | <input type="radio"/> Southeast Asian? (e.g., Vietnamese, Cambodian, etc.)?      |
| <input type="radio"/> Portuguese?  | <input type="radio"/> Arab?  |
| <input type="radio"/> Chinese?   | <input type="radio"/> West Asian? (e.g., Iranian, Afghan, etc.)                  |
| <input type="radio"/> Black?   | <input type="radio"/> Japanese?  |
| <input type="radio"/> East Asia?   | <input type="radio"/> Korean?  |
| <input type="radio"/> South Asian? (e.g., East Indian, Sri Lankan, etc.) | <input type="radio"/> Aboriginal (that is North American Indian, Métis or Inuit) |
| <input type="radio"/> African?   | <input type="radio"/> Or another group? Specify: _____                           |
| <input type="radio"/> Caribbean?   | <input type="radio"/> Refused  |
| <input type="radio"/> Filipino?  | <input type="radio"/> Don't know   |

**14. Now, I would like to ask you about the ways your ethnicity or culture may be important in your social life. As far as you know, how many of your friends have your ethnic group's ancestry? Is it...**

- |   |  |
|---|--|
| <input type="radio"/> All of them?        | <input type="radio"/> Don't have any friends in Canada (at all)? |
| <input type="radio"/> Most of them?       | <input type="radio"/> Refused                                    |
| <input type="radio"/> About half of them? | <input type="radio"/> Don't know                                 |
| <input type="radio"/> A few of them?      |  |

**15. Using a scale of 1 to 5 where 1 is not important at all and 5 is very important, how important is it for you to carry on your ethnic group's customs and traditions, such as holidays and celebrations, food, clothing or art?** [INTERVIEWER: The respondent may say that this is important to them even if they are not currently carrying on any customs or traditions.]

- |  |                                  |                         |                         |  |
|--|----------------------------------|-------------------------|-------------------------|--|
| <input type="radio"/> 1 – Not important at all | <input type="radio"/> 2          | <input type="radio"/> 3 | <input type="radio"/> 4 | <input type="radio"/> 5 – Very important |
| <input type="radio"/> Refused                  | <input type="radio"/> Don't know |                         |                         |  |

**16. How useful do you find your ethnic media (such as newspaper, radio, television, magazines, web sites...) in assisting with settlement needs, such as housing, employment, English language programs, information and orientation?**

- |                                   |  |                                       |   |
|-----------------------------------|--|---------------------------------------|---|
| <input type="radio"/> Very useful | <input type="radio"/> Sometimes useful | <input type="radio"/> Slightly useful | <input type="radio"/> Not useful at all |
|-----------------------------------|--|---------------------------------------|---|

**17. Compared to your ethnic media, how useful do you find mainstream media sources in assisting with settlement needs, such as housing, employment, English language programs, information and orientation?**

- |                                   |  |                                       |   |
|-----------------------------------|--|---------------------------------------|---|
| <input type="radio"/> Very useful | <input type="radio"/> Sometimes useful | <input type="radio"/> Slightly useful | <input type="radio"/> Not useful at all |
|-----------------------------------|--|---------------------------------------|---|

### CIVIC PARTICIPATION

**18. Of all the groups to which you or members of your household belong, which two are the most important to your household?** [INTERVIEWER: write down names of groups]

GROUP 1 \_\_\_\_\_

GROUP 2 \_\_\_\_\_

- Do not belong to a group

**19. What kinds of groups or organizations are they?** [INTERVIEWER: If the response looks like it can be coded to more than one category, choose the one that best describes the activity]. (Fill in only one per group.)

	GROUP 1	GROUP 2
Sports club or team	<input type="radio"/>	<input type="radio"/>
Religiously affiliated group (e.g., church, temple, synagogue, mosque, religious study group, church choir)	<input type="radio"/>	<input type="radio"/>
Community organization (e.g., YMCA/ YWCA, community centre)	<input type="radio"/>	<input type="radio"/>
Service club (e.g., Kiwanis, Rotary, hospital auxiliary)	<input type="radio"/>	<input type="radio"/>
Charitable organization (e.g., cancer society)	<input type="radio"/>	<input type="radio"/>
Cultural group (e.g., dance troupe, choir, art or drama club)	<input type="radio"/>	<input type="radio"/>
Hobby club (e.g., garden club, book club)	<input type="radio"/>	<input type="radio"/>
Historical or heritage society	<input type="radio"/>	<input type="radio"/>
Political or citizens' group	<input type="radio"/>	<input type="radio"/>
Youth organization (e.g., Scouts, Guides, Boys and Girls Club)	<input type="radio"/>	<input type="radio"/>
Children's school group (e.g., parent/teacher association, school volunteer)	<input type="radio"/>	<input type="radio"/>
Job related association	<input type="radio"/>	<input type="radio"/>
Ethnic or immigrant association	<input type="radio"/>	<input type="radio"/>
Other, specify	<input type="radio"/>	<input type="radio"/>
Refused	<input type="radio"/>	<input type="radio"/>
Don't know	<input type="radio"/>	<input type="radio"/>

**20. In the past 12 months, how often did you take part in the activities of the main organization you belong to? Was it...**

- At least once a week?                       Refused  
 At least once a month?                       Don't know  
 At least three times a year?  
 Once or twice a year?  
 Not at all?

**21. At any time in the past 12 months, did you volunteer your time to help with the activities of your main organization?**

[INTERVIEWER: Include all unpaid, voluntary work done on behalf of, or for, this group or organization, such as fund raising; campaigning; board, committee or administrative work; coaching or educating; providing care, assistance or support; driving or delivery services; building repair or construction; etc. (Do not include financial assistance.)

- No                       Yes                       Refused                       Don't know

**22. How many times in the past 12 months did anyone in your household participate in this group's activities, e.g., by attending meetings or doing group work?**

GROUP 1                        GROUP 2   Enter # of times

**23. How does one become a member of this group?** (Fill in only one per group.)

	GROUP 1	GROUP 2
Born into the group	<input type="radio"/>	<input type="radio"/>
Required to join	<input type="radio"/>	<input type="radio"/>
Invited	<input type="radio"/>	<input type="radio"/>
Volunteer choice	<input type="radio"/>	<input type="radio"/>
Other, specify: _____	<input type="radio"/>	<input type="radio"/>

**24. Thinking about the members of this group, are most of them of the same** (Fill in all that apply.)

	GROUP 1	GROUP 2
a. Neighbourhood	<input type="radio"/>	<input type="radio"/>
b. Family or kin group	<input type="radio"/>	<input type="radio"/>
c. Religion	<input type="radio"/>	<input type="radio"/>
-----	-----	-----
d. Gender	<input type="radio"/>	<input type="radio"/>
e. Age	<input type="radio"/>	<input type="radio"/>
f. Ethnic or linguistic group/race/caste/tribe	<input type="radio"/>	<input type="radio"/>
-----	-----	-----
g. Occupation	<input type="radio"/>	<input type="radio"/>
h. Mixed occupations	<input type="radio"/>	<input type="radio"/>
i. Educational background or level	<input type="radio"/>	<input type="radio"/>
-----	-----	-----
j. Mixed educational background or levels	<input type="radio"/>	<input type="radio"/>
k. Mostly same income level	<input type="radio"/>	<input type="radio"/>
L. Mixed income levels (rich/poor)	<input type="radio"/>	<input type="radio"/>

**25. What is the main benefit from joining this group?** (Fill in all that apply.)

	GROUP 1	GROUP 2
a. Improves my household's current livelihood or access to services	<input type="radio"/>	<input type="radio"/>
b. Important in times of emergency in future	<input type="radio"/>	<input type="radio"/>
c. Benefits the community	<input type="radio"/>	<input type="radio"/>
d. Enjoyment/recreation	<input type="radio"/>	<input type="radio"/>
e. Social status, self-esteem	<input type="radio"/>	<input type="radio"/>
f. Other, specify: _____	<input type="radio"/>	<input type="radio"/>

**26. Compared to when you first arrived in Canada, has your participation in these groups/organizations changed?** (Fill in only one per group.)

	GROUP 1	GROUP 2
Not changed	<input type="radio"/>	<input type="radio"/>
Decreased	<input type="radio"/>	<input type="radio"/>
Increased	<input type="radio"/>	<input type="radio"/>
Fluctuated	<input type="radio"/>	<input type="radio"/>
Not applicable	<input type="radio"/>	<input type="radio"/>

**27. Does the group help your household get access to any of the following services?** (Fill in all that apply.)

	GROUP 1	GROUP 2
a. Education or training	<input type="radio"/>	<input type="radio"/>
b. Health services	<input type="radio"/>	<input type="radio"/>
c. Social assistance and community service	<input type="radio"/>	<input type="radio"/>
d. Cultural activities	<input type="radio"/>	<input type="radio"/>
e. Job placement	<input type="radio"/>	<input type="radio"/>
f. Legal awareness and human rights	<input type="radio"/>	<input type="radio"/>
g. Other, specify: _____	<input type="radio"/>	<input type="radio"/>

**28. Does this group work or interact with other groups with similar goals outside the city/neighbourhood?** (Fill in only one per group.)

	GROUP 1	GROUP 2
No	<input type="radio"/>	<input type="radio"/>
Yes, occasionally	<input type="radio"/>	<input type="radio"/>
Yes, frequently	<input type="radio"/>	<input type="radio"/>

**29. Does this group work or interact with other groups with similar goals in the city/neighbourhood?** (Fill in only one per group.)

	GROUP 1	GROUP 2
No	<input type="radio"/>	<input type="radio"/>
Yes, occasionally	<input type="radio"/>	<input type="radio"/>
Yes, frequently	<input type="radio"/>	<input type="radio"/>

**30. What is the most important source of funding of this group?** (Fill in only one per group.)

	GROUP 1	GROUP 2
From members' dues	<input type="radio"/>	<input type="radio"/>
Other sources within community	<input type="radio"/>	<input type="radio"/>
Sources outside the community	<input type="radio"/>	<input type="radio"/>

## EMPOWERMENT AND WELL-BEING

**31. How much control do you feel you have in making day-to-day decisions that affect your everyday life in Canada?**

- No control
- Control over very few decisions
- Control over some decisions
- Control over most decisions
- Control over all decisions

**32. In general, how happy do you consider yourself to be?**

- Very happy
- Somewhat happy
- Neither happy nor unhappy
- Somewhat unhappy
- Very unhappy

**33. How would you describe your overall state of health these days?**

- Excellent
- Good
- Fair
- Poor

**34. Do you consider Canada your home?**

- Completely
- Somewhat
- Slightly
- Not at all

**35. For many, participation with various groups/organizations sometimes alleviates stress and difficulty with the settlement transition. How true is this for you?**

- Completely true  
 Somewhat true  
 Slightly true  
 Not true  
 Other, specify: \_\_\_\_\_  
 Refused  
 Not applicable

**36. Will you stay in Canada or do you have plans to return to your home country?**

- Will stay here forever  
 Will leave Canada for my home country  
 I am undecided  
 Other, specify \_\_\_\_\_

**37. For some people, religion may be an important part of their ethnicity or culture, while for others it is not. What is your religion, if any? (Fill in only one.)**

- No religion (including Agnostic, Atheist)  
 Roman Catholic  
 Ukrainian Catholic  
 United Church  
 Anglican (Church of England, Episcopalian)  
 Baptist  
 Lutheran  
 Pentecostal  
 Presbyterian  
 Mennonite  
 Jehovah's Witness  
 Greek Orthodox  
 Jewish  
 Islam (Muslim)  
 Buddhist  
 Hindu  
 Sikh  
 Other, specify \_\_\_\_\_  
 Refused  
 Don't know

**38. Using a scale of 1 to 5, where 1 is not important at all and 5 is very important, how important is your religion to you? Again, 1 is not important at all and 5 is very important.**

- 1 – Not important at all  
 2  
 3  
 4  
 5 – Very important  
 Refused  
 Don't know

## **SOCIO-ECONOMIC ACTIVITIES**

**The next few questions ask about your education and work activities.**

**39. What is the highest level of education that you have attained? (Fill in only one.)**

- Earned doctorate (Ph.D., D.Sc., D.Ed.)  
 Master's degree (M.A., M.Sc., M.Ed.)  
 Degree in medicine, dentistry, veterinary medicine or optometry (M.D., D.D.S., D.M.D., D.V.M., O.D.)  
 Bachelor's or undergraduate university degree or teacher's college (B.A., B.Sc., L.L.B., B.Ed.)  
 Diploma or certificate from community college, CEGEP or nursing school  
 Diploma or certificate from trade, technical or vocational school or business college  
 Some university  
 Some community college, CEGEP or nursing school  
 Some trade, technical or vocational school or business college  
 High school diploma  
 Some high school  
 Elementary school  
 No schooling

- Other, specify: \_\_\_\_\_  
 Refused  
 Don't know

**40. In the past 12 months, was your main activity working at a job or business, looking for paid work, going to school, caring for children, household work, retired or something else?**

[INTERVIEWER: if sickness or short-term illness is reported, ask for usual major activity] (Fill in only one.)

- Working at a job or business (self-employed)  
 Looking for paid work  
 Going to school  
 Caring for own children (unpaid)  
 Caring for other family members (unpaid)  
 Household work  
 Retired  
 Maternity/paternity leave  
 Long-term illness  
 Other, specify \_\_\_\_\_  
 Refused  
 Don't know

**41. Were you mainly...**

[INTERVIEWER: A "paid worker" is defined as a person who is paid a specified salary or wage by an employer. A person who is "self-employed" earns an income directly from their own business, trade or profession, rather than being paid a specified salary or wage by an employer. An "unpaid family worker" is someone who works in a family business and who does not receive any pay for her/his work.]

- A paid worker?  Refused  
 Self-employed  Don't know  
 An unpaid family worker?  Not applicable

**42. For how many weeks during the past 12 months were you employed?**

[INTERVIEWER: Include weeks of full-time and/or part-time employment as well as vacation, illness, strikes, lockouts and maternity/paternity leave]

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(enter # of weeks)

- Refused (777)  
 Don't know (888)  
 Not applicable (999)

**43. In the past 12 months, how many hours a week did you usually work at all jobs?**

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(enter # of weeks)

- Refused (777)  
 Don't know (888)  
 Not applicable (999)

**44. What was your main source of personal income in the past 12 months?**

[INTERVIEWER: The respondent should report only the source of income from which they personally received the highest amount of income in the past 12 months. If the respondent's only source of income is their spouse/common-law partner or another family member, record this as "No income".]

- No income
- Employment or self-employment (wages, salaries, commissions and tips)
- Employment insurance
- Worker's compensation
- Benefits from Canada or Quebec Pension Plan
- Retirement pensions, superannuation and annuities
- Basic Old Age Security
- Guaranteed Income Supplement or Spouse's Allowance
- Child Tax Benefit
- Provincial or municipal social assistance or welfare
- Child support/alimony
- Other income (e.g., rental income, scholarships, other government income, dividends and interest on bonds, deposits and savings, stocks, mutual funds, etc.)
- Refused
- Don't know

**45. What is your best estimate of your total personal income, before taxes and deductions, from all sources in the past 12 months?**

[INTERVIEWER: Include only the respondent's own personal income. Do not include the income of the spouse/common-law partner or other family members. Include wages/salary, tips, commissions and bonuses. Self-employment income should be reported after expenses (e.g., office expenses and supplies) but before taxes and other deductions (e.g., Canada or Quebec Pension Plan).

\$ 

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Enter 000000 for no income or loss

Enter 777777 for refused

Enter 888888 for don't know

Enter 999999 for N/A

**46. What was the nature of your first job in Canada?**

- Full time
- Part time
- Refused
- No applicable
- Don't know

**47. Who helped you get your first job in Canada?**

- Myself
- Relatives
- Friends
- Religious group/organization
- Mainstream group/ organization
- Employment agency
- Other, specify \_\_\_\_\_
- Not applicable

**48. How would you rate your overall satisfaction with your first job in Canada?**

- Very dissatisfied
- Dissatisfied
- Satisfied
- Very satisfied

**49. How many times have you switched jobs since your first job in Canada?**

- Zero
- 1-3 times
- 4-6 times
- 7-9 times
- 10 times or more
- Other, specify: \_\_\_\_\_



**60. What language/s do you speak at home?** (Fill in all that apply.)

- English       Chinese       Arabic       Other, specify \_\_\_\_\_  
 French       Hindi       African  
 Filipino       Urdu       Portuguese  
 Italian       Bengali       Aboriginal

**61. Do you have any children?**

- No       Yes       Other, specify: \_\_\_\_\_       Refused

**62. How many children do you have?**

Enter # of children

--	--

**63. Are all, some or none of your children living in Canada?** (Fill in only one.)

All children are living here in Canada

Some are living in Canada

In what country(s) are others living? \_\_\_\_\_

None are living in Canada

In what country(s) are others living? \_\_\_\_\_

**64. Other than yourself, how many people are living in your household?**

Children

--	--

Adults

--	--

Family friends

--	--

**65. Who do you live with....** (Fill in all that apply.)

Alone

With extended family

With partner (partner refers to spouse, common-law spouse, girlfriend/boyfriend)

With friends

With children

Other, specify \_\_\_\_\_

**66. Based on a scale of 1 to 5, how would you describe your current situation of living in terms of space?**

Not enough room

2

3

4

Very spacious

**67. What is your main method of transportation?** (Fill in only one.)

Car

Walk

Taxi/cab

Train (via rail, GO)

Local public transit (subway, bus)

Rides from friends/acquaintances

## APPENDIX D: INTERVIEW GUIDE FOR IN-DEPTH INTERVIEWS

### A. Ice Breaking Questions

**Interviewers:** These questions can be asked in any order and can be modified according to how the conversation unfolds. Alternatively, you can just start with B.

1. How long have you lived in Canada?
2. Did you live in any other Canadian cities before coming to Windsor? If yes, which one(s)?
3. What made you decide to come to Windsor?
4. In general, how has living in Windsor been for you?

### B. Initial Contacts in the Community and Creating Friendships

1. When you first arrived in Windsor where did you live and with whom (*how many people were living in that household*)?  
**Interviewers:** probing examples: was it with friends, family/relatives, shelter, etc.
2. How did you find your home (*what did you think about it, how did you feel about it*)?
2. Do you have any children? How did you find school for your children (*was it easy or hard to find a school, or finding transportation to get there*)?
3. How did you learn to do things in the community such as shopping, taking the bus, etc?
4. Who were the people who were important in helping you settle in Windsor? What kinds of relationships did you have with them?

### C. Post Settlement Relations and Community Social Capital

1. Can you tell me about the friendships (*relationships, ties*) you have developed with your neighbors and/or other members of the community?
2. Can you tell me the things you do in the community. (*Do you volunteer? What's your role?*) Are there things that you take part in that you are very involved in planning and decision making? (*Why do you do these things in the community?*)
3. Do you rely on informal organizations to work for the betterment of yourself and your family? Tell me in details what these things are.

### D. Economy and Social Status

**Interviewers:** For those with jobs, ask both factual and normative (value) questions. If the interviewee does not have a job, focus on the normative questions marked with an asterisk (\*). Question 5 is very sensitive, therefore be very careful about probing.

1. How did you find your present job? (*Will say if they don't have one.*)
2. What kind of job did you perform in your home country?
3. What do you think about women working outside the home?\*
4. Are there certain kinds of work that you consider better for women?\*
5. How do you balance working outside the home and taking care of your family?

6. Have you ever been put in a situation where you had to borrow money to buy food for your family? (*Have you ever been in this situation in your home country? If so what did you do?*)
7. Have there been situations where you were financially stressed (*didn't have enough money or just had enough*) and had to seek outside help?
  - a. When you had to seek help, exactly what did you do? (*Why did you do this, why didn't choose another way?*)
  - b. How would you describe the feelings that you went through because of this experience?

### **E. Cultural Capital**

1. What are some things from your cultural background that have helped you navigate Canadian life (*helped you adjust to life in Canada*)?
2. Please tell me some of the new things you have learnt that you consider that are part of Canadian culture?
3. Can you tell me how you think your culture is appreciated within the Canadian society? (*What makes them Canadian?*)
4. Can you tell me in detail some of the things you used to do at home that you have now changed because of where you are at? (*Why did you change them?*)
5. Can you describe to me your thoughts and feelings about moving to Canada and trying to become part of this country? (*Why do you feel this way?*)

### **F. Social Capital, Health and Well-Being**

1. How is your health?
2. How do you define health? (*What do you think this is?*) What is your experience around health? Has it gotten better or worse since you came to Canada?
3. What are some things that make it harder for you to stay well?
4. What are some things that make it easier for you to stay well?
5. Are there people, organizations that you work with on your health and well-being?
6. Are there other kinds of connections (*what else do you need to stay well*) that you need for your health?
7. *What are your experiences with stress, have you ever experienced stress? (When?) (What do you think causes stress in your life?)*
8. How is your stress level since migrating to Canada?
9. How do you deal with stress?

#### ***Interviewers:***

All of the above questions require some degree of probing. Encourage the interviewee to provide details. Probe for concrete examples; for example, what makes you think that? What do you mean?

Examples:

- Can you be specific? Can you give me an example?
- What are you thinking about? What's on your mind?
- Why? What for? When? How many?

**G. Final Question**

1. Are there any other thoughts that you would like to share with me?

## INTERVIEW DATA SHEET

**Interviewers:** Fill out the following DATA SHEET for each individual interview.

1. Name of interviewer \_\_\_\_\_
2. Date of interview \_\_\_\_\_
3. Place of interview (e.g., interviewee's home; workplace, etc.) \_\_\_\_\_
4. Explain the criteria for choosing this person to interview \_\_\_\_\_
5. First name or initials \_\_\_\_\_
6. Gender: Male or female
7. Age \_\_\_\_\_
8. Ethnicity \_\_\_\_\_
9. Marital status: Unmarried, married (how many years married \_\_\_\_\_), divorced, widowed (and how many years living as a widow), living in an unregistered marriage (circle one)/what years? \_\_\_\_\_
10. Number of biological children \_\_\_\_\_
11. Number of people living in household \_\_\_\_\_
12. Number of children under 18 years living in household \_\_\_\_\_
13. Is the household headed by a female or male? \_\_\_\_\_
14. Level of education of interviewee \_\_\_\_\_
15. Pre and post-transition occupation of interviewee \_\_\_\_\_
16. Employment status (official and unofficial) of interviewee
17. Approximate socio-economic class of household (based on interviewer's observations of house and possessions) \_\_\_\_\_
18. Household resources (house, car, land, other) \_\_\_\_\_
19. Detailed description (several paragraphs) on the condition of the interviewee's house/apartment and household possessions as compared to others in the community.

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## **ENDNOTE**

<sup>1</sup> Since it was not of interest in this analysis to differentiate between primary and secondary groups, both bonding and bridging social capital identifiers represented whether respondents reported these forms of social capital in either of their primary or secondary groups.

**Projects Funded through Status of Women Canada's Policy Research Fund  
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\* Some of these papers are still in progress and not all titles are finalized.