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How to Ease Immigrants Into the Mainstream

Nonprofits—and for-profits—are finding innovative ways to bring foreign-born workers in from the economic fringes.

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It's demographic destiny: Barely three decades hence, experts say, the nation's non-Hispanic whites will become a minority. Yes, the complexion of America is changing, which has turned immigration into an emotional political issue but has also brought out welcome mats.

It started with an argument in a language Mihailo Temali didn't understand. The founder and CEO of the Neighborhood Development Center, a nonprofit organization based in St. Paul, Minn., was attending one of his group's business training seminars in 1999 in a neighborhood of Minneapolis home to many East African immigrants. Some of the immigrants—perhaps speaking Somali or Arabic, Temali still isn't sure—were hotly discussing ... what? He asked and was told they were debating whether it was permissible under Islam's sharia law, which outlaws the payment of interest, for a small business to receive a loan.

To get around the doctrinal obstacle, the Neighborhood Development Center created a sharia-compliant loan program for local small-business owners, adapting a vehicle of Islamic financing called *Murabaha*. The nonprofit group buys the asset itself—say, a new barber-shop chair—and then receives payments from the business owner in installments, combining the cost of the item with a profit margin (all disclosed to the buyer) that is equivalent to the amount that would have been earned in interest. Most recently, the program enabled a Somali truck driver to purchase a rig of his own.

When immigrants come to the United States, cultural barriers may keep them from realizing their potential. Tara Wolfson, the employment and training program manager at Global Talent Idaho, has been "awestruck" at foreigners with plenty of education and experience who wound up mopping floors. So her nonprofit organization, which started taking on clients early this year, teaches immigrants who hold sought-after degrees, such as in engineering or information technology, the basics of hunting for a job.

How to approach an interview, for instance. In many countries, making eye contact is considered rude and it's thought improper to toot your own horn. "Well," she explains, "in an American interview, people want to know what you did for your company, what were your achievements, not always what the team achieved." So far, her organization has found jobs for 16 clients, and it hasn't aroused any opposition in the politically conservative state. Timing has helped. "There is really a demand for high-skilled, very specific-skilled workers," she says. "Two years ago, that wasn't the case."

Miami Dolphins throw long on citizenship:

Roughly half of Miami-Dade County's residents are immigrants, mainly from Latin America, reflected in the workforce at Sun Life Stadium, where the Miami Dolphins play. Starting last year, the pro football franchise has included a citizenship seminar as part of its orientation for the stadium's 3,000 workers, counting the 1,000 employed by the team. More than 400 employees attended one of the seminars—offered in Spanish and Haitian Creole as well as English—and more than 75 have started the process of becoming citizens.

The program is the handiwork of the Washington-based National Immigration Forum, a nonprofit group that promotes citizenship in the workplace. Jennie Murray, the organization's director of integration programs, hopes the Dolphins will continue—and expand—their participation in coming years. "It would be really cool if they had a naturalization ceremony at the stadium," she says.

"Sweatshop-free," powered by immigrants:

Few clothing companies can still boast the *Made in the USA* label, which American Apparel has made central to its brand of provocative fashion. But there's a secret to the company's self-described "sweatshop-free" success: immigrant workers. What the company bills as North America's largest garment factory, in Los Angeles, is operated mostly by employees born outside the United States.

Known for paying significantly higher wages than its competitors, American Apparel is offering citizenship seminars this month in multiple locations, variously in English, Spanish, Chinese, Vietnamese, and Farsi. (The clothing manufacturer, like the Dolphins, has been working with the National Immigration Forum.) "The majority of our workforce is an immigrant workforce, whether they have legalized status or work permits, green cards, whatever the case might be," says Marty Bailey, the company's chief manufacturing officer. American Apparel wants these workers to become citizens in their new land, he adds. "If being successful means, 'I don't have to worry about renewing my documents,' that's a big deal."

Wooring Pittsburgh's foreign students:

Ever since the steel industry collapsed in the 1980s, Pittsburgh's economy has been clawing its way back, relying on growth in banking and health care and a foothold in robotics. But year after year, the city loses some of its most talented residents—foreign students at the metropolitan area's 30 or so colleges and universities. They could serve as the city's next generation of highly skilled workers and entrepreneurs, according to Thomas Buell Jr., the director of development and marketing at GlobalPittsburgh, a nonprofit organization working to make the city more alluring to these students.

The students targeted may be high-tech, but the group's methods of outreach—monthly happy hours and potluck dinners—are decidedly old-fashioned. At least 100 people, speaking dozens of languages, typically turn out. The gatherings are meant to help international students put down roots and can also connect them to potential employers. "When people come to Pittsburgh to study, they don't often think of it as a place where they're going to end up," Buell says. But a chance to clink glasses—"sometimes that's the missing link."

How Nashville *really* works:

A success story in Nashville usually means a sunny young singer crooning her or his way to stardom. Think, instead, of Mohamed-Shukri Hassan, a 28-year-old businessman who fled war-torn Somalia at age 3. He has enrolled in MyCity Academy, a venture by the municipal government's New Americans Advisory Council to teach leaders of immigrant communities how the local government works—and to connect them with city officials. Hassan serves as an emissary, in effect, between the city and local Somalis. If clients ask for help with a rental property, instead of suggesting they hire a lawyer, Hassan explains, "now I know an exact phone number to call."

BB&T versus deportation:

It isn't popular in the Southeast to show support for deportation relief, but BB&T Bank is doing just that. Since 2012, the North Carolina-based financial institution, with nearly 2,000 branches, has held a series of public forums explaining President Obama's Deferred Action for Childhood Arrivals program, which has allowed 664,000 young undocumented immigrants to apply for work permits and to live in the U.S. without fear of deportation. "This has been a way for us to reduce the intimidation level ... between the banking industry and these communities," says Luis Lobo, an executive vice president and manager for multicultural markets.

Read National Journal's in-depth profile [here](#).

In Maryland, microloans for citizenship:

For some immigrants, the \$680 cost of a citizenship application will deter them from pursuing naturalization. That's where Citigroup comes in. The mega-bank has donated more than \$1 million to support the immigration programs run by a nonprofit group called CASA de Maryland, which offers microloans to poor, aspiring citizens. These loans also help immigrants establish a credit history, essential for buying a home.

The bank's beneficence has a business motive. A 2013 report by the Federal Deposit Insurance Corp. found that only 5 percent of foreign-born citizens lack bank accounts, compared to 23 percent of noncitizens. Maryland has no Citi branches, but company officials hope that higher rates of citizenship will bolster the appetite for financial services by new Americans nationwide.

Read National Journal's in-depth profile [here](#).

Exotic farming in rough & tough St. Louis:

In rural places such as Myanmar, farming is less a singular occupation than a way of life. For Mang Zam, a 38-year-old refugee now living in St. Louis, it is a part-time job that covers his mortgage and helps his family survive. His is one of 31 immigrant families enrolled in a program run by the International Institute of St. Louis, which leases two-acre-sized vacant lots of arable land where refugees can grow—and sell—crops they knew back home. Besides providing hard-pressed Asian and African refugees with extra cash, the program teaches business skills and strengthens their connection to the local economy—"really responding to the vendors' needs," says the institute's Blake Hamilton.

Read National Journal's in-depth profile [here](#).

Selling the Bangladeshi brand in Detroit: Detroit, so recently bankrupt and still in peril, gets excited about the prospect of modest successes. Banglatown is one. A commercial

strip that runs from Detroit into the suburb of Hamtramck is the heart of a surprisingly robust Bangladeshi community. Its restaurants, grocery stores, and clothing shops now cater mostly to Bangladeshis, but business owners hope to burnish the brand and attract hometown folks and even tourists. That's what Detroit's Mexican immigrants did in the 1990s, turning their ethnic enclave into "Mexicantown," a destination for food and drink. This time, the vision includes rickshaws.

Read National Journal's in-depth profile: <http://www.nationaljournal.com/next-economy/rickshaws-as-a-ride-to-detroit-s-salvation-20150708>