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**Understanding small business entrepreneurship among migrant African women in
North Queensland: A feminist study of lived experience and learning.**



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MBA, BA (Business & Economics), PGDE, DIPPM, Grad CertResMeth

A thesis submitted for the degree of Doctor of Philosophy in the College of Arts, Society and
Education James Cook University.

April 2022

DEDICATION

I dedicate this thesis to my precious extended family, with special mention of those who participated in my academic journey —my parents Norman and Jerioth (my guardian angels), my brother Patrick and my sister Catherine. Their influence and contribution to my education and experience in both farming and entrepreneurship have been a constant encouragement and empowerment. I am forever grateful to them, they are always in my mind and heart.

DECLARATION

I declare that this thesis is my own work and has not been submitted in any form for another degree or diploma at any university. To the best of my knowledge and belief, this thesis does not contain any material previously published or written by another person, except where due reference is made in the text. I acknowledge that an electronic copy of my thesis must be lodged with the University Library, subject to the General Award Rules of James Cook University, and immediately made available for research and study in accordance with the *Copyright Act 1968 (Cth)*.

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Date

JANE WAGITHI NJARAMBA

STATEMENT OF THE CONTRIBUTION OF OTHERS

Nature of Assistance	Role/contribution	Name
Intellectual support	Academic advisory	Associate Professor Hilary Whitehouse Primary Supervisor
		Dr Narayan Gopalkrishnan Secondary Supervisor
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generosity in sharing their life experiences with me. Thank you to the industry stakeholders who participated in my research. I appreciate your time and patience.

ABSTRACT

In this study, my original contribution is to explore the experiences of adult Migrant African Australian Women Entrepreneurs (MAAWEs) in regional North Queensland. The research was conducted with a group of MAAWEs who had not previously taken part in a cross-disciplinary, integrated study. The methodology is based on migration theory, entrepreneurship theory and feminist standpoint theory. Drawing on research literature on African migration to Australia, I highlight the personal experiences of female participants in the process of migration and the pursuit of entrepreneurial small businesses dependent on tourism.

The interview data reveal that a series of factors are germane to their experiences of migration and entrepreneurship. These include financial and personal motivation, opportunity, and structural enablers and disablers for small business entrepreneurship in the Cairns and Townsville regions.

The research also includes an investigation of the role of formal and informal strategies for business education and planning, relationships with industry stakeholders, and social and cultural factors, including expectations around gender roles and experiences of racism. This research builds a picture of how MAAWEs can be further informed and supported in order to make a contribution to the Queensland economy. The findings have the potential to assist with policy making and policy practice.

Keywords: African studies, migration, African Australian women, entrepreneurship, feminist standpoint theory, Tropical North Queensland.

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LIST OF ABBREVIATIONS AND ACRONYMS

ABN	Australian Business Number
ABS	Australian Bureau of Statistics
AGPS	Australian Government Public Service
AHPRA	Australian Health Practitioner Regulation Agency
AHRC	Australia Human Rights Commission
AMEP	Australian Migrant English Program
ANZ	Australia and New Zealand Bank
ANU	Australian National University
ASIC	Australian Securities and Investment Commission
ATO	Australian Taxation Office
BNI	Business Network International
CBWC	Cairns Business Women's Club
CALD	Culturally and linguistically diverse
CBO	Community based organisation
CCIQ	Chamber of Commerce and Industry Queensland
CMS	Centacare Multicultural Services
COD	Cash on delivery
CAANZ	Chartered Accountants
CRE	Commission for Racial Equality
CWGL	Center for Women's Global Leadership
DIAC	Department of Immigration and Citizenship
DIBP	Department of Immigration and Border Protection
DESE	Department of Education, Skills and Employment
DIMA	Department of Immigration and Multicultural Affairs
DIMIA	Department of Immigration, Multicultural and Indigenous Affairs
DICMSMA	Department of Immigration, Citizenship, Migrant Services and Multicultural Affairs
EC	European Commission
ESL	English as a second language
FC	Financial capital
FECCA	Federation of Ethnic Communities Council of Australia
FST	Feminist standpoint theory
FNQ	Far North Queensland
FNQACA	Far North Queensland African Community Association
GCIM	Global Commission on International Migration
GDP	Gross domestic product
GEMR	Global Education Monitoring Report
GEM	Global Entrepreneurship Monitor
GEMR	Global Education Monitoring Reports
GP	General practitioner
HC	Human capital
HREOC	Human Rights and Equal Opportunity Commission
HSS	Humanitarian settlement services
UNICRMW	International Convention on the Protection of the Rights of All Migrant Workers and Members of their Families
IDP	Internally displaced people
ILO	International Labour Organisation
IWG	International Women's Group

ICT	Information and communication technology
IT	Information technology
IOM	International Organization for Migration
JCU	James Cook University
JSCM	Joint Standing Committee on Migration
LGA	Local government area
MAAW	Migrant African Australian woman
MAAWE	Migrant African Australian women entrepreneurs
MAW	Migrant African woman
MWE	Migrant women entrepreneurs
NAATI	The National Accreditation Authority for Translators and Interpreters
NDIS	National Disability Insurance Scheme
NEAC	Newly emerging African communities
NEIS	New Enterprise Incentive Scheme
NESB	Non-English speaking background
NGO	Non-government organisation
NPC	National Population Council
NQ	North Queensland
OAU	Organisation of African Unity
OECD	Organisation for Economic Co-operation and Development
PhD	Doctor of Philosophy
PNG	Papua New Guinea
PR	Permanent resident
QLD	Queensland
RCOA	Refugee Council of Australia
RQ	Research question
RTO	Registered training organisation
RSPCA	Royal Society for the Prevention of Cruelty to Animals
S. A	South Africa
SMEs	Small and medium enterprises
SMMEs	Small, micro and medium enterprises
SGP	Settlement Grants Program
TAFE	Technical and Further Education
TIS National	Translating and Interpreting Service
TMSG	Townsville Multicultural Support Group
TIC	The Townsville Intercultural Centre Ltd.
TTNQ	Tourism Tropical North Queensland
UDHR	Universal Declaration of Human Rights
UN	United Nations
UNBRO	United Nations Border Relief Operation
UNDESA	United Nations Department of Economic and Social Affairs
UNDP	United Nations Development Programme
UNESCO	United Nations Educational, Scientific and Cultural Organization
UNHCR	United Nations High Commission for Refugees
UNRWA	United Nations Relief and Works Agency
Uni	University
U. K.	United Kingdom
U. S.	United States
VET	Vocational education and training
WEF	World Economic Forum

WHO

World Health Organization

CHAPTER 1.

INTRODUCTION

CHAPTER 1: INTRODUCTION

Introduction

Currently, there are insufficient published studies of migrant African women's entrepreneurial experiences in regional Australia. My PhD research is the first from North Queensland (NQ) as far as I can determine. Apart from my work, there are also no published studies examining the lived experience of migrant African women, in the context of entrepreneurship and learning, and none using feminist perspectives. Research into entrepreneurship is a developing area in social and educational research. The number of African migrant women in Australia continues to rise, and it is important that we understand their experiences in greater depth.

This thesis is located at the intersection of migration, entrepreneurship, and feminist standpoint theory, focusing on MAAWEs in the regions of Cairns and Townsville, whose businesses are dependent on tourism. There are five objectives in this research:

- (1) Determine MAAWEs' motivation
- (2) Identify the factors that enable them to become entrepreneurs
- (3) Explore the barriers and challenges they face
- (4) Investigate the role of formal and informal learning opportunities in overcoming these barriers, in order to facilitate the establishment and sustainability of small businesses
- (5) Reflect on how feminist standpoint theory contributes to our understanding of their lived experience.

The project employs a qualitative method in the collection and analysis of the data from in depth interviews with 65 MAAWEs and 32 other stakeholders.

This feminist study employs a constructivist ontology with an interpretivist epistemology. This is consistent with a study examining the perspectives of African Australian women; there is need to listen and understand the stories of those who experience marginalisation. My literature review, which encompasses international research, indicates that African women migrants represent one of the most disadvantaged groups in their new societies.

In addition, the limited social and historical research about them contains generalisations, misconceptions, and gender biases.

Purposive sampling was used to recruit 65 participants aged 18 years and above from the cities of Cairns and Townsville and surrounding areas (Mossman, Tablelands, and Charters Towers) who were born in an African country and migrated to Australia. They were required to hold Australian permanent residency or Australian citizenship and to have a small business or be professionals in their own private practice. Other interviews in both regions were held with 32 industry stakeholders who comprised staff from Australian government-registered training organisations, government agencies, or consultants who support migrant women.

The data collection process took place over a 12-month period between June 2017 and June 2018 (pre-COVID-19). First, qualitative data were gathered from seven focus group discussions with African Australian women ($n = 22$). My initial concepts were enriched from this interaction where we explored socially shared knowledge and beliefs about entrepreneurship experiences in Australia, and focused on the social and structural enablers, barriers, and coping strategies. This was followed by some richly informative, semi-structured interviews ($n = 43$) with MAAWEs who expanded on the key issues and concepts raised in the focus group discussions. Semi-structured interviews were also conducted with 32 industry stakeholders to discuss their role in assisting small business entrepreneurship.

My analysis of the transcribed audio files involved qualitative thematic analysis, utilising the software tools of QSR NVivo12 Plus and Microsoft Excel. The data were coded thematically using an inductive approach. I applied intersectionality as an analytical tool to capture interactions between categories such as gender, ethnicity, class, and religion. The information was then interpreted using the theoretical framework of feminist standpoint theory (FST) (Smith, 1987; Harding, 2004) which informed my search in the data for how the MAAWEs are valued and positioned.

The interviews revealed a variety of reasons for migration to Australia, including economic opportunities, humanitarian grounds, family unification, and further education.

The drive to set up businesses was motivated by both pull and push factors. The mentioned pull factors were economic opportunity, use of talent/skills/experience, need for self-employment, income, family inspiration, and to keep busy. The push factors identified

were survival, lack of a job, racial and gender discrimination, and the challenge to achieve a work-life balance. The research revealed a number of key enablers for starting a business, such as identifying a business/market opportunity, human capital (business skills and experience), financial capital, social capital (good networks), cultural capital, family, gender, and institutional factors.

I found that the MAAWEs faced significant barriers and challenges related to perceived discrimination (race, gender, and religion), human capital, financial capital, social capital, market opportunity, language barriers, culture, family, and institutional factors. To overcome these barriers and challenges, MAAWEs utilised learning strategies such as using their own experience, having their overseas educational qualifications and experience recognised in Australia, and acquiring education/skills.

The data gathered from industry stakeholders revealed strategies for assisting migrant small business entrepreneurship by training, facilitating networking, providing business support, advice and mentorship, business promotion and marketing, and settlement support. The MAAWE participants indicated that they felt empowered by education and training, government financial support, networking, business mentorship, opportunity, promotion, and marketing.

This study is a unique inquiry into women migrants learning to do business in regional Queensland. I investigate their lived experience and highlight an intersection of migration, racism, gender, culture, and entrepreneurship. The study provides empirical data on African migrant and refugee women's migration and entrepreneurship experiences in NQ and promotes discussions on immigration, migrant women entrepreneurship, and feminism. It is hoped that the results of this study will provide a setting for participants' voices to be listened to and recognised as a significant contribution to understanding their lived experience in Australia.

Based on the findings, this research builds a picture for how MAAWEs can be further supported to contribute to the Queensland economy. The results have the potential to assist with policy making and policy practice.

1.1 Background to the study

Women play a significant but often silent strategic family and society caring role, and their entrepreneurship levels in developed economies are increasing. They are creating more socioeconomic potential, in terms of greater social inclusion, revenue and employment generation. Their entrepreneurship and business ownership are less studied than that of men (Ahl, 2006) and according to Collins & Low (2010), they remain largely invisible and marginalised in the mainstream research. In the literature on immigrant or ethnic entrepreneurship, gender dimensions are often ignored in entrepreneurship literature.

Entrepreneurship is fundamental to social integration, especially for migrants displaced from their home countries due to political, economic, and environmental disruptions. Women tend to bear much of the burden of re-establishing their families in a new country. Migrant women are almost always responsible for child care and home management responsibilities that often lead to work and family conflict. Women and children remain among the most vulnerable members of society. The expectations regarding family responsibilities are underpinned by cultural norms which act as a significant barrier to venturing into their own business. Constraints associated with commitment to traditional family roles and responsibilities are pronounced among migrant women. Economic necessity, social exclusion and lack of education and skills, together with high levels of unemployment and language barriers, push an increasing number of migrants towards entrepreneurship. MAAWEs, as minorities, face barriers concerning language, racism, and prejudice, which are obstacles to achieving economic and social inclusion.

In Northern Queensland (NQ), MAAWEs represent a growing proportion of the self-employed, seeking the autonomy and return on investment that business ownership promises. African Australians are defined as Australian citizens born in Africa, or with recent ancestors from there (Hugo, 2009). Migrant African Australian women entrepreneurs are defined as African women who are Australian citizens and residents born in, or with recent ancestors from, Africa (Hugo 2009). They come to Australia as skilled migrants, refugees, asylum seekers, through family reunion, or as secondary migrants from other countries (ABS, 2016).

This study is inspired by my experience as a migrant African Australian woman. Having migrated from Africa to Australia ten years ago, I noted numerous aspiring entrepreneurs among migrant African Australian women in NQ. I developed an interest in learning more

about their entrepreneurial experiences, to determine the extent of their needs and give their entrepreneurial experiences a voice. The study examines MAAWEs' motivation and identifies the factors that enable them to become entrepreneurs; the barriers they encounter and the challenges they face. This involves discovering the role of formal and informal, peer-to-peer learning practices to overcome the barriers and facilitate the establishment and sustainability of small businesses. The MAAWEs included in the study are defined as women who: (1) were born in an African country and migrated to Australia; (2) are aged eighteen years and above; (3) hold Australian permanent residency or Australian citizenship and live in North Queensland; and (4) already have a small business or are professionals in their own private practice.

1.2 Rationale for the study

The significant increase in the female labour force throughout the world is largely the result of female migration (Organisation for Economic Co-operation and Development [OECD], 2010), driven by global tragedies, globalisation trends, and the search for refuge and opportunities (UNDESA) (2005). Female migrant entrepreneurship is becoming increasingly significant in Australia (Collins & Low, 2010). According to the UN (2010), half of all migrants are women, most of whom are in their reproductive phase of life. Entrepreneurship gives them an opportunity to be active participants and agents in the labour market, not only filling existing vacancies but also creating and strengthening their own jobs and social recognition (Kloosterman & Rath, 2003). Comparative international knowledge of the contribution of migrant entrepreneurs to the host-country economy is underdeveloped (OECD, 2010). Most migrant entrepreneurs are male, yet their business dynamics are often dependent on the unpaid and unacknowledged support of their wives and family members (Collins & Low, 2010). Women are increasingly becoming entrepreneurs in their own right, though this varies from country to country (Collins, 2003).

There is limited literature on entrepreneurship among migrant African Australian women in Australia, highlighting the need for an exploratory study. As a MAAWE, I am motivated to better understand this situation as an insider. The study serves to inform aspiring MAAWEs in regional Australia and may inform policymakers.

1.3 Rationale for the methodology

For this study, I adopted a feminist research approach (Reinharz & Davidman, 1992, 1992), using a qualitative interpretive methodology to explore African Australian women's migration and entrepreneurial experiences. As the purpose of this research was to learn from participants' experiences of migrant entrepreneurship, their interpretations of these experiences, and the meaning they attribute to them, this called for such a qualitative approach.

Creswell (2014) describes a qualitative approach as suited for exploring and understanding the meaning individuals or groups ascribe to a social problem or issue. Similarly, for Patton (2015), the purpose of qualitative research is to understand in depth the characteristics of the situation and the meaning brought to these characteristics by the participants. As Morse and Richards (2013) explain, all qualitative methods have in common the goal of generating new data and new ways of seeing existing data.

This place-based study is aimed at bringing African migrant and refugee women's lived experiences from the shadows and margins to the centre of scholarly discourse. This would record and promote their entrepreneurial experiences and contributions as agents of social change and development, so that their collective and individual development, contributions, and achievements in their new society may be better understood. The next section sets out the questions guiding the study to achieve these aims.

1.4 Research questions

In this study, I seek to answer the following research questions:

Questions asked of MAAWEs in the interviews focused around:

- Why are MAAWEs motivated to start their own small businesses in the Cairns and Townsville regions?
- What are the factors that enable MAAWEs in the Cairns and Townsville regions to start and sustain their businesses?
- What are the barriers and challenges experienced by MAAWEs in the establishment and operation of their businesses?
- Which formal and informal learning strategies can be accessed to overcome the challenges?

- What role does the local North Queensland business industry play in assisting small business entrepreneurs?

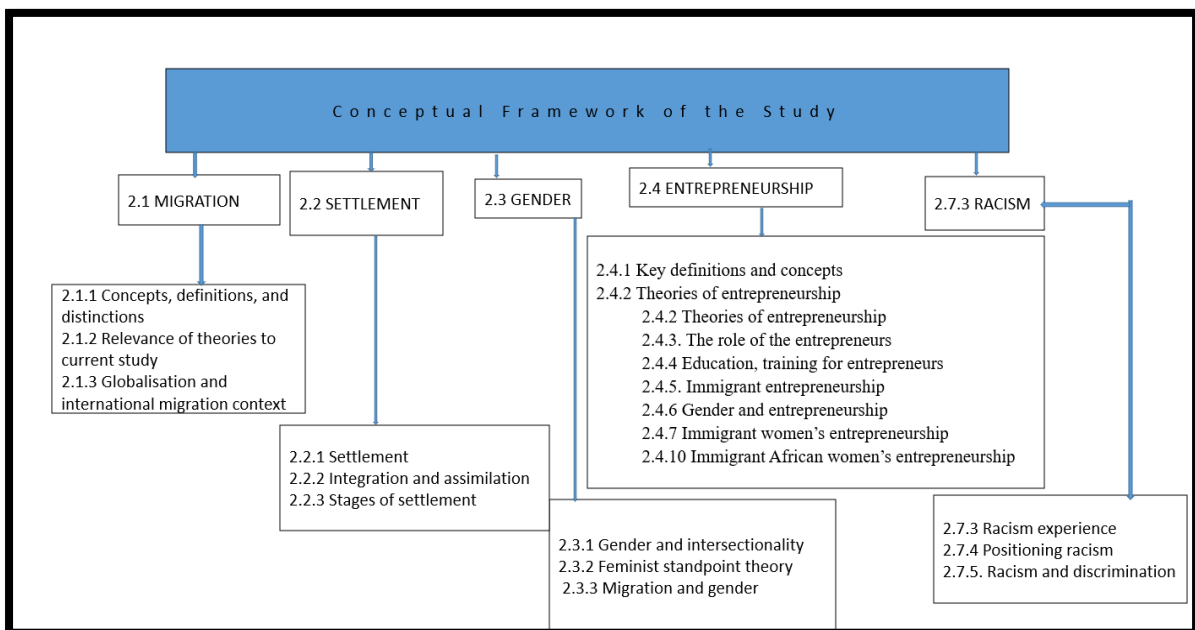
Questions asked of industry stakeholders in the interviews:

- What role do you play in assisting small business entrepreneurship for MAAWES?
- From your point of view as a stakeholder, what barriers and challenges are faced by the MAAWES?

1.5 The conceptual framework of the study

This study focuses on African Australian women's entrepreneurship in the context of their migration to Australia. Therefore, the foundational basis for the research setting covers concepts of migration, including globalisation, international migration, and migrant/refugee settlement; gender; and entrepreneurship. Figure 1.1 below presents a summary of the work covered in the conceptual framework presented in Chapter 2.

Figure 1.1: Conceptual framework of the study.



Source: The author

This is an integrated cross-disciplinary study underpinned by three theories, namely, the theory of migration, the theory of entrepreneurship, and feminist standpoint theory. Table

1.1 below presents the theories covered in the conceptual framework chapter most applicable to the research context.

Table 1.1: Theories underpinning/guiding this study

The theories of migration (see Chapter 2)	Theories of entrepreneurship (see Chapter 2)	The theories of feminism (see Chapters 2 and 3)
Ravenstein's law of migration (Ravenstein, 1885, 1889)	Economic entrepreneurship theory (Ricardo, 1817; Smith, 1776). Including: Classical theory (Say, 1803); Neoclassical theory (Murphy et al., 2006); Austrian market process (AMP) model (Schumpeter, 1934)	Feminist standpoint theory (Brooks, 2007; Collins, 1990; Harding, 1987, 1991; Hartsock, 1983, 2004; Hooks, 1989; Smith, 1987)
Push-pull theory (Lee, 1966)	Psychological entrepreneurship theory (Landstrom, 1999) Including: Personality traits theory (Coon, 2004); Internal locus of control, (Furnham, 1991); Need for achievement theory (McClelland, 1961); Uncertainty tolerance (Mohar et al., 2007)	Social constructivism (Crotty, 1998; Denzin & Lincoln, 2013; Creswell & Poth, 2018)
Gravity model theory (Stewart, 1947; Zipf, 1946)	Sociological entrepreneurship theory (Reynolds, 1991)	Intersectionality theory (Crenshaw, 1989, 1991)
The neoclassical economic theory (Harris & Todaro, 1970; Sjaastad, 1962; Borjas, 1989)	Opportunity-based entrepreneurship theory (Drucker, 1985; Aldrich & Waldinger, 1990)	
Dual or segmented labour market theory (Piore, 1979)	Anthropological entrepreneurship theory (Baskerville, 2003; Mitchell et al., 2002a; North, 1990; Shane, 1994)	
New economics theory of migration (Stark & Bloom, 1985)	Resource-based entrepreneurship theory (Alvarez & Busenitz, 2001) Including: Financial capital/liquidity theory (Clausen, 2006); Social capital theory (Aldrich & Zimmers, 1986); Social network theory (Shane & Eckhardt, 2003); Human capital entrepreneurship theory (Becker, 2009)	
Migration systems theory (Kritz & Zlotnik, 1992)		
Social networks (Massey et al., 1993)		
Institutional theory of migration (Massey et al., 1993)		
World systems theory (Wallerstein, 1974)		
The mobility transition model (Zelinsky, 1971)		

Source: Simpeh 2011, Zlotnik (1998) and Massey et al. (1993).

Massey et al. (1993) state that no single cohesive theory is related to international migration but that a number of different ones have emerged. The theorising of international migration has also been complicated by the influence of various disciplines such as demography, economics, geography, sociology, management, commerce, law, psychology and political science (Wickramasinghe & Wimalaratana, 2016). However, these theories, which are often inconsistent with or incongruent to each other, play a significant role in guiding this study to examine connections between various associated variables in relation to international migration. As a researcher concerned with a deeper understanding of MAAWE migration to Australia, I have drawn on different migration theories relevant to this research to show their distinctions and how they complement each other (Castles, 2014; Massey et al., 1994). The more recent literature on migration theories contributes to an understanding of the different causes of migration and its continuation (Castles, 2014; Hagen - Zanker, 2008).

The entrepreneurship theories have their roots in economics, psychology, sociology, anthropology, management, and feminism. These theories help in understanding concepts which may guide judgement and decisions at every conceivable level (Simpeh, 2011).

Feminism is a significant framework to understand a gendered standpoint of human society (Ramazanoğlu & Holland, 2002). Feminism refers to the different approaches employed to address the unequal status of women relative to men, with the goal of mediating gender differences and providing women with a range of valued roles and statuses within society (Smith, 1997). Feminism seeks to eliminate the inequalities, injustices, subordination, and oppression that women suffer because of their sex (Beasley, 1999, p. 27). Feminism identifies the way in which gender intersects with class, ability, and ethnicity. Feminist theory emphasises that women and men in society are not only unequal but different, claiming that this inequity emanates from structural, social, and organisational factors rather than from psychological or biological differences between women and men (Babacan, 2009).

Greenwood (2000) argues that the relationship of theory of knowledge (epistemology) to 'our everyday' reality (ontology) is important to understanding feminism in a comprehensive manner. She also explains that epistemological views of women's positions in society enable us to see the relationship between the world and human beings. By using feminist theories as a theoretical lens, an additional inclusive social research practice is created (Harding, 1991). According to Hankivsky et al. (2014), gender interconnects with other drivers of inequities,

such as social exclusion, marginalisation, and discrimination, which have complicated implications for health and well-being. These intersectional drivers of inequality may include people's identity, class, ethnicity, age, geographical location, socioeconomic status, and sexual orientation. Feminist standpoint theory is relevant to this research because of its value in revealing some of the aspects of marginalisation and inequality faced by MAAWEs and ways to redress these (Harding, 1991).

According to the social constructivist perspective, knowledge is consensually agreed upon through a process of exploring understandings and assumptions (Creswell & Poth, 2018). Crotty (1998) defines constructivism as an epistemology represented in many theoretical perspectives which stems from a position focusing on meaning and power. As a researcher, in this study I draw on social constructivism to seek understanding of the world in which MAAWEs live and work and develop subjective meanings of their experiences by conducting empirical research (Creswell & Poth, 2018).

The fundamental idea of intersectionality is that all human beings have multiple identities—gender, race, sexual orientation, and class—and these various social identities interconnect in ways that shape what they experience; if they are in an unequal position in society, these identities influence the extent and form of the discrimination they experience (Crenshaw, 1989). Intersectionality is a tool which facilitates theorising and capturing the social practices of race and gender concurrently; thus, individuals within the same social group (e.g. MAAWEs) are differentially susceptible to discrimination as a result of other intersecting axes of disadvantage, such as sexual orientation or class (Crenshaw, 1992).

1.6 My story as an African migrant woman

My life journey has had a significant impact on my desire to research this field. The research topic is positioned in my lived experience as an African Australian migrant woman, entrepreneur, wife, and mother, juggling many demands. My lived experience reflects many of the lives of the women I have interviewed for this research. I experienced both international and domestic migration, and my family has been involved in entrepreneurial enterprises over many years in Kenya, later in Zambia, and then in Australia.

I was born into a patriarchal Kenyan Kikuyu culture of resilient women, and supportive men who understood the value of education as an empowerment tool for both males and

females; hence their encouragement of my siblings and myself through our studies. After my undergraduate studies, I got married and became a mother.

Kenya, my country of origin in East Africa, was colonised by the British from 1895 until 1963, which affected the country's religion, culture, education system and government. One of the long-term legacies of colonialism for most African countries, including Kenya, was the imposition on the local people of the colonisers' language (English) and religion (Christianity), through formal education. All forms and levels of formal education were taught in English, and one's intelligence and functional literacy were measured by one's proficiency in the English language and understanding of British political and sociocultural institutions. This colonial education devalued and disrupted the economic, political, and sociocultural structures of Kenyan society.

Colonialism in Kenya created educated elites and wealth amongst people who moved from their place of birth to work elsewhere in the country or went to Britain for employment and further education. Such people usually returned home with material and intellectual wealth. This outcome encouraged a positive belief in migration. In my experience, migration is encouraged in Kenya because it is perceived to bring better futures and livelihoods for migrants and their families.

The experience of migration and its effects have been defining aspects of my adult life. I have migrated many times, first to Zambia, then to South Australia, then to Townsville and then Cairns in Queensland, Australia, where I conducted this research. At the time of my arrival in North Queensland, there were few African Australian migrants and refugees. I was visibly different and thus less well understood.

For a migrant, nothing is as shocking as relocation from one's country of origin and familiar surroundings to an entirely new culture and a strange environment with no sense of direction. I experienced the conflicting feelings that migration often brings: the excitement and sense of freedom that comes from new beginnings and the concurrent sense of loss, discomfort, and sadness which accompanied the goodbyes and departures. In my new country, my sense of isolation and loneliness motivated me to support African Australian migrants and refugees, particularly women. I became an ambassador for international students at James Cook University, who were also entering new worlds distinctively different from their familiar culture.

Like other developed countries, Australia has implemented policies in an attempt to recognise the suppressed position of new migrants and the challenges they face in the host society. As a result, I became interested in how the migration and entrepreneurship processes impact the integration of African Australian migrant women into their new society. I became intrigued by the connections between feminist politics and the role that entrepreneurship can play in empowering them, giving them the capacity to contribute meaningfully to a new society.

Soon after arrival, I began studies within the Technical and Further Education (TAFE) system and then at university to facilitate job opportunities. During that time, I was concerned that women of colour, especially African Australian women, were facing many challenges during settlement. Moreover, my reading of some of the literature misrepresented African women by trivialising their experiences. Most of the relevant literature did not recognise African women; this dearth prompted me to believe that a counter-narrative existed which needed to be developed and shared.

My status as a middle-aged African woman with prior experience and educational attainments, compelled me to research and reveal the voices and experiences of MAAWEs in regional Queensland. Because of my cultural, political, and life experiences and my gender, I knew I was in unique position to investigate the lives of these women and to provide insights and offer deeper understanding beyond the prevailing academic discourse. Therefore, I decided to study how entrepreneurship can enable MAAWEs to be the navigators of their own lives by exploring the strategies needed to deal with their challenges and barriers. By sharing the shaping of my own identity, I was in a trustworthy position to pursue this goal.

1.7 The structure of the thesis

Chapter 1 provides background information to the study, including the rationale and research questions, plus expansion of the motivating factors for the research and a thesis outline.

Chapters 2 and 3 comprise a review of the literature relevant to the research topic and is the basis for the research setting. **Chapter 2** introduces the concepts of migration (including globalisation, international migration, and migrant/refugee settlement), racism, gender, and entrepreneurship. It introduces a theoretical and conceptual framework for the exploration of women's lived experiences of entrepreneurship through the lens of the Feminist Standpoint

Theory (FST) and intersectionality. In the literature review, I investigate migration, migrant settlement, racism, gender, and entrepreneurship. **Chapter 3** describes the Australian context for entrepreneurship, in relation to migration and settlement.

Chapter 4 locates the study as feminist research. It justifies the selection of qualitative analysis and the methodological approach. The epistemological framework is social constructivism, and the preferred theoretical perspective for the methodology is FST. A comprehensive overview is presented of the conduct of the study, including participant selection, data collection and analysis processes, issues of research quality, and presentation of the findings.

Chapters 5 and 6 consists of an analysis and discussion of the findings with reference to the related literature

Chapter 7 discusses the relevance, impact, implications, limitations of the research study, and recommendations.

Each of chapters 5, 6 and 7, opens with an extract from the participants' data, and proceeds with a presentation and discussion of the major emerging themes.

1.8 Summary

This introductory chapter gives an overview of the study conducted to explore the experiences of MAAWEs in NQ. It provides the background to my rationale for the research, its significance, and its aims, and concludes with an outline of the thesis structure.

In the following Chapter Two, I present a critical review of the conceptual framework relevant to this study.

Chapter Two:

LITERATURE REVIEW

CHAPTER TWO: CONCEPTUAL FRAMEWORK

Introduction

International migration and the movement of people are common features of our time and indeed throughout history. Australia has had a strong history of migration from diverse continents across the world, including from Africa. This study focuses on African women's entrepreneurship in the context of migration to Australia.

2.1 Migration

2.1.1 Migration: concepts, definitions, and distinctions

In defining terms for this thesis, it is useful to know that migration is a complex process with diverse theoretical frameworks. There is not one universally agreed upon definition of the term 'migration' in the scholarly literature, but instead several definitions. Migration can be defined as 'the movement of persons away from their place of usual residence, either across an international border or within a State' (International Organisation for Migration [IOM], 2019, p. 135). Duan (2012) defines migration as 'a move from one migration-defining area to another (or a move of some specified minimum distance) that was made during a given migration interval and that involved a change of residence' (p. 22).

The IOM (2019) defines a migrant as 'any person who is moving or has moved across an international border or within a State away from his or her habitual place of residence, regardless of (1) the person's legal status; (2) whether the movement is voluntary or involuntary; (3) what the causes for the movement are; or (4) what the length of the stay is' (p. 130). Although this definition is not commonly used, it is adequately broad to cover migration flows, diverse types of migrants—including internal, international, refugees, asylum seekers and economic migrants, be they temporary, permanent or circular—and different types of migratory flows (IOM, 2017).

A number of study participants were refugees. According to UNHCR (2016, p. 1), refugees are defined and protected in international laws such as the 1951 Convention relating to the Status of Refugees and its 1967 Protocol, as well as other legal texts, such as the 1969 Organization of African Unity (OAU) Refugee Convention. According to the Convention relating to the Status of Refugees (1951), a refugee is defined as someone who:

...owing to a well-founded fear of being persecuted for reasons of race, religion, nationality, or membership of a particular social group or political opinion, is outside the country of his [sic] nationality and is unable or, owing to such fear, is unwilling to avail himself [sic] of the protection of that country; or who, not having a nationality and being outside the country of his [sic] former habitual residence as a result of such events, is unable or, owing to such fear, is unwilling to return to it (UNHCR, 2007).

There was one asylum seeker in the study. The United Nations Department of Economic and Social Affairs (UNDESA) [UNDESA, 2019] describes an asylum seeker as “someone seeking international protection whose request for sanctuary has yet to be processed.” UNDESA explains that asylum seekers whose international protection is approved become refugees and not all asylum seekers are identified as refugees (p. 17).

2.1.2 Why do people migrate?

Individuals have always moved to escape poverty, conflict and persecution, environmental degradation, or in the pursuit of new and better opportunities. Castles and Miller (2009), have argued that for the past thirty years individuals live in the ‘Age of Migration’ a period during which international migration has ‘accelerated, globalised, feminised, diversified and become increasingly politicised’ (Castles & Miller, 2009, pp. 10-12; & King, 2012, p. 4). The need to understand the causes of migration, mainly in relation to why, how, when, and where people migrate, has become increasingly central to current political and public debates (Castles et al., 2014). Social scientists have developed theories attempting to explain the dynamics of migration and have obtained empirical evidence of the drivers of international migrations (Castles et al. (2014).

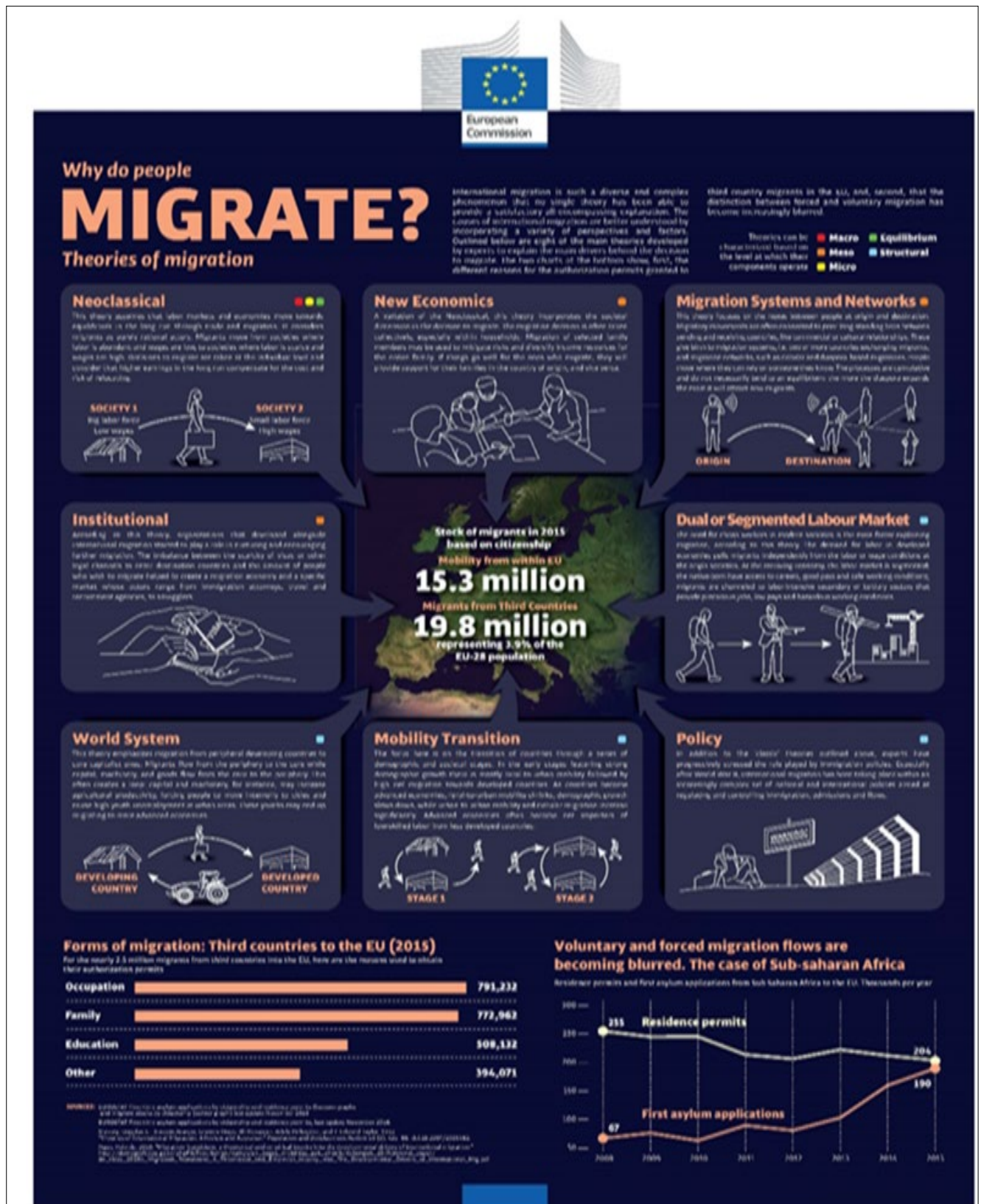
The theories of migration can be characterised based on how their components operate; at either the micro-level, macro-level or meso-level, in terms of equilibrium or at a structural level (Bijak, 2006). Hammar (1997) describe the first three categories. Micro-level theories consider migration decisions from the perspective of an individual’s desires and expectations. Macro-level theories consider migration decisions in terms of an aggregate economic structure of the countries of origin and destination. Meso-level theories lie between these two, and are concerned with family bonds, social networks, peer groups, and isolated minority communities. Therefore, micro-level theories focus on individual reasons, macro-level theories centre on family and context and meso-level ones function at national and global levels. These considerations provide valuable distinctions and highlight the relevance

of individual and group actions, but there may be a risk of understating the degree to which migration is also shaped by other structural dimensions (Van Hear et al., 2018). Moreover, no one particular cause is generally enough to describe the reason individuals decide to leave their home and settle in another country. Hence, migration policies are shaped based on a multifaceted interaction of broader social changes and the reactions of individuals to those changes (Papastergiadis, 2000; & Rattansi, 1995).

For this research, building an inclusive innovation environment linking micro- (individual), meso- (organisational) and macro- (societal) level factors has the potential to prompt action in advancing equality and inclusion as well as offering an understanding of the interactions between these levels to progress women's entrepreneurship, such as MAAWEs (Cukier et al., 2014; & Hagen-Zanker, 2010). In this study, I consider the eight main theories identified by the European Commission (2015), as an applicable driver behind the decision for African migrant and refugee women to migrate to Australia. These are: (1) neoclassical; (2) dual, or segmented labour market; (3) new economic theory; (4) migration systems; (5) networks theory; (6) institutional theory of migration; (7) world system; and (8) mobility transition model. (See Figure 2.1).

These theories also relate to MAAWEs because of their different visa entries to Australia (see Section 4.4) and the diverse reasons stated for their migration (see Section 4.17). The data from the African migrant and refugee women participants revealed a blurred distinction between voluntary and forced migration. Their causes of migration to Australia can be better understood by incorporating a range of factors and viewpoints, such as those outlined in Figure 2.1. A combination of a variety of theories can provide a satisfactory and inclusive explanation. Due to the word limitation on this thesis, for extended literature review, and further discussions on these theories of migration, see Appendix A.

Figure 2.1: Theories of migration



Source: European Commission (2015)

2.1.3 Relevance of theories to current study

The relevance of these migration theories (see Figure 2.1), to my study is that, regardless of the comparatively long tradition of research on migration, no single theory captures the full complexity of migration (King, 2012). Van Hear (2018) talks of the mixed nature of migration flows, and the mixed motivations in many individuals' embodiment of migration, such as the migrating student/worker, the tourist/migrant, and the trader, amongst others (p. 1535). For Castles (2010), migration is part of the process of the transformation of institutions and social structures and of the entire global political economy. He makes the case that 'migration studies' need to be embedded in broader social theory: "migration embraces all dimensions of human experience, and therefore demands an interdisciplinary approach" (p. 1596).

Some of the criticisms of these theories (McDowell & De Haan, 1997; De Haas, 2008; Collinson, 2009), are that theories rooted in economic concepts are problematic for explaining certain aspects of migration such as why only some people move, who moves, and why they move, while they also assume that migrants are familiar with the benefits and costs of migration. Arango (2018) and Massey et al. (1998) also argue that the theories are openly focused on why some individuals move while overlooking why others do not, and neglect state policies as an influence on migration. Arango (2018) argues that migration is both straightforward and very complex, involving the unequal distribution of resources. He also claims that migration cannot be explained in a single theory.

Theoretical analyses of migration which have focused their attention on the process of movement have been mainly influenced by Ravenstein (1885, 1889) in an effort to find laws of human behaviour to explain observable patterns of global movement either from low-wage to higher-wage areas, densely to less populated areas, or from poorer to wealthier countries. Ravenstein determined that favourable and unfavourable economic circumstances push and pull people in identifiable directions, and therefore the exploration of these structures of migration has become an aspect of migration studies.

Consequently, the economic theories (push-pull and neoclassical models) of migration inform most general debates of migration for both forced and voluntary migrants. The most obvious cause of migration is the disparity in levels of income, employment, and social well-being amongst different areas. Modern migration theories such as: the new economics theory,

migration systems and networks, the institutional theory, world systems theory, and mobility transition model (see Figure 2.1) and viewpoints acknowledge the presence of diverse flows and counterflows, investigate emigration and immigration within networks and wider systems, are able to theorise movements, processes, and mobilities rather than effects and acts, and are able to consider global experiences, including the position of women in migration.

Experts have progressively stressed the role played by **immigration policies**. International migration has been taking place within an increasingly complex set of national and international policies aimed at regulating and controlling immigration, admissions, and flows (Massey et al., 1993; De Haas, 2010).

2.1.4 Globalisation and the context of international migration

Globalisation is described by Bauman (1998) as a term,

...on everybody's lips; as a pass-key meant to unlock the gates to all present and future mysteries; for some, globalisation is what we are bound to do if we wish to be happy; for others, it is the cause of our happiness; and for everybody, it is the intractable fate of the world, an irreversible process; it is also a process which affects us all in the same measure and in the same way (p. 1).

Beck (2000) argues that 'globalisation' is a broad term used to refer to the interconnectedness of the world and to the processes that are largely economic but progressively cultural, social, and political. Globalisation is an important concept which cuts across all disciplines and fields of knowledge. It is also a disputed term, which prompts a variety of responses and images depending on the context in which it is used and who is using it (Wood, 2008). Rzepka (2011) thinks that globalisation irrevocably combines social, political, and cultural factors. Giddens (2009) claims that globalisation refers to the fact that we all increasingly live in one world, such that individuals, groups, and nations become ever more interdependent. Similarly, Fox and Hundley (2011) describe globalisation as the "interconnectedness" of businesses and people throughout the world, leading to the integration of the economy, culture, and politics globally. It is the capability to move and connect easily with other people worldwide in order to conduct business internationally.

Thus, one of the ironies of globalisation is that whilst goods, capital, knowledge, entrepreneurship, and the media are free to flow across borders, labour, that other factor of

production, is not. In fact, on the whole, people are less free to migrate now than they were a hundred years ago. Migration is a possibility for some, particularly those in the developed world, with investment funds or valuable skills to deploy, but not for others from contexts of poverty in Africa, Latin America or parts of Asia and Europe.

If globalisation creates a borderless world and equality of access in global flows, this rationality can work to render the experiences of African migrant entrepreneurs as marginalised and invisible. According to Pieterse (2004), globalisation encompasses a development towards human integration, and immigrants are part of this trend. He argues for a commitment to policy intervention towards global equity to achieve socially inclusive integration for all migrants.

UNDESA (2019) states that women and girls comprise slightly less than half (48%) of all international migrants. Globally, the proportion of women and girls in the total number of international migrants fell slightly, from 49.3% in 2000 to 47.9% in 2019. The proportion of female migrants was highest in northern America (51.8%) and Europe (51.4%), and lowest in sub-Saharan Africa (47.5%), northern Africa and western Asia (35.5%). UNDESA (2019) explains that the normative framework for international migration includes legal instruments pertaining to the human rights of all migrants, the rights of migrant workers and members of their families, and the protection of refugees, as well as instruments designed to combat migrant smuggling and human trafficking. The cultural diversity of populations in most developed countries is credited to international migration, driven by globalisation movements, global calamities, and the search for protection and opportunity (UNDESA, 2005).

Globalisation is a very broad concept, not only with respect to the diversity of regions, cultures, and actors, but also with respect to the diversity of analytical approaches that can be employed to study it. Globalisation is a complex, overlapping, disjunctive phenomenon which is not adequately explained by the centre-periphery models, nor the balance-of-trade models, nor in terms of producers and consumers. Appadurai's (1996) framework of 'scapes' offers an analysis of global cultural flows based on five dimensions: ethnoscapescapes, mediascapescapes, technoscapescapes, financescapescapes, and ideoscapescapes. He acknowledges the indecisive, paradoxical, uneven, and disjunctive qualities of transcultural and transnational exchanges. The flows are not even. Some flows are facilitated by nation states, but in the ethnoscapescapes, wanted and unwanted immigrants are created. Contemporary processes of globalisation influence and sustain international migration. Well-managed migration brings important benefits to countries of origin and destination, as well as to migrants and their families.

Globalisation has brought about discussions concerning the movements of people across the world, including both wanted and unwanted immigrants. More than ever before, there is a greater interconnectivity across peoples due to the movement of ideas, finance, media, and technologies very quickly across the globe.

Migration is important because it shapes and re-shapes societies, making them more diverse and complicated. Migration also generates divisions between the people who accept the need for immigrants and welcome the cultural and economic contributions they make, and those who oppose them (King, 2012). Some politically motivated individuals, instead of recognising the diversity of the migration phenomenon, repeatedly use prejudicially loaded terms like ‘illegal immigrants’ and ‘bogus asylum seekers’ and tend to scapegoat migrants for the ills of the society they join such as, crime, drugs, and unemployment” (King, 2012, p 7).

International migration is also a brave and complicated act of relocation that splits personal and information networks on which individuals rely, including structures that provide social and economic support (Goodall, 2013). Thus, these adjustments threaten an immigrant’s sense of identity, creating changes to her/his identity (Wiese, 2010).

2.2 Settlement

2.2.1 Settlement

According to Valtonen (2004), the term ‘settlement’ refers to the activities and processes required for an immigrant to become established after arrival in the chosen destination. Cox (1996) defines the settlement stage as the period during which immigrants are required to find both shelter and a source of livelihood.

Babacan (2005) describes settlement as a process of adapting to a new culture, constructing a new beginning, finding a position in the society, making a contribution and feeling as at home in the new place as in the country of origin. She also argues that the adjustment to a new society is a continuing process which “involves the interface of the social, psychological and political dimensions of the person/group, and the prevailing attitudes and social institutions in the society that receives them” (p. 7).

According to Shafiq (2016), the factors which affect the success of a migrant’s settlement consist of their pre-arrival attributes, such as gender, cultural background, age, religion,

education, marital status, and host society language proficiency. Post-migration factors, such as recognition of overseas qualifications, social capital, attitudes of the host society towards immigrants, and government support policies, also play a significant role. Cox (1987) argues that the settlement of an individual is influenced by a distinctive mixture of interrelating factors that impact on the whole process. These are included in Table 2. 1:

Table 2.1: Individual settlement influencing factors

Individual settlement influencing factors
<ul style="list-style-type: none"> • the background of the group or individual • the nature of immigration • previous contact with the host country • attitudes on both sides before arrival • the nature of social problems and development • the economic status of the group/individual • the nature of welfare advances within the communities • the nature of well-being developments in the host society • the general prevailing attitudes of the host society • emotional coping skills • culture shock • level of education • personality traits

Source: Cox (1987)

As Babacan (2010) argues, the host society's reaction to newly arrived migrants affect their settlement. This influence determines power relationships, class stratification, political structure, and the socioeconomic status of newly arrived migrants. Cox (1987) and Jupp et al. (1991) assert that the existence of supportive networks, the presence of family, and the level of resources are significant in facilitating successful settlement. Additionally, the existence of the cultural group and the support of the community-specific and mainstream service arrangements are important factors. According to Jupp et al. (1991), "effective settlement cannot be measured overall, as individuals and groups vary considerably in their experiences and reactions" (p. 119). Burnett (1998, pp. 19–36) outlines the individual and host country factors influencing immigrant settlement (see Table 2.2)

Table 2.2: Individual and host country factors influencing immigrant settlement

Individual and host country factors influencing immigrant settlement	
Individual experiences	Host country factors
Social and cultural background—culture has to do with class, gender, and regional background (Wooden et al., 1994; Bottomley, 1992). A key factor influencing social background is the English language proficiency and literacy (Fincher et al., 1993; Morrissey et al., 1991; Jayasuriya, 1991)	Having to face another nation state and another culture; being confronted by an unfamiliar society and language, which can make initial settlement tasks of finding employment and housing difficult (Bottomley & de Lepervanche 1990).
Individual attributes such as age, family, marital status, and reproductive status at the time of migration (Boua, 1992; Fincher et al., 1993; Cox, 1987)	Economic factors concerning how easy or not it is to find employment, for instance in manufacturing and construction industries; women being more affected by the demands of paid employment because of their productive and nurturing role (Collins, 1988)
The mode of migration which influences circumstances surrounding it — the way the decision to migrate was made, reason for emigrating, prior knowledge, and preparation (Cox 1987; Bottomley, 1992)	Government policies and services affecting all areas of life, from selection procedures to language learning, employment, access to welfare benefits, and recognising overseas qualifications (Castles et al., 1988; Jamrozik et al., 1991; Morrissey et al., 1991).
Whether the person is a migrant or a refugee; refugees have little or no choice of the country of resettlement (Lewins & Ly, 1985).	Family and informal networks' support (Collins, 1988; Morrissey et al., 1991; Jamrozik et al., 1995)
	The presence of an appropriate ethnic community, in terms of practical services, social interaction, and cultural traditions (Wooden et al., 1994)

Source: Burnett, L. (1998), pp. 19–36

The attitude of the host society consists of — the reception afforded, behaviour displayed, the existence of racism and discriminatory employment practices, open prejudices and negative ethnic stereotyping, and exclusion from institutions and structures of power (Vasta & Castles, 1996; Jayasuriya, 1991). Voltanen (2004) reveals that gaining employment is often seen as central to immigrants' successful integration. The initial encounters with available services, various attitudes towards newcomers, and government policies might all have a lasting impact on the settlement process.

2.2.2 *Integration and assimilation*

According to Uda et al. (2019), terms such as 'assimilation' and 'multiculturalism'

have been used to describe models of immigrant integration. They state that the term ‘integration’ relates to immigrants and refers to the “process by which settling immigrants become part of the institutional, cultural and social fabric of their adopted society” (p. 59).

Immigrant integration is regarded by Collins (2013) as the successful settlement of immigrants in the country of destination. Valtonen (2004) claims that immigrant integration is the ability “to participate fully in economic, social, cultural and political activities, without having to relinquish his or her distinctive culture and ethnic group identity” (p. 74). However, she maintains that satisfactory integration would require the possibility, in ideal conditions, for full social, legal, economic, and cultural integration, and participation in society. In the view of Dhanji (2009), the integration outcomes of immigrants are dependent, first, on the services, policies, and institutional initiatives offered by the host government; second, on how the host community “receives and perceives” them; and third, on how immigrants themselves adapt to their new adopted society (p. 154). Collins (2013) views integration as a lived social experience with complex dimensions at subjective and objective levels.

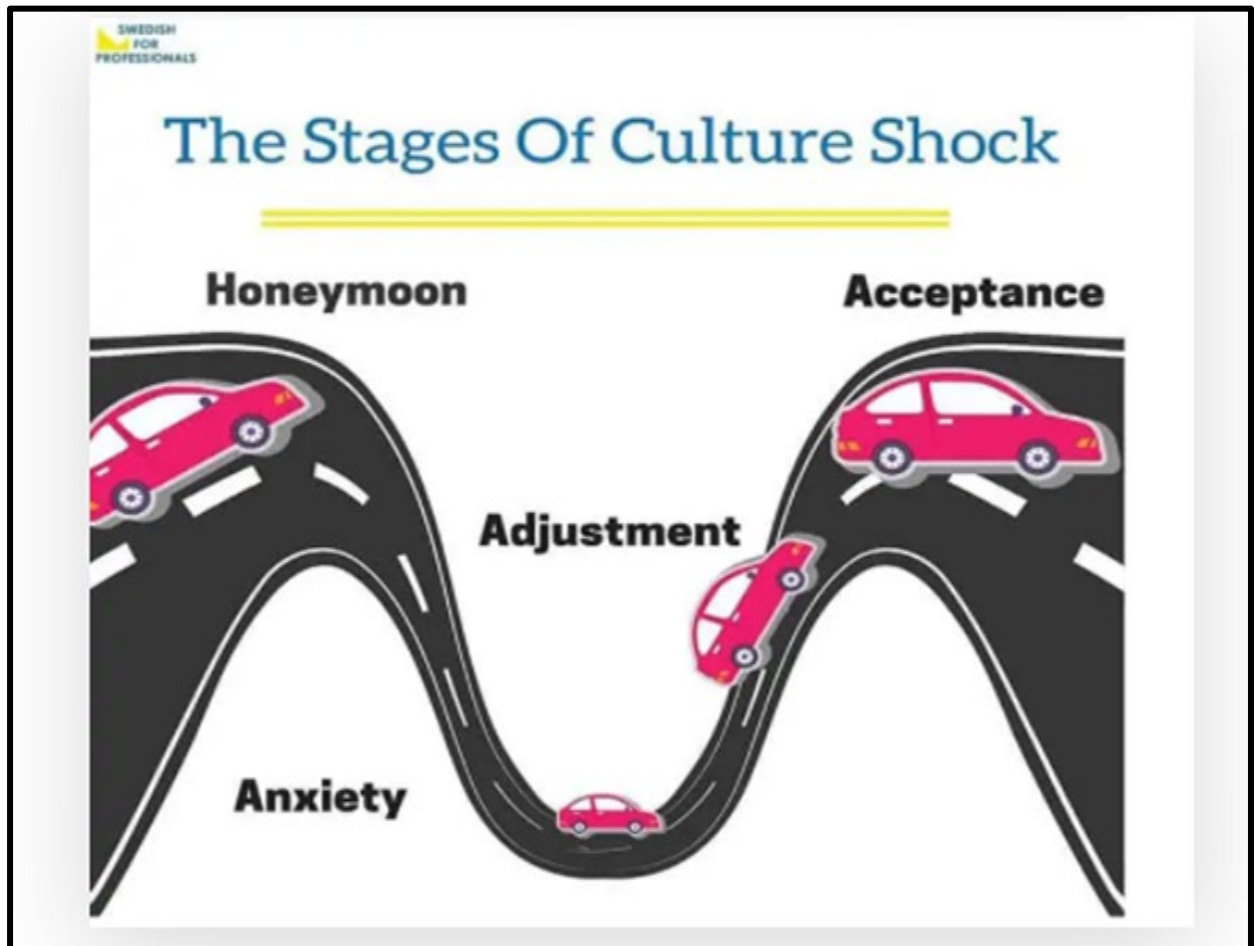
2.2.3 Stages of settlement

The process of migration has been described by Bhugra and Becker (2005) as occurring in three stages. The first stage is pre-migration, involving the decision and preparation to move. The second stage is the migration itself which is the physical relocation of individuals from one place to another. The third stage is post-migration, identified as the absorption of the immigrant within the social and cultural framework of the new society. The receiving country’s social and cultural rules and new roles may be learned at this stage. As mentioned above, post-migration factors can be accredited to both the migrant’s personal characteristics as well as the host country’s influences, according to Babacan (2005) and Cox (1987), among others. They note that the feeling produced in the migrant as a result of interaction with the reception and initial settlement stage has a lasting impact on the settlement process. These include attitudes towards the newly arrived, the supports available, and the government policies in place.

Levine and Adelman (1993) claim that culture shock is common among people who have moved far away from home. Culture shock is a natural part of the cross-cultural experience that travelling and living abroad entails, and a person experiencing culture shock usually moves through four stages: the honeymoon, frustration, adjustment, and adaptation (see Figure 2.2 and Table 2.3). In reviewing the literature on migrant culture shock, I found that for

the migrant women in this study, their experiences of culture shock formed a significant part of initial interviews.

Figure 2.2: The stages of culture shock among immigrants in the process of migration and settlement.



Source: <https://swedishforprofessionals.com/4-stages-of-culture-shock/2020>

Table 2.3: The stages of cultural shock

The stages of cultural shock	
Honeymoon stage	This is characterised by an extremely positive feeling in which everything is new and exciting, and an immigrant might be thinking that they made the best decision.
Frustration stage	This features a strong feeling of dissatisfaction that kicks in, and the excitement quickly starts turning into discomfort which may manifest as impatience, anger, or sadness.
Adjustment stage	This sees the individual slowly begin to gain a sense of direction and feel more familiar and comfortable with the people, food, culture, and surroundings of the new environment. She/he might have also established some friendships that make her/him feel more at home. Everything starts falling into place and she/he is ready to move to the next phase.
Adaptation stage	The sense of acceptance is the final stage of the culture shock. An individual may have adjusted perfectly to the new circumstances, and have accepted and adopted the customs, habits, and cultural practices of the new home. This final stage contributes to successful integration.

Source: Gopalkrishnan, N. (2005), pp. 12-13

The relevance of settlement to my research is that, irrespective of the women immigrants' visa entry, settlement is a process of adjusting to a new society, making a new start, finding one's place in society, playing a role, and feeling as much at home in the new circumstances as in the country of origin. Thus, the process of adjustment to a new society is ongoing, dynamic, and depends on many factors. It involves the interface of the psychological, social, and political dimensions of the individual/family entering the host country and the society that receives them. Most importantly, the presence of a family and ethnic group, level of resources, and of supportive networks, including the support of ethno-specific as well as mainstream structures and services, is seen as fundamental in successful settlement (Wooden et al. 1994; Jupp et al. 1991; Cox, 1987). The following part of the conceptual framework focuses on the issues of gender.

2.3 Gender

2.3.1 *Gender and intersectionality*

According to Ramazanoğlu and Holland (2002), ‘gender’ is a “contested term that has been analysed from differing perspectives and with differing assumptions” (p. 172). It can “cover both how specific people experience sexuality and reproduction, masculinity and femininity, and the boundaries and interstices between them, and also variable cultural categories for conceptualising what is lived and thought” (p. 4). Babacan (2013) describes gender as socially constructed, with its meaning varying from society to society and adjusting over time. Women are not a homogeneous group, and their lives differ depending on their origin, age, ethnicity, social class, religion, and the place in which they live.

According to the World Health Organization (WHO, 2015), gender intersects with other factors that drive inequalities, discrimination, and marginalisation, such as ethnicity, socioeconomic status, disability, age, geographic location, and sexual orientation, among others. Kangas et al. (2014) see gender as a way of looking at how power structures and social norms influence the lives and opportunities available to different people.

Rowbotham and Linkogle (2001) point out that, in all cultures, female subordination is a common feature, even though the relationship of power between women and men may be experienced and voiced in different ways in diverse societies and at distinct times. Gender determines structures of social power, as Kimmel (2004) writes:

Gender is not simply a system of classification by which biological males and biological females are sorted, separated, and socialised into equivalent sex roles. Gender also expresses the universal inequality between women and men. When we speak about gender, we also speak about hierarchy, power, and inequality, not simply difference (p. 1).

Ramazanoğlu and Holland (2002) show several ways in which inequalities between women and men are theorised (pp. 150–151), Table 2.4:

Table 2.4: Ways in which inequalities between women and men are theorised

Ways in which inequalities between women and men are theorised
(1) Differences [exist] in terms of men's greater aggression, bodily strength, and need to control reproduction through control of women's bodies. (Resistance to innate male power could lie in valuing women's feminine specificity).
(2) Subordination could be conceived as resulting from men's institutionalised, patriarchal power and control of the sexual division of labour. (Resistance to repressive male power could lie in challenging areas of institutional power, such as marriage or law).
(3) Differences could be seen as repeatedly socially constituted in everyday practices that produce gendered inequalities, including women's practices—for example, in socialising girls and boys differently. (Resistance could lie in identifying subordinating ideas and changing practices).
(4) Inequalities could be constituted through the effects of discourse of gendered difference. (Resistance could lie in the power of producing counter discourses).

Source: Ramazanoğlu & Holland (2002), pp. 150–151

When gender is connected with power associations, this leaves the injustices and inequalities of everyday life hardly changed for the most disadvantaged, including immigrant women. Numerous women worldwide are trapped in struggles to cope with poverty, raise children, survive, deal with natural disasters and corrupt regimes or variations of social exclusion, and “resources for thinking about thinking are irrelevant luxuries” (p. 169).

In this context, feminism is a significant framework to draw upon for data analysis. According to Hughes (1997), feminism uses gender as its tool of analysis and identifies the way it intersects with other aspects such as class, ability, and ethnicity, noting that feminism refers to an enormous collection of theories which explain why women and men are treated differently in society (p. 171). “[F]eminism provides theory, language, and politics for making sense of gendered lives” (Ramazanoğlu & Holland, 2002, p. 4).

Feminism includes analytical approaches employed to address the unequal status of women relative to men, with the goal of mediating gender differences and providing women with a range of valued roles and statuses within society (Smith, 1997). The main goal of feminism is to reduce inequalities. This is doable as feminism's main concern is to acknowledge and validate women by giving voice to them (Greenwood, 2000). Babacan (2014) argues that feminist theory of gender inequality emphasises that women and men in society are not only unequal but different. This inequity emanates from structural, social, and

organisational factors rather than from psychological or biological differences between women and men (Babacan, 2009).

The notion of ‘patriarchy’ challenges and identifies the way men have power in society, and the ways in which this categorises women’s experiences as secondary or invisible and that this is ostensibly natural (Babacan, 2014). Feminist theory pursues ways to challenge the many social inequalities faced by women and to place women’s lived experiences as central to consideration (Lengermann & Niebrugge, 2013).

Campbell and Wasco (2000) noted the various types of feminism, feminist perspectives, and feminist movements as socialist, liberal, radical, postcolonial, postmodern, and post-structural feminism. Each to change the status, identities, and opportunities for women in society. Harding (1991) identifies three main feminist strands—feminist empiricism, feminist standpoints and feminist postmodernism/poststructuralism—that have been recognised as alternative ways of understanding the varied strategies for feminists; making meaning, knowledge-seeking, and knowledge production. The theories of feminism provide a framework to conceptualise the various underlying explanations of women's historical and current oppression. Greenwood (2000) argues that the relationship of theory of knowledge (epistemology) to our ‘everyday’ reality (ontology) is important to understanding feminism in that epistemological views of women’s positions in society enable us to see how ontological freedom, to date, is and has been possible.

Gender is not neutral, the personal is political (Clough, 1994). Feminist research challenges inequalities and injustices aiming to improve women’s lives (Gray, 2014). According to Hankivsky et al. (2014), gender interconnects with other drivers of inequities, such as social exclusion, marginalisation, and discrimination, which have complicated implications for economic, health and well-being. These intersectional drivers can include identity, class, ethnicity, age, geographical location, socioeconomic status, and sexual orientation.

The term ‘intersectionality’ was coined and defined by legal scholar Kimberlé Crenshaw (1989) as “the multidimensionality of marginalized subjects’ lived experiences” (p. 139) in her published article *‘Demarginalizing the Intersection of Race and Sex: A Black Feminist Critique of Antidiscrimination Doctrine, Feminist Theory and Antiracist Politics’*. In this work, she drew on black feminist criticism to contest three dominant frameworks: (1) the

white-centred nature of feminist theorising, which privileged the experiences of heterosexual white women; (2) the ‘single-axis’/sex or race-centred nature of antidiscrimination regimes, which privileged the experiences of heterosexual white women and black men; and (3) the male-centred nature of antiracist politics, which privileged the experiences of heterosexual black men. Crenshaw centred on black women to distinguish what she emphasised as the multidimensionality of black women’s experience from what she described as “the single-axis analysis” that misrepresents these experiences (p. 139). The fundamental idea to intersectionality is that all human beings have multiple identities—gender, race, sexual orientation, and class, etc.—and these various social identities interconnect in ways that shape the extent and form of the discrimination experienced (Crenshaw, 1989).

Intersectionality is a tool capable of theorising and capturing the social practices of race and gender concurrently (Crenshaw, 1992). Collins (2000), for example, uses intersectionality to refer to “particular forms of oppression, for instance, the intersections of gender and sexuality, or of race and nations” (p. 18). Ramazanoğlu and Holland (2002) advocate for intersectionality as a framework for evaluating complicated experiences, taking into account the perspectives of class, gender, and race. Han (2011) states that intersectionality is useful when race, religion and national origin intersect in one transactional contest. In this study, researching shared understandings of race and national identity, and experiences of institutionalised discrimination in everyday life, the concept of intersectionality becomes important to the analysis.

The Human Rights and Equal Opportunity Commission (HREOC) (2001) sees the power of intersectionality in that the construct:

...seeks to capture the structural and dynamic consequences of the interaction between two or more forms of discrimination or systems of subordination. It specifically addresses the manner in which racism, patriarchy, economic disadvantage, and other discriminatory systems contribute to create layers of inequality that structure the relative positions of women and men, races, and other groups. Moreover, it addresses the way that specific acts and policies create burdens that flow between these intersecting axes contributing effectively to create a dynamic of disempowerment (p. 1).

According to Collins (2015), intersectional analysis enhances and deepens our understanding of the complications connected with how gender, race, ethnicity, social class regionality and other identities, including migrant identities, are predisposed by societal power

differences. However, intersectionality can be extended beyond this. As Yuval-Davis (2006, 2011) argues intersectional analysis need not be confined to people on the margins of society (See Hancock, 2007) but that intersectionality can be seen as “the right theoretical framework for analysing social stratification” (2011, p. 8).

One way to visualise intersectionality is to use the imagery of crossroads and traffic developed by Crenshaw (1991). Thus, intersectionality is:

...what occurs when a woman from a minority group tries to navigate the main crossing in the city. The main highway is ‘racism road’. One cross street can be Colonialism, then Patriarchy Street. She has to deal not only with one form of oppression but with all forms, those named as road signs, which link together to make a double, a triple, multiple, a many layered blankets of oppression (p. 196).

In a publication by the Center for Women’s Global Leadership (CWGL) (2001), the traffic metaphor is extended:

...racially subordinated women and others, multiply burdened groups who are located at these intersections by virtue of their specific identities, must negotiate the traffic that flows from these intersections in order to obtain the resources for the normal activities of life (cited in Yuval-Davis, 2006, p. 197).

According to Collins (2015), the term intersectionality generates the critical understanding that gender, race, age, sexuality, class, ability, ethnicity and nation, work as equally “constructing phenomena that in turn shape complex social inequalities” (p. 2). Early applications of intersectionality appeared in critical race studies. Crenshaw’s work has been extended to many fields of research (Grabham et al., 2009; Hankivsky et al. 2009).

According to Nash (2008), intersectionality assists the political and theoretical objectives within antiracist and feminist scholarship by disrupting gender and race binaries, with the advantage of hypothesising identity in a more multifaceted manner. Eschle (2005) contends that employing intersectionality to research black women’s lived experiences enables the recognition of the impacts of the interconnected axes of oppression and identity. For Phoenix and Pattynama (2006), intersectionality makes evident the multiple positioning that signifies the power relations in everyday life. Moving beyond single or traditionally favoured categories of analysis.

Hankivsky et al. (2009) note that intersectionality has brought changes to migration studies, gender studies, and cultural studies and has influenced the fields of history, economics, geography, political science, criminology, sociology, anthropology, and psychology. They argue that “an intersectional approach, grounded in lived experience, provides the theoretical foundation for the pursuit of social justice” (p. 3).

Hankivsky (2014) emphasises that intersectionality promotes an understanding of human beings as shaped by the interaction of different social locations that occur within a context of connected systems and structures of power (e.g. laws, policies, state governments and other political and economic unions, religious institutions, the media). Through such processes, interdependent forms of privilege and oppression, shaped by colonialism, imperialism, racism, homophobia, ableism, and patriarchy, are created.

Inequities are never the result of single, distinct factors. According to Dhamoon and Hankivsky (2011), intersectional analysis is concerned with illuminating and understanding the influences across and between many levels in society from the micro level (individual, community-level and grassroots institutions and policies); to the intermediate or meso level (provincial, regional-level institutions and policies); and the macro level (global and national level institutions and policies). Addressing this multi-level element of intersectionality involves focusing on the processes of differentiation and inequity across structural levels in society, including the individual level of identity.

Grace (2010) argues that intersectionality strongly emphasises social justice. While Crenshaw’s influence has been fundamental for the theorisation of intersectionality, this analytic tool spread because of the work carried out by the U.S. scholar, Professor Patricia Hill Collins (2000) who employed the concept of intersectionality to reveal forms of oppressions, for example, the intersections of gender, sexuality, race, and nations. Collins (2000) sees these as oppression, for example as micro-level processes concerning how an individual or a group of people dominates a social position, located within a system of “interlocking oppressions” (p. 18). Micro (intersectional) and macro (interlocking) processes shape oppression. Collins (2015) distinguished between three primary areas of study within the intersectional approach:

...one area examines aims, origins, and beliefs of intersectionality; another focusses its actions in seeking to employ intersectionality as a theoretical tool in social institutions to fight and prevent social inequality; and the last one

advances intersectionality as a critical approach valuable to promote social change (p. 5)

According to Bastia (2014), studies of migration subvert the rigid division of the world into e.g. poor/rich and north/south. As migrants move from one place to another, they also destabilise boundaries and fixed borders, whether inter-categorical or geographic. Ratha and Shaw (2007), see migration as a key development issue, whether on the basis of the large volume of remittances that migrants send back to their countries of origin or as an avenue of social change (see Silvey, 2004). Bastia (2011) argues that as migrants move from one place to another, they also create new prospects for themselves, the people who are left behind, and those they encounter on the way to and at their destinations. In Nash's (2008) view, assuming that migrants cross multiple boundaries, for example, ethnic, gendered, classed, and racialised, it is not extraordinary that migrant women have become the "quintessential intersectional subjects" (p. 1).

Bastia (2014) argues intersectionality reveals the constitutive and interconnectedness nature of multiple forms of oppression (and privilege) in migration processes. According to Bürkner (2012), new spaces have opened up for challenging the main focus on gender in the migration literature, which in turn permits the occurrence of new understandings of how gender is constituted by race, class, and ethnicity, and informed by concepts of sexuality. Bastia (2014) reasons that there is an "inherent danger of depoliticising intersectionality and taking it further away from its feminist roots" (p. 238).

Bürkner (2012) argues that with regard to migrant minorities, the intersectional approach promises to deepen people's understanding of 'bodyism' as a cause and a symbolic representation of social inequality, which has a special effect on migrants, or migrants displaying so-called "deviating" habits, for example, women following "ethnic" or religious dress codes and behaviour (p. 192). According to Bastia (2014), intersectionality as an approach endeavours to analyse how different forms of disadvantage intersect and to explain the specific experience of certain groups of women based on race, class, and gender concurrently. For Nash (2008) and Anthias and Yuval-Davis (1983), the intersectional approach proposes to feature the interconnections of the multiple sources of women's oppression and focus on the experiences of those excluded thus far from feminist analysis.

Certain critiques, some quite sophisticated, have been made concerning intersectionality and how it has been interpreted and used in research analysis and policy

frameworks. Bastia (2014) argues that intersectionality aims to destabilise discrete forms of oppression and individual categories of subordination with the aim of exposing their complexity and their interconnections. According to Squires (2008), theories of intersectionality hold that discrete forms of oppression shape, and are shaped by, one another, and a failure to recognise this results in both simplistic analysis and ill-conceived policy interventions (p. 55). A critique of intersectionality by Carbado (2013) acknowledged that “any theory that traverses such trans-demographic terrains is bound to generate controversy and contestation” (p. 811).

Migrant women have been less visible than migrant men in earlier research. Bastia (2014) argues that migration studies have been gender blind and biased against women for a long time. Donato et al. (2006) posit that until the 1970s it was assumed that men were the primary (economic) migrants and that women migrated as secondary (or associational) migrants. That decade is significant as it was when Western feminism began to more strongly influence a range of areas beyond the concerns of middle-class women. Lengermann and Niebrugge (2013) point out that feminism criticises the gender relations in society and analyses formed structures of knowledge by presenting their masculine bias, and the gender politics framing and informing them.

The relevance of gender and intersectionality to this research is that gender is an organising principle in migration (Fitzpatrick, 1997) and the gendered roles for immigrant women as dependent or spouse continue to this day in spite of some governments proclaiming a non-discriminatory immigration policy (Babacan, 2013). Boyd (2006) pointed out that regulations often appear gender neutral but have gender specific implications for the ease of entry and the entry status of women and men. For example, criteria of acceptability that assess economic migrants on their years of work experience may disadvantage the entry of women workers if they have interrupted their labour market participation for care-giving or other family responsibilities. Also, the criteria that include the capacity to “make a living” or “make one’s way” may mean that women are less likely than men to meet the refugee admissibility criteria necessary for permanent settlement in an industrial country (p. 2). The complexity of intersectionality has also meant that there is difficulty in analysing intersectional phenomena as they are situational and dynamic. These concerns are amongst the reasons why, in this research, I adopted the perspective of feminist standpoint theory.

2.3.2 Feminist standpoint theory

A feminist standpoint is defined by Ramazanoğlu and Holland (2002) as:

...an area of debate on how to produce the best current understanding of the relationship of feminist knowledge to women's experiences and the realities of gender. Knowledge can (potentially) be produced from a feminist standpoint whenever women live in unequal gendered social relationships and can develop a feminist political consciousness. It covers various ways of exploring (as opposed to assuming) the specificities of how women experience life differently from men, or intersexuals, or others, where they live in specific social relationships to the exercise of male power (p. 171).

Feminist standpoint theory (FST) has its origin in the work of Nancy Hartsock (1983) and promised an innovative epistemology that could justify research into the truth expressed in women's experiences. For Hartsock (1983) a feminist standpoint reveals "the real relations among human beings as inhuman, [it] points beyond the present, and carries a historically liberatory role" (p. 285), in that FST is established in the knowledge that women control a certain standpoint grounded in their experiences as women. According to Collins (1997), FST places more emphasis on the social conditions that construct groups than on individual experiences within such socially constructed groups (p. 375) as FST examines the ways that social location forms knowledge (Wood, 2005).

Harding (1993) argues that starting research with women's lives at the centre creates less subjective and more complete accounts of the social order and of women's lives as an entirety. Harding (1991) argues that FST was an effort by feminists to express women's experience of their world as structured through the application of knowledge production, and hypothesises women's position as rational, because scientific methods claimed to be value free and objective, yet they excluded women's experience. Ramazanoğlu (1989) argues that women are socially positioned within different dimensions, and this affects their way of living. She argues that FST develops in relation to a person's social position in respect to gender, ethnicity, culture, class, colour, sexual orientation, and these factors influence each other and how they function in individuals' daily life.

Swigonski (1994) explains that standpoint theory originates from the view that less powerful members of society experience a different life as an effect of their oppression. To survive, subordinate individuals must be open to their own stance as well as that of the dominant class, and thus have the potential for double consciousness and vision—a knowledge of, sensitivity to and awareness of both their own perspective and the dominant worldview of society. This enables the members of subordinate groups to have a more complete

understanding of social reality, as they must acquire a more complete view as a survival skill to deal with the oppression.

Inclusive feminist standpoint can explain the diversity of women's perspectives and the multiplicity of women's experiences without submitting to relativism. Feminist standpoint theorists introduced concepts such as: 'subjugated knowledges' (Collins, 1990, p. 233), 'strong objectivity' (Harding, 1991, p. 142), and 'situated knowledges' (Haraway, 1991, p. 188). Hartsock (1987) illuminates those standpoints include a point of conscious awareness, concerning the location of the person in the social structure and the connection of the location to the individual's real-life experience, given that the "experience of domination and marginalisation leaves many scars" (p. 205). Hartsock (1987, 2004) has worked to find approaches to include the voices of marginalised groups, including migrant women from developing countries such as those in Africa.

Swigonski (1994) found that the appropriate standpoint is that of the more general 'other' of disadvantaged and oppressed populations, including women and people of colour. According to bell hooks (1984, 1989), this extension to include 'other' analyses reveals the interlocking nature of all oppressions. Women's lives have been outside or subordinate to the "ruling apparatus" of dominant culture (cited in DeVault & Gross, 2012, p.112; Smith, 1987). Culture does not arise spontaneously; it is manufactured by those in positions of dominance—historically almost exclusively men. Collins (1997) sees FST as an "interpretive framework dedicated to explicating how knowledge remains central to maintaining and changing unjust systems of power" (p. 375). In this way, FST contributes to our understanding of African migrant women and their lived experience of migration in northern Australia.

Saffu (2014) argues that applying FST means research knowledge can be used politically to question dominant knowledge and institutional practices structurally based on men's experience. Though Hirschmann (1997) warns that a person's or group's standpoint does not come naturally or spontaneously and is realised through struggle. Similarly, Welton (1997) argues that a standpoint involves an active, political struggle to work against the material embodiment of the experience and perspective of the dominant group (p. 11). Somewhat more detached, Haraway (1988) argues that to acknowledge a standpoint is to recognise that a reasonable account of the world can be created from more than one positionality.

Feminist standpoint theory is relevant to this research as it is valuable in revealing some of the aspects of marginalisation that immigrant women face and also draws attention to the inequality faced by women and ways to redress that. By using the concept of ‘patriarchy’, the way men have power in society, and the ways in which this renders women’s experiences as invisible or secondary, and as seemingly natural, are identified and challenged (Carastathis, 2014; Clough, 1994).

Feminist research seeks ways to address social inequality putting women’s lived experiences as central not marginal (Lengermann & Niebrugge, 2013). The approach of exploring women’s ways of knowing has been developed as a methodology which focuses on how women know what they know and identifies particular ways of knowing that women have cultivated and valued.

2.3.3 Migration and gender

Mills (2003) argues that women may be visible as subordinate labour in the global economy, and the disputed quality of their experiences can place them in vulnerable positions. However, gendered struggles in the global economy are not only challenges about the norms and practices of femininity but also about the meanings and experiences of masculinity. According to Babacan (2013), in the processes of immigration, men and women are treated differently, and gender outlines acceptable roles and conduct. Gendered roles for women as spouse or dependent linger on to the present.

Fitzpatrick (1997) describes gender as “an organising principle, not a simple variable, in migration.” Clarifying this, she states that being male, like being female, powerfully influences the direction and effects of many migrations. She further argues that women’s greater responsibility for the household and family affects their labour force contribution and subsequently applies a “strong influence on their migratory patterns.” In her view, immigration laws supposedly designed for “gender-neutral objectives can disrupt female migration patterns or disadvantage immigrant women because of their gendered social roles” (pp. 24–27). Boyd (2006) made a similar point, stating that gender is ingrained in immigration regulations and rules; while such policies seem gender neutral there are gender-identifiable implications concerning the ease of entry and men’s and women’s generally dissimilar entry status (see Section 2.3.1).

Boucher (2007) suggests that the contrast between the so-called dependent female migrant and the independent male migrant is supported by the definition of skill based on a kind of productiveness that can be ranked and quantified in a manner that determines financial reward. This conception of skill holds important implications for women who, for a variety of reasons, might not be able to gain occupational skills within the same time period, in the same way, and to the same extent as men. During an evaluation of the criteria used for the choosing of skilled migrants, Dauvergne (2000) and later Boucher (2007) establish that the national laws “aim to discriminate—to determine who will be admitted and who will be excluded”, favouring the selection of male skilled migrants. They argue that the definition of skill focuses exclusively on occupational skill, which can disregard the inequalities women face globally in accessing employment and education, but also “ignores the private sphere work of women” (p. 392).

Babacan (2013) emphasises that the position of immigrant men and women in society, especially in the labour market, has been discussed for at least the last thirty years. For instance, in the early 1990s Collins (1991) made the point that an immigrant woman is presumed to be at the bottom of the economic and social ladder. Ten years later Strong (2001) argued that refugee and immigrant women are over-represented in jobs and industries characterised by exceedingly high rates of work-related diseases and injuries. Collins (2017) argued that opening a business is the only way to open access to the labour market and engage meaningfully with the economy for minority immigrant arrivals today.

According to Babacan (2013), the image of the immigrant woman in the public domain is that they are passive, powerless, disadvantaged, and secondary, both in their work and at home. She argues that certain groups of women are even more misrepresented. For example, the recent discussions about Muslim women dressing in the burqa highlight this misrepresentation. As Sayyid (2011) states:

The demand to erase the burqa is not an attempt to liberate oppressed women, but more likely an attempt to erase Muslim presence from public life. This erasure is perhaps couched in the language of public safety, combating cultural oppression of women, and guaranteeing cultural integrity and civic peace, but what it is saying unambiguously is that Muslims should not be seen let alone heard. The irony of repressing something in the name of combating cultural oppression is too obvious (p. 4).

Immigrant women face patriarchy, culturally exercised in varying ways and degrees by individual ethnic groups according to how they value the male dominance. Gordon and Hunter

(1998) describe patriarchy as a “being rooted in father-right or fraternal right; as being primarily located in the family or individual household; as being equivalent to male dominance; or as co-existing with modern forms of male supremacy” (as cited in Hart, 2005, pp. 2-3). As Feldman (2001) points out, Western feminist discourses may unknowingly modify an imperialist or colonial narrative, which stops them from seeing women’s roles “in social practices that altered the cultural contours of public participation, family life, and public discourse” (p. 1099). Different patriarchies therefore structure gender in complex, multiple ways that connect with other social orderings (p. 1106).

To add some further complexity to the picture, Babacan (2013) argues that the description of immigrant women as victims, while universal, can be misinforming. Babacan posits that this type of approach diminishes the value of the social, economic, and cultural contribution that immigrant women bring with them, their diverse expressions of leadership and strength, and their individual strength, contribution to many forms of social and community life, and strategies for survival. Babacan further emphasises that, while immigrant women experience discrimination, progressively, change is happening. For instance, currently a large number of middle-class people migrate. Hawthorne (1996) earlier identifies this trend of immigrant women applying for migration as the principal applicants, more probably originating from non-English speaking countries. And, while women dominate traditional areas such as nursing/care work there is acceptance of women migrants in professional roles such as dentists and doctors, which have by tradition been connected with male immigrant intakes in the 21st century.

With increased emphasis on skilled migration, many women migrants possess high qualifications, work in professional occupations, have responsible positions, yield significant power in society and the community, and therefore earn as much as their husbands. For Babacan (2013) immigrant women have shown resilience in the face of numerous challenges. A good example is the voices of Muslim women in Australia who have bravely resisted attacks in the public domain and have organised in different ways to overcome discrimination. These bear testimony to the strength of culturally and linguistically diverse (CALD) women and the fact that stereotypical images of their vulnerability should be resisted.

Babacan (2013) explains that immigration legal practices treat male migrants as the primary applicant. Babacan argues that immigrant men are depicted as risk takers, tough, often aggressive, and decision makers in contrast to humble and feminine immigrant women. Men

are constructed and classified as the head of the home, rendering women dependent. Bonifacio (2013) states baldly that women and children are “assumed to simply follow the path taken by the male migrant as his dependants” (p. 6).

In migration processes, gender is considered significant in the area of power relations and is a lens through which to examine policies, institutions, identities and social norms (Herrera, 2013). According to Anthias (2012), migration has placed gender at the centre. Women have been regarded more as migrants’ wives than as female migrants, with their role in the migration process considered less valuable. However, women today make up a sizeable proportion of the total migrating population and contribute substantially to the labour force of settlement countries though the decision to migrate is often linked directly with the men’s employment prospects (Jolly & Reeves, 2005). Most women migrate as official dependants or to achieve family reunion, either accompanying their husbands (or sometimes other male relatives) or joining them later (Shafiq, 2016). Grajciarová (2015) also agrees with this analysis, listing the reasons for female migration as:

- to join a husband
- as a family relocation
- for a family reunion
- forced migration as part of a family
- for education opportunities or work and
- involuntary migration through human trafficking.

By the 1970s, feminist historians of migration were criticising the treatment of migrants as genderless in the scholarly literature (Sinke, 2006). Franck and Spehar (2010) argue that it is important to examine state policies, including those of sending and receiving countries, both of which affect women’s decision about whether and where to migrate. Researchers on immigrant women’s socioeconomic integration support the position that the women are at a double or triple disadvantage in the labour market (Niknia, 2001). As Simon and Brettell (1986) explain, female immigrants experience discrimination by virtue of their sex, birthplace, and/or class status. While this is changing, as explained above, for decades women migrants, since they are newcomers, have been occupying the lowest levels in the labour force hierarchy, working primarily as poorly paid domestics, cleaners in public buildings, waitresses, or sewing machine operators (p. 10). However, these occupations provide little security and benefits. A

generation ago, Tienda and Booth (1991) argued that the gender division of labour makes women assume the majority of household tasks and places them in a subordinate position, restricting their geographical mobility in their places of origin, or confining them to insecure jobs in their places of destination.

The relevance of these facts to my study is that migration places an immigrant woman in a secondary position, even when the female is the main applicant in the migration process (see Ng, 1986). In addition, migrant women are more likely to have limited economic means and be subjected to traditional family constraints on behaviour, as compared with migrant men (Wooden et al., 1994). Migrant women face discrimination and prejudice, hostile employment, and housing situations, in the community and in the labour market, all of which disadvantages them (Gopalkrishnan & Babacan, 2007). Migrant women still play a great role in keeping families together as they face the obligations of domestic and caring responsibilities as well as employment outside the home, all while trying to settle and adjust in the new society (Pettman, 1992).

So far in this chapter, I have thoroughly discussed the relevant research on migration, settlement, and gender. As this study focuses on facilitators and barriers for African Australian women entrepreneurs, the following part deals with entrepreneurship.

2.4 Entrepreneurship

The first part of this section covers the definition and conceptualisation of various concepts used in this study: definitions of entrepreneurship, theoretical perspectives on entrepreneurship, the entrepreneur's role and education and training for entrepreneurship, gender and entrepreneurship, immigrant women's entrepreneurship and then immigrant African women's entrepreneurship. The second part of the literature review comprises a description of the context of the study.

2.4.1 Key definitions of entrepreneurship

Entrepreneurship is a complicated concept and includes many different aspects such as new ventures, opportunity, ideas, and innovation (Chen, 2018). The definitions of entrepreneurship in the literature are broad and varied. Many studies use the terms 'entrepreneurship' and 'entrepreneur' interchangeably (Collins, 2003). As Carlsson et al. (2013) point out, economists,

sociologists, psychologists, anthropologists, business administrators, strategists, marketers, financiers, historians, and geographers have examined and described the concept of entrepreneurship from within the boundaries of their specialties.

Entrepreneurship, as a concept, originates from economics where it is recognised as a key process towards economic development and growth, and the entrepreneur becomes an economic agent in that practice (Cantillon, 1775; Say, 1816; Schumpeter, 1934). However, there is no single, universally agreed definition of entrepreneurship (Mack & Pützschel, 2014). According to Jones (2007), the concept of entrepreneurship covers a range of activities including: starting a new business enterprise and focusing on efficiency, survival, risk bearing, and financial feasibility, as well as social, cultural, and related factors.

Below are some sample definitions and distinctions concerning the concept of entrepreneurship which trace the understanding of the idea from scholars' perspectives.

Table 2.5 Definitions and distinctions of the concept of entrepreneurship

Author	Definition of entrepreneurship
Carlsson et al. (2013)	Entrepreneurship refers primarily to an economic function that is carried out by individuals, acting independently or within organisations, to perceive and create new opportunities, and to introduce their ideas into the market, under uncertainty, by making decisions about location, product designs, resource use, institutions, and reward systems.
Collins and Low (2010)	Entrepreneurship has been viewed as an alternative to unemployment. Immigrants and minorities often start businesses as an economic survival strategy because of their inability to access the mainstream labour market.
Shane (2009, pp. 3–5)	Entrepreneurship is the phenomenon of self-directed economic activity that is based on socioeconomic and institutional opportunities.
Van Praag and Versloot (2007)	Entrepreneurship is acknowledged as significant for the formation of the economic and societal advancement of nations, jobs, and inventions.
Ahl (2006)	Entrepreneurship is an instrument for economic growth, characterised by words such as innovation, change, risk-taking, opportunity recognition, driving force, and economic growth. It is constructed as something positive, leading to improvement.
Keister (2005)	Entrepreneurship is synonymous with business start-up or the creation of new organisations.
Portes, Guarnizo and Haller (2002)	Entrepreneurship involves self-employed immigrants whose business activities require frequent travel abroad and who depend on, for the success of their firm, contacts, and associates in another country, primarily their country of origin.
Aldrich and Waldinger (1990)	Entrepreneurship is the combining of resources in novel ways so as to create something of value.
Rath and Kloosterman (2000)	Entrepreneurial activities involve individuals who belong to a common cultural heritage or origin within an ethnic group, and these individuals are perceived as having such membership by others.
Shane and Venkataraman (2000)	Entrepreneurship has also been defined as the exploitation and identification of business opportunities and within these opportunities, individual connections. Entrepreneurship involves the identification, evaluation, and exploitation of opportunities.

Source: Author

Unsurprisingly, Blackburn (2011) concludes that it is reasonable to call it multi-dimensional. He argues that entrepreneurship entails analysing individuals, their activities, and their interactions with their ecosystems, which include; economic, political, social, institutional, legal, and policy frameworks that help explain and legislate human actions (p. xiii). These

would easily apply to the starting up, running, and growing of a new business in the context of migrant entrepreneurship.

2.4.2 Theoretical approaches to entrepreneurship

Simpeh (2011) identifies six types of theories from diverse disciplinary origins: (1) economic entrepreneurship theory, (2) psychological entrepreneurship theory, (3) sociological entrepreneurship theory, (4) anthropological entrepreneurship theory, (5) opportunity-based entrepreneurship theory, and (6) resource-based entrepreneurship theory (see Table 2.6).

Table 2.6: Disciplinary approaches to entrepreneurship theories with some examples

Discipline	Author	Theoretical approach
Economic	Schumpeter (1934)	Entrepreneurship is a driver of market-based systems.
Psychological	Coon (2004)	Entrepreneurs have specific personality traits.
	McClelland (1961)	Entrepreneurs have a need for achievement.
Sociological	Reynolds (1991)	Social networks theory, the life course stage theory, ethnic identification theory, and population ecology theory are useful lenses for exploring entrepreneurship.
Anthropological	Amolo and Migiro (2014)	Entrepreneurs are influenced by their culture, including attitudes to business formation and entrepreneurial behaviour.
Opportunity-based	Drucker (1985)	Entrepreneurs exploit the opportunities that are created from changes in e.g., consumer preferences or technology.
Resource-based	Aldrich (1999)	Financial, social, and human resources are essential for entrepreneurial activity.

Source: Author; Simpeh (2011)

Economic entrepreneurship theories investigate the economic factors that boost entrepreneurial behaviour. Schumpeter (1934) describes entrepreneurship as a driver of market-based systems. He conceptualises the concept on three bases: assessment of the market in which opportunities occur for given market actors, alertness to profit-making opportunities which entrepreneurs discover and take entrepreneurial advantage of, and the understanding that the ownership of resources is different from entrepreneurship (Kirzner, 1973; Schumpeter, 1934).

The level of evaluation in **psychological entrepreneurial theories** is the individual (Landstrom, 1999). According to Coon (2004) some of the characteristics associated with

entrepreneurs are: being opportunity-driven, a high level of creativity and innovation, a high level of management skills, optimism, emotional resilience, mental energy, being hardworking, an intense commitment, a competitive desire to excel, dissatisfaction with status quo, having a transformational nature, being a lifelong learner, the ability to make a difference, the capacity to failure as a tool for success, individual integrity and, above all, a visionary mindset. McClelland (1961) theorised that human beings have a need for achievement, which in the case of entrepreneurs involves succeeding in business-oriented goals.

In **sociological entrepreneurship theories**, Reynolds (1991) identified four social contexts to explain entrepreneurial opportunity from a sociological perspective: social networks theory, the life course stage theory, ethnic identification theory, and population ecology theory. According to Simpeh (2011) and Amolo and Migiro (2014), **anthropological entrepreneurship theory** stems from the study of the origin, customs, development, and beliefs of the community or society, including those about how to conduct a business.

In **opportunity-based entrepreneurship theory**, it is assumed that entrepreneurs do not cause change but exploit the opportunities that arise when change happens (Drucker, 1985). Entrepreneurs actively seek and respond to changes in consumer preferences, technology, or other areas. **Resource-based entrepreneurship theories** in general are based on the view that the availability of resources to business founders is all important in new venture creation (Alvarez & Busenitz, 2001) including financial, social, and human resources (Aldrich, 1999).

These six theories have their roots in economics, psychology, sociology, anthropology, management, and, when concerning women, in feminism. Entrepreneurship is influenced by a wealth of factors; no single factor by itself can create entrepreneurship. Therefore, entrepreneurship is the outcome of a complicated and varying combination of psychological, socioeconomic, and other factors. Also important are dreams, ambition, passion, achievement, motivation, commitment, integrity, zeal, honesty, sincerity, ability, and hard work which determines whether an individual becomes an entrepreneur or not. It is important to emphasise the significance of entrepreneurship focused on the level of the individual as this could stimulate positive growth in an institution, organisation, or one's own business venture. Other researchers have amassed a different range of research perspectives on the complex area of entrepreneurship. For instance, as Amolo and Migiro (2014) explain, for a generally accepted understanding of entrepreneurship during the current era of globalisation, it is important to look

at the interaction of elements within the economic, technological, psychological, sociological, anthropological, and political fields.

2.4.3 *The role of entrepreneurs*

While this review reveals there is no standard universally accepted definition of an entrepreneur, in this study, the definition of entrepreneurs includes self-employed individuals and owners of small to medium size businesses. In research studies which focus on the role of the entrepreneur, a crossover exists among various disciplinary perspectives, the most obvious ones being psychological, economic, and opportunity and resource-based theoretical approaches. Table 2.7 presents some descriptions of the role of an entrepreneur from selected scholars' points of view:

Table 2.7: A range of research findings concerning the role of an entrepreneur

Author	Role of entrepreneur
Zapała & Zięba (2014)	Find and transform opportunities into ideas for production process or the market, and support ongoing changes.
Oseifuah (2010)	Entrepreneurs regularly decide on resource acquisition, allocation, and utilisation, with an eye to financial consequences.
Knight (1921)	Entrepreneurs take risks when needed and are prepared to accept their consequences.
Bygrave et al. (2003)	Entrepreneurs start businesses to take advantage of attractive opportunities (pull) or out of sheer necessity (push).

Source: Author

In the literature, the act of being an entrepreneur comprises undertaking innovations, gaining finance, and conducting business activities to transform such innovations into traded goods or services. The entrepreneur engages in exchanges for profit and exercises business judgement in the face of uncertainty, and able to be alert to opportunities for innovation. This study focuses on the entrepreneur required to be a business founder. Starting one's own business for profit involves a certain amount of risk-taking and uncertainty, which is greater than that involved in an established business venture (Gartner, 1990). Entrepreneurs in this study can also be co-owners (as per Casson, 1990).

2.4.4 *Education and training for entrepreneurs*

Considerable international research has focused on training needs of entrepreneurs in general and of migrant entrepreneurs in particular. Migrants to a new country need to learn an unfamiliar business regulatory framework, even if they mainly cater to their own community. Table 2.8 offers a summary of some seminal points.

Table 2.8 Education and training for entrepreneurs

Author	Finding
Oliver & Wright (2016)	Strengthening education and training service delivery for migrants is important for their economic integration in destination countries.
Saffu (2014)	For migrants and refugees, education is an adaptive approach for social and economic integration, and a means of survival in rebuilding their identities and their lives.
Henry et al. (2005)	Entrepreneurs' learning needs vary at different stages of business development, such as at start-up, growth, and maturity.
Politis & Gabrielsson (2005)	Prior career experience aids in identifying entrepreneurial opportunities.
Cope & Watts (2000)	Mentoring support programs help entrepreneurs interpret critical incidents as high quality learning experiences.
Kolb (1984)	The transformation of experience creates knowledge.

Source: Author

As with each other sub-heading presented so far in this section, a far more extended review of the relevant literature is given in Appendix A, due to a word limit on this thesis. For migrant entrepreneurs in particular, education involves the combination of practical experience with training as a means of adapting to new circumstances in their new country and, when combined with opportunities for reflection, for instance via mentoring, a way to transform critical incidents into opportunities for learning.

2.4.5 Immigrant entrepreneurship

Immigrants bring new skills to receiving countries, provide flexibility in the labour markets, help address labour shortages, and contribute to the economy as employees and also as entrepreneurs, creating new firms and businesses (Collins et al., 2020; Collins & Shin, 2012; Collins, 2008; Nijkamp, 2003; Kloosterman, 2003). The impact of migrant entrepreneurs is an area where international knowledge is advancing (OECD, 2010).

Immigrant entrepreneurship is a result of individual (personal), human capital, behavioural and cognitive, institutional, opportunity-related, economic, social, cultural, psychological, motivational (push-pull), family, and environmental factors. Individual (personal) factors are described by Irastorza and Peña (2014) as human capital endowments, psychological attributes, and perceptual variables (such as alertness to opportunities, fear of failure, and confidence about one's own skills). Individual factors explain immigrants' entrepreneurial trends, and education, work experience, and business skills are also essential to business formation. Brush (1992) explains that human capital is important for entrepreneurial success, especially if the business ownership comes from a different background than that of the host country and this may influence the success of the business. Human capital takes many forms: education, experience derived from paid employment, industry experience related to the venture, prior self-employment, and start-up experience.

Amit and Muller (1995) claim that there are two types of entrepreneurs, based on their motivation: first, those pushed to start a business because of dissatisfaction with their current situation in the labour market in terms of unemployment or underemployment and second, those attracted by a new business idea to start entrepreneurial activity (Kirkwood, 2009). A summary of research into push and pull factors which motivate migrants to become entrepreneurs is offered in Table 2.9.

Table 2.9: Push and pull factors motivating migrants to become entrepreneurs

Author	Factors for migrant entrepreneurship
Irastorza & Peña (2014)	Macroeconomic conditions, individuals' culture of origin, and their socioeconomic background (pull)
Collins & Low (2010)	Unemployment, racial discrimination, entrepreneurial skills, psychological orientation, independence, autonomy, self-achievement, and self-confidence (push)
OECD (2004)	Economic necessity, social exclusion, the lack of education or skills, high levels of unemployment and language barriers (push)

Source: Author

For migrants, many of the factors are indeed barriers to employment by any other means than starting one's own business. Arando, Peña and Verheul (2009) argue that the regulatory dimension of institutions, the governing laws and regulations, and government policies establish formal institutions that can support, improve, or hinder entrepreneurship because they

either reduce or increase the risks for individuals starting a business, and efforts to obtain resources.

Immigrants face numerous obstacles in their new country such as access to education, workplace fit, language skills, and non-recognition of qualifications, amongst others; entrepreneurship is one way to address these (Paulose, 2011). Immigrants are also pushed into self-employment because of labour market discrimination, communication barriers, skill inadequacies. Also, their strong orientation towards vision, entrepreneurship, and risk-taking pulls them towards self-employment (Dana & Morris, 2007). In developed countries, immigrants face innumerable challenges due to different cultural, social, political, and regulatory orientation, which is more applicable to migrants coming from developing countries (Azmat, 2010; Drori et al., 2006) such as those from Africa. To escape unemployment, it can be expected that migrants will attempt to choose self-employment.

However, self-employment does not mean that all these barriers and challenges cease, despite immigrant entrepreneurs making diverse contributions to the economic environment of both their host and original countries (Sahin et al., 2007). Although immigrant entrepreneurs may face difficulties while setting up new businesses, the enthusiasm to survive may push them to take advantage of the opportunities they see (Okerue, 2018). By starting their own business, they create their employment for themselves, which helps them to avoid the barriers faced in the labour market (Collins & Low, 2010; Azmat, 2010; Watson, et al., 2000). Nevertheless, banks may still discriminate against immigrants looking for business loans (Watson et al., 2000).

2.4.6 Gender and entrepreneurship

A large volume of research exists in the area of entrepreneurship and small business management, but only a few studies examine female, or female versus male entrepreneurship, even though the number has increased over the last few years (Spilling & Berg, 2000). Mirchandani (1999) identifies that women tend to own smaller ventures than men and more women-owned businesses are conducted out of the home than men-owned. Acker (1990) explains that a gendered identity is formed as a way in which women interpret the type of business or suitable work for them to own. The literature identifies barriers, and the disadvantages women immigrants face when creating and running businesses, by comparison with their male counterparts. The more prevalent barriers are summarised in Table 2.10.

Table: 2.10 Barriers for female and female migrant entrepreneurs

Author	Barriers
Azmat (2013)	Migrant women's difficulties in obtaining start-up finance and building social networks.
Ahl & Marlow (2012); Roomi & Parrot (2008); Langowitz & Minniti (2007); Ogbor (2000)	Gendered stereotypical perception that women are lacking in business expertise.
Collins & Low (2010)	Migrants' professional qualifications and experience not recognised, language skills undervalued.
Roomi & Parrott, 2008; Hwang et al., (2008)	Lack of access to capital, land, business premises, training, information technology, social networks, and agency assistance.

Source: Author

According to Jennings and Brush (2013), entrepreneurial activity for women is rooted in families because most women entrepreneurs perceive their businesses as one part of their lives connected with others, rather than a separate unit. Women tend to balance their economic objectives with their other ambitions, such as contributing to society, their personal enjoyment, or helping others. Welter and Isakova (2007) explain that differences in formation behaviour are attributable to gender, and differences in business creation are due to the smaller resource base that women entrepreneurs are able to access at start-up, which leads to more cautious behaviour and a longer period of business creation activity. Most researchers of this topic have documented differences and similarities between men and women (as cited in Spilling & Berg, 2000). Ahl (2006) suggests that many studies overestimate the differences.

Welter and Isakova (2007) conclude education and professional experience plays a role in shaping women's routes into entrepreneurship. Education level influences the forms that female entrepreneurship takes, including the sectors women entrepreneurs decide to enter. Ahl (2002) investigates how the female entrepreneur is constructed in research articles about women's entrepreneurship, and finds even though authors celebrate women's entrepreneurship, they do it in such a way as to "recreate women's secondary position in society" (p. 1). Ahl (2002) notes certain assumptions are taken for granted about women, men, business, work, and family, including the assumption that men and women must be different. Ahl (2002) posits that the research problem is the way in which other researchers have problematised the female entrepreneur and what consequences this may have (p. 11).

Women's entrepreneurship can be marginalised (see for example Ahl & Marlow, 2012; Bird & Brush, 2002; Hamilton, 2006). Bird and Brush (2002) said what they term "feminine attributes" such as generous, sympathetic, kind, helpful, humanitarian values, aware of feelings of others, grateful and understanding are often ignored or excluded in the entrepreneurship literature.

Gender differences in social capital resulting from prevailing gender roles in a society may influence the decision to start and to grow a business, as well as business success and even survival (Carter et al., 2001; Elam & Brush, 2010). Patriarchal cultures, where traditional norms exist, conflict with Western modernity. Hence, women from such a culture set up business activities restricted to self-employment, often in traditional (craft) sectors, and home-bound, low growth activities.

Traditional gender roles influence the practicability of entrepreneurship because they make business entry, survival, and development more difficult for women. Entry may be self-restricted to feminised professions, sectors, and business fields such as personal services or care professions (Marlow, 2002). Dhaliwal et al. (2010) termed women entrepreneurs as "silent contributors" since they play a significant strategic role as entrepreneurs (p. 8). Most migrant entrepreneurs are male, yet their business dynamics often depend on the unpaid and unacknowledged support of their wives and family members (Collins & Low, 2010). According to Collins and Low (2010), gender aspects are too often ignored in the literature on immigrant or ethnic entrepreneurship, while the immigrant or ethnic dimensions are generally ignored in the female entrepreneurship literature. Simon and Bretell (1986) state that female migrants have been treated as migrants' wives, and so their role in the migration process was long underestimated.

Entrepreneurship can be highly gendered, which means that it is fundamentally shaped by dominant concepts of femininity or masculinity. Entrepreneurship is considered as gendered, and entrepreneurship and the entrepreneur are not gender-neutral concepts. Psychological and social aspects influence areas, such as business financing, contributing to the view that females' businesses, in general, are different to those operated by men. Treating women as the second-class gender means ignoring and underestimating huge potential human resources (Sarfaraz et al., 2014). The gendered concept of entrepreneurship is used as a prospective explanatory framework for addressing many foundational questions in entrepreneurship research (Jennings & Brush, 2013). However, as Ogbor (2000) and others

have observed, it is unfortunate that researchers have generally perceived entrepreneurship as a monolithic concept, thus ignoring the immense variation in entrepreneurial activity seen in most modern societies.

2.4.7 Immigrant women's entrepreneurship

The term 'immigrant women' is used interchangeably with 'ethnic women', 'women of colour', 'minorities', and 'culturally and linguistically diverse women' (Babacan, 2013). Babacan considered these terms to be uncomplicated, but they have the benefit of indicating the distinct, often lower, status of women. Immigrant women are at risk of being marginalised, excluded, and isolated economically, culturally, and politically (Maslen, 2008).

The term 'immigrant woman' is formed at the intersections of gender and immigration (Guo, 2009). And assumes that women have a labour market relation as a special commodity, that is, "a special kind of labour, in the labour market" (Ng, 1986, p. 269). When considering all disadvantages, it is indeed impressive that so many migrant women have established themselves as entrepreneurs. This underlines the push factors they experience to work for themselves in order to make a living (as well as the pull factors).

2.4.8 Disadvantages immigrant women face

Immigrant women are described in the literature with regard to their situation in the society and the labour market as facing vulnerability and limited opportunities while being dependent, submissive, and at the bottom of the job ladder (Morokvasic, 1984; Anthias, 1982). In an early work, Phizacklea (1983) explains that in migration research, the immigrant women were mentioned only for their domestic roles as mothers, wives and, or, their responsibility as bearers of traditional culture rather than their participation as employers or business owners. Simon and Brettell (1986), writing around the same time, indicate that women have been treated more frequently as the wives of migrants than migrant actors in aid of themselves and their role in the migration process was deemed less important. Researchers found immigrant and refugee women face many problems (see Table 2.11):

Table 2.11 Problems immigrant and refugee women face

Problems immigrant and refugee women face
<ul style="list-style-type: none"> • barriers to accessing services such as language, insufficient childcare, problems navigating systems, immigration status, transport, discrimination, and changes to family dynamics
<ul style="list-style-type: none"> • the lack of understanding around culturally appropriate support in Western nations
<ul style="list-style-type: none"> • loss of social networks
<ul style="list-style-type: none"> • challenges of mental and physical health
<ul style="list-style-type: none"> • domestic violence
<ul style="list-style-type: none"> • the impact of trauma
<ul style="list-style-type: none"> • financial stress and poorer health and
<ul style="list-style-type: none"> • social-civic participation.

Source: Collins et al., 2020.

2.4.9 Factors leading to immigrant women's entrepreneurship

Migrant women's entrepreneurship forms as a result of the dual impetus of female entrepreneurship and ethnic/migrant status (Baycan-Levent et al., 2003). Baycan-Levent et al. conclude that the ethnic female entrepreneurs can succeed more if they bring together ethnic opportunities with an opportunity associated with being a woman. The entrepreneurship of immigrant women has performed a significant role in the growth of the Australian small business sector, but they still remain "largely invisible and marginalised in mainstream entrepreneurship research" (OECD, 2004, p. 30). Despite the size and diversity of the immigrant population, empirical research into Australia's migrant women is lacking (Collins & Low, 2010; Evans, 1984). Boyd (1984) stresses the "double disadvantage" faced by women: in addition to the subordinate position of being a migrant, women experience further obstacles in the labour force due to their gender (p. 1100).

Research on migrant women's entrepreneurship is expanding, showing several remarkable developments. First, as Barret (2006) states, women are less likely to become entrepreneurs than their male equivalents due to migration patterns, occupational segregation, and sociocultural norms. Second, women entrepreneurs' ventures are small (González & Husted, 2011; Fleck et al., 2011) and characterised by low levels of funding with low growth (González & Husted, 2011). Third, migrant women entrepreneurs are not a homogenous group (Collins & Low, 2010; OECD, 2004). Azmat (2013) points out that these women differ in age, ethnicity, skills, financial and educational resources, experience, and language abilities, all of

which have important effects on their entrepreneurial positioning as well as their achievement. Fourth, the socioeconomic disadvantages experienced by women vary according to their country of origin, giving rise to the concept of their “triple disadvantage” (Raijman & Semyonov, 1997, p. 119). Nevertheless, the challenges faced by migrant women entrepreneurs based on their gender are best expressed by Boyd as a double disadvantage (1984, pp. 1092–1093).

Collins and Low (2010) maintain that to survive economically, migrant women start their own small businesses because they are unable to access the mainstream labour market. Entrepreneurship is taken as a solution to childcare problems, so women are encouraged to start home-based businesses in order to combine making their livelihood with caring for their children (Caputo & Dolinsky, 1998).

Migrant women are enabled to establish and sustain businesses through familial, cultural, and institutional factors, human capital, social capital, and networks. Ironically, the same enabling factors can act as barriers and challenges experienced by the women in the establishing and operating of their businesses (Azmat, 2013). Cultural features like “hard work and reliance on family labor” can constitute an enabler or a barrier, depending on the entrepreneur’s perception and application of this (Azmat, 2013, p. 5). The Australia and New Zealand Bank (ANZ) (2003) states for many marginalised groups, including female immigrants, financial illiteracy is a barrier to the effective use of financial services, in terms of personal well-being, income-generating opportunities, and social inclusion. Hugo (2009) found a lack of knowledge of business rules and difficulties in obtaining loans from financial institutions has a negative impact on migrant businesses.

Issues related to qualification recognition on the one hand, and language and accent on the other, shape minorities’ and immigrants’ experiences in the labour market, often devaluing their human capital relative to non-immigrants (Collins & Low, 2010), and reducing their capability to discover and exploit opportunities (OECD, 2004). The requirements for women to fulfil substantial family roles and subordination within paid work results in them being less likely to amass sufficient personal funds to start new ventures (Mirchandani, 1999). While self-employment is assumed to offer self-sufficiency and offer a means to rise above the poverty line and marginalisation, the obstacles for migrant women across numerous contexts are extremely substantial. This is why local policies for these contexts must be devised and implemented to support small business development for enterprising women (Halkias, 2011).

According to Halkias (2011), female immigrants are pushed into entrepreneurship when they need an income to support their family, even though women from ethnic or migrant groups experience discrimination and exclusion because of the combined effects of their sex and migrant status (double) and also their ethnicity (triple discrimination) (Apitzsch, 2003; Apitzsch & Kontos, 2003; Kupferberg, 2003).

Collins (2008) found migrant women from developing countries face additional challenges compared to locals when they run their own businesses in developed economies. This may be due to different social and institutional orientations, culture, and language, the lack of established business networks and lack of familiarity with the local business regulatory environment, taxation, and legal requirements, restrictive government regulations, and possible limited capital.

A report by the Queensland Government (2006) describes a range of barriers affecting the possibilities for women from CALD backgrounds to find suitable employment. Such challenges as outlined by Baycan-Levent (2010) are: racial discrimination, difficulties with language, access to limited information about the labour market and recruitment processes, non-recognition of their overseas qualifications and work experience, and also caring responsibilities for children and other family members. Similarly, Babacan (1996) and Collins, (1991) examining the Australian labour market, found that migrant and refugee women are at the bottom of the occupational and employment ladder, often encountering discrimination by employers, with poor access to training, and non-recognition of their overseas qualifications. These issues impact their adjustment processes (Babacan & Gopalkrishnan, 2005). The media also depicts migrant women as occupying the lowest social class, working as cleaners, domestic help, or sex objects (Jakubowicz & Goodall, 1994).

According to Le (2000), self-employment among immigrant groups in Australia is determined by their experiences in the labour market, level of education, marital and occupational status, and English proficiency. Le assumes that immigrants who speak another language and have English proficiency are more likely to be self-employed. Numerous ethnic groups are engaged in founding and running their own businesses (Collins, 2003).

Migrants start small businesses in response to the blocked mobility they experience in the labour market, and forms of racial discrimination (Collins, 2003). If migrant women are driven to entrepreneurship due to their blocked mobility, this indicates that self-employment

and business ownership constitute the last option (Li, 2001). To put it plainly, many migrant women faced with barriers to find suitable employment turn to self-employment to achieve financial independence, job satisfaction, and flexibility.

It is internationally recognised that migrant women entrepreneurs comprise an increasing percentage of the self-employed (OECD, 2004), to avoid poverty and discrimination in the mainstream labour market and as a strategy for survival (Collins & Low, 2010). The Australian research on immigrant women entrepreneurs, similarly, finds that the main motivations for immigrant women to start their own business include financial reasons as well as looking for a balance between their own needs and family responsibilities as well as because they are unable to access the mainstream labour market (Collins & Low, 2010; Queensland Government, 2006; Low, 2003; Chavan & Agrawal, 1998).

Immigrant women compare the attractiveness and anticipated costs of working as entrepreneurs with their current difficult situations and choose self-employment on the basis of their ability to alleviate the tension between home and work duties (Aharon, 2017, p. 288). According to Low, (2003) the financial reasons can be more specifically related to marital status, such as the need to compensate for the husband's unemployment or limited mobility in the workforce, or the desire to achieve financial independence from the spouse. Baycan-Levent (2010) found the situation of husbands plays a major and often determining role a woman's decision to move into entrepreneurship. Kloosterman and Rath (2001) point out that the experiences of immigrant entrepreneurs are embedded within social relations of the society in which they settle, this includes gendered expectations.

Ethnic ties are also significant (Low, 2004; Chavan & Agrawal, 1998), and can be important for procuring informal loans required to start a business from sources such as friends, relatives, and from the wider ethnic communities (Collins, 2008; Queensland Government, 2006). Other factors that increase the possibility of business success are a good knowledge of the industry or product, prior entrepreneurial experience, and the use of ethnic resources (Baycan-Levent, 2010).

Factors in common to immigrant women entrepreneurs are the willingness to take risks, the desire to do something for themselves, and the capacity to learn from mistakes; the pathways to entrepreneurship are very numerous (Queensland Government, 2006). Regarding migrant women entrepreneurs' strengths, the resources that migrant women entrepreneurs

bring to their business enterprises in Australia today are shaped by the ethnic, gender, and racial differences including social and human capital (Collins & Low, 2010). Baycan-Levent (2010) argue that such entrepreneurs can be more successful if they bring together ethnic and cultural characteristics and opportunities connected with being a woman to their advantage.

The family is the nexus of support, growth, and identity and women structure their life around their family (Baycan-Levent, 2010; Babacan & Gopalkrishnan, 2005). Migrant women who start businesses structure their business life around their relationships with their husbands, children, family, and community, as well as their household responsibilities (Collins, 2008; Low, 2004). Their business decisions are rooted in family and community networks and everyday entrepreneurial decisions are entrenched within the family, social networks, and the ethnic community (Collins & Low 2010, p. 108). Migrant women who own small businesses provide an income for themselves and also employment opportunities for others, including other migrants (Baycan-Levent, 2010).

Immigrant women make up a substantial percentage of the total migrating population and contribute significantly to the labour force of the settlement country as employers owning business establishments (Evans, 1988). The contribution of migrant entrepreneurs to the Australian economy is an area where comparative international knowledge is evolving although underdeveloped (OECD, 2010). Immigrant women have shown resilience in the face of numerous challenges. Immigrant women have a positive impact on all levels of the global economy and their economic contributions involve job creation and development for both the native born and immigrants (Halkias, 2011).

2.4.10 Immigrant African women's entrepreneurship

Migrant African Australian Women (MAAWs) are defined as African women who are Australian citizens and residents born in, or with recent ancestors from Africa (Hugo, 2009). The African women participants in this study are MAAWs who operate their own small to medium businesses (entrepreneurs). See Section 2.4.3 for definitions of an entrepreneur.

Generally, research on African migrant women is limited, even within the Australian context (Banjo, 2012). In migration studies, African women are assumed to be reliant on their husbands; as such they have not been regarded as active and independent participants in migration, and therefore, the effects of migration are seen only through the male lens (Arthur,

2009). Arthur (2009) reasons that the overshadowing of African women in the literature by their male counterparts is an uncivilised mistake because of the uniqueness of their coping strategies. Arthur maintains that African women are:

...active and independent players in the new immigration who are responding to the same global geographical, economic, and social forces at the core of the movement and transfer of human capital and labour from the developing to the developed regions of the world. They are initiators and implementers of their migratory journeys and not passive and mere additions of their male counterparts (p. 2).

African migrant women form a fundamental part of the African immigrants to Australia who have migrated through skilled, family, or humanitarian migration categories (Hugo, 2009; Jakubowicz, 2010). The women include refugees aided under the United Nations resettlement programs for women at risk (Bartolomei, et al., 2014; Vromans et al., 2018) described by the United Nations High Commission for Refugees (2011) as “women who have protection problems particular to their gender” (p. 263). They are categorised as refugees who are single women and single mothers. Their socioeconomic, political, and cultural backgrounds present substantial challenges in terms of their adjustment and integration (Saffu, 2014).

According to Negin and Denning (2008), the contribution to Australia’s skilled workforce from Africa is significant. Watts (2017) says the contribution of African women migrants to Australia is substantial in comparison to their number, but little is known about what energises them, what their aspirations are, and how they contribute. African migrant women bring with them invaluable cultural, social, and economic connections to Australia (Negin & Denning, 2008). The 2006 Australian Census reveals there were over 4,100 nurses and approximately 3,000 medical doctors working in Australia who were born in Africa. This represented 5.4% of medical doctors working in Australia, comprising a remarkable over-representation (Negin & Denning, 2008). As a group, there are unique processes by which African migrant women “come to shape, forge, and create self-sustaining social, cultural, and economic capacities to enhance their empowerment and status [which] are sociologically interesting and invigorating” (Arthur, 2009, p. ix). According to Essed (1991), the limited access to employment among African immigrant women arises due to ‘gendered racism’ which refers to the racial oppression of black women as structured by racist and ethnicist perceptions of gender roles (p. 31).

Australian African women unanimously tell stories of frustration in trying to find secure employment in their field of expertise, irrespective of their capabilities and qualifications. Many miss opportunities due to the lack of a professional network (FECCA, 2017). Discrimination and racism, recognised as products of their invisibility, are issues that make it difficult for some African people in Australia to gain employment (Abdelkerim & Grace, 2012; Abur, 2017; Fozdar & Banki, 2017).

Harris and Watts (2015) examine the multiple forms of social exclusion that many African Australian women have reported in association with their educational experiences, including race-based exclusion by members of the dominant culture; challenges with language and conceptual knowledge; and challenges along cultural lines, particularly regarding tensions relating to gender role expectations.

African migrant women, like other minority groups, have fewer employment opportunities, lower wages, are employed in unskilled and low-skilled jobs, and in some cases experience unsatisfactory levels of medical care as compared to non-minority group members (Roberto & Moleiro, 2015; Dustmann et al., 2011). In addition, factors that act as barriers to migrant women entrepreneurs include gender, cultural, family-related, and institutional factors, and the lack of human and social capital, all of which may represent challenges to women's entrepreneurial paths (Azmat, 2013).

For a significant proportion of African migrants, Saffu (2014) stresses that the experiences of marginalisation, torture, and trauma are due to sociocultural and patriarchal traditions and civil wars in their countries of origin. According to Piper (2008), the traditional patriarchal powers that be do not allow African women's voices to be heard or seen and therefore African women's migration experiences have not been a focus for research. The visible, cultural, and linguistic differences of African people in general makes them more vulnerable and indeed 'invisible' within the relatively dominant white cultures into which they often migrate (Abdelkerim & Grace, 2012; Abur, 2017; Adelowo, 2012; Colic-Peisker & Tilbury, 2007). Even within their country of destination, African migrant women face invisibility in three ways: they are women, minority group members, and foreigners (Showers, 2015; Adelowo, 2012).

Women, more than their male counterparts, continue to struggle with transcultural tensions concerning shifting gender roles, class and race in conjunction with the other

challenges they already face (Pittaway & Bartolomei, 2000; Pittaway & Muli, 2009). Following migration to Western countries (Khawaja & Milner, 2012; Mellor et al., 2012), the traditional gender roles of countries of origin continue to affect decision-making and health outcomes.

Some research indicates that women are pushed into traditional gender roles as housewives, stay-at-home mothers, and carers because of the absence of pathways specific to their educational and language learning needs (Williams, 2015). However, migration to Australia has also led to changed gender roles as wives became primary income earners for the household (Mukoko, 2017). According to a study by Ahmed (2010) and Wright (2003), African women are navigating altered gender roles at home and in cultural communities, as well as also navigating non-African preconceptions, stereotypes and expectations in the wider community.

Refugees from Africa who have resettled in Australia through the humanitarian program have fled violence and instabilities in their homelands (Hugo, 2009). Consequently, many have experienced disrupted education, including limited access to health care, and fragmentation of family and social networks (McMichael & Gifford, 2010). The Refugee Council Australia (2008) has identified common challenges for refugees, as (see Table 2.12):

Table 2.12 identified common challenges for refugees

Identified common challenges for refugees
• challenges in gaining sufficient settlement support
• the impact of trauma on resettlement
• the financial burden of repaying travel loans
• supporting family members still in Africa
• the struggle to reunite split families
• learning English and adjusting to schooling and tertiary education in Australia
• finding secure employment, including recognition of qualifications and of past work experience
• accessing health services.

Source: Refugee Council of Australia, (2008).

Other researchers have identified further obstacles for refugees:

- the lack of basic business skills and financial literacy and poor mentoring and inadequate business advisory support from government agencies in the establishment phase (Collins, 2006)
- the lack of access to finance and financial education (Collins, 2006; Collins et al., 2014)

- low incomes and a lack of asset ownership that make it difficult to raise capital to establish a business (Flamsteed & Golding, 2005).

Labour market programs that support investments in human capital have a legitimate role in overcoming such constraints (Gray et al., 2012).

2.4.11 Immigrant African women's entrepreneurship in regional and remote Australia

Women immigrants face difficulties in rural and regional areas of Australia. Babacan (1998, 2006) points out that settlement issues act as a hindrance to the transference of social capital from their country of origin. Migrants experience alienation relating to relationships with people and networks, face exclusion by having difficulty understanding the policies and systems in place and confront an inability to utilise their skills in their new situation. Circumstances do change over time, and immigrants contribute to the making of place in their settlement country.

In Northern Queensland (NQ), in order to understand African women migration and entrepreneurship, it is necessary to focus on the changes in migrants' lives, their own experiences and their understanding of these changes. Babacan (2010, p. 17) emphasises this subjective component in her discussion of migration and belonging: people create meaning out of the contexts in which events occur. Consequently, an experience of migration always involves a strong subjective component of people's lived experiences. Rapid social change results in both physical and psychological impacts that in turn determine the patterns of immigration and refugee adjustment. It is worth emphasising that the impression created by the initial settlement experience has a lasting impact on the settlement process (p. 17). According to Babacan (2010), the initial settlement experience:

Includes what services are available, what attitudes exist towards the newly arrived and what government policies are in place. The settlement phase is affected by the host society's (i.e. Australia's) reaction to the newly arrived. This situation will determine the new class stratification, political system, power relations and economic reality for newly arrived migrants (pp.10-11).

In Australia, the presence of the ethnic group and the support of ethno-specific, as well as mainstream structures and services, are fundamental to successful settlement; they constitute the basis of the social capital formation that enables successful adaptation (Wooden et al., 1994; Jupp et al., 1991; Cox, 1987). Loizos (2000) states that "the package of customs, beliefs and

practices from before their dislocation... continued to serve them in diasporic adjustment” (p. 132).

In spite of the experiences of marginalisation, torture, and trauma that many African women have encountered due to the civil wars in their countries of origin and sociocultural patriarchal traditions, the majority are resilient people, determined and working hard to contribute to the development of their families and their community (Saffu, 2014). The resilience strategies enacted by African migrant women, in particular, represent a valuable resource for ensuring well-being in women, their families, and new communities (Solowe, 2018). The level of resources, the presence of family and the existence of supportive networks are also important in determining successful settlement (Babacan, 2010).

Western societies tend to view Africa as a single geographical entity and culture, an attitude which overlooks the vitality and diversity of African communities. Unfortunately, it can be difficult for parents to transfer the positive aspects of African culture to their children who can get caught between two cultures, at a heavy cost. Okeke et al. (2016) agree very little is known about African immigrant women’s lives. There is limited literature on entrepreneurship among migrant African Australian women in Australia, highlighting the need for an exploratory study such as this one.

Entrepreneurship is a means to fight social and financial exclusion, counter new economic challenges, and create jobs (OECD, 2016). Inclusive entrepreneurship policies and programs are particularly important for women who are under-represented in entrepreneurial activities (OECD, 2016). The negative media portrayal of black Africa makes Africans vulnerable to discrimination and racism (Arthur, 2009). The survival strategy of migrant African women entrepreneurs aims to avoid poverty and the discrimination that can be faced in the mainstream labour market (OECD, 2004). Babatunde-Sowole et al. (2020) state that becoming entrepreneurial to financially support themselves is one of the ways that the women can begin to regain some form of control over their lives.

The next part of this literature review chapter consists of a description of the Australian context for entrepreneurship in relation to migration and settlement.

2.5 Australian context for entrepreneurship

Introduction

The first part of this chapter comprised a summary of the conceptual framework of this study, covering the foundational basis for the research setting. This second part is a description of the Australian context for entrepreneurship in relation to migration and settlement. It begins with a brief outline of the study location. This is followed by Australian immigration policies and their changes over the decades, beginning with the establishment of European settlement and ending with current settlement policy and service practices for migrants and refugees. The establishment of the Australian context for migrants and refugees continues with a focus on settlement services, and the barriers and challenges migrants and refugees face. A historical outline of African migration to Australia is presented. Very few Australians know that Africans formed part of the first fleet of Europeans to the continent. The literature review continues with the particular challenges for African migrants, including the strengths and challenges within African families and external challenges of racism. This is followed by a review of government policy on migrant entrepreneurship, what leads migrant women to entrepreneurship and their particular strengths. Finally, the chapter ends with a brief conclusion to both parts of this literature review.

The Australian government acknowledges the significant role small business and innovation play in driving a creative, resilient, and prosperous nation strengthened by an extensive spirit of innovation across all aspects of the economy (Australian Government, 2020). Via its policies and investments, the Australian government facilitates conditions for Australian businesses, researchers, and entrepreneurs to create and commercialise products, services and new technologies that can drive economic growth, create jobs, and increase living standards for all Australians, including immigrants (Australian Government, 2020).

2.5.1 Location of the study

The purpose of this section is to briefly describe the background of North Queensland, the locus of this study, economically, socially, and environmentally. This location is a popular destination for tourists and migrants with a tropical climate which creates both benefits and challenges. The region has reefs and rainforests, luxuriant vegetation, and plenty of sunshine, but also sees occasional floods and cyclones in the wet season. Many migrants choose Cairns

and Townsville to join family or friends in their easy-going lifestyles. Both regional cities have good infrastructure for health, education, tourism, and hospitality, and access to various markets. Both are hubs of economic growth, with a variety of job opportunities, including fly in, fly out jobs on mines, which some MAAWEs' spouses have.

Figure 2.3: Regional map with Cairns and Townsville indicated



Source: <https://qldglobe.information.qld.gov.au/>

The following section introduces the specifics on the Australian context for entrepreneurship, tracing policies for migration and settlement over time.

2.5.2 African migration to Australia

Australia has an extended history of migration which dates back at least probably 60,000 – 130,000 years when the first Indigenous people of Australia arrived according to some scholars (Silverstein, 2020). Australia as a federal nation was established through invasion and the dispossession of its Indigenous people, and so, the Australian past can be considered one of “displacement, journeys, disruption, and resettlement” (Babacan & Gopalkrishnan, 2005, p. 153).

When it became a nation in 1901, one of the first laws passed in Australia was the Immigration Restriction Act, which represented the formal establishment of what later came to be officially called the White Australia Policy (Hollinsworth, 2006). This policy formally ended in 1973 (Jupp, 2002; De Lepervanche, 1975). The White Australia Policy and its remnants have resulted in the continued construction of a particular Australian identity in which belonging continues to be racialized (Robinson, 2013; Mares, 2002).

Between 1901 and 1945, the Australian economic conditions led to low levels of immigrants, with predominance of white, British settlers (Castles, 1992). Jupp (2002) infers that the Australian immigration policy consists of three aspects: ‘the selection and control of the intake; services and support for those who have settled; and policies designed to manage the consequences of creating a multicultural society through immigration’ (p.1).

The population estimates in 1947 noted that non-Europeans accounted for less than 0.25 per cent of the Australian population, excluding the Indigenous (Jupp, 2002). To boost its population, the Australian government increased post-war economic development in order to ‘populate or perish,’ expanding its immigration program (Colic-Peisker, 2011; Vasta & Castle, 1996; Hawthorne, 2005; Jupp, 2001). This led to waves of migrants from non-English speaking European countries such as the Netherlands, Germany, Greece, Italy, Turkey, and Yugoslavia who then changed the composition of the formerly predominantly Anglo-Australian society (Collins 1991, p. 207). After World War II, the aspiration for a homogeneous white Australian society proved challenging and this led to an eventual loosening of the White Australia Policy to promote immigration (Babacan & Herrmann, 2013), and it was gradually dismantled (Collins, 1991; DIMIA, 2002).

2.5.3 Integration policy 1966-1972

By the middle of 1960, assimilation policy was replaced by a policy of integration (Clyne & Jupp, 2011; Mann, 2013). Different from assimilation, integration indicates shared adaptation (Delanty, 2000), and requires public institutions to meet the needs of a diverse population (Fozdar & Hartley, 2013). Under the integration policy, the value was appreciated of migrants' and refugee groups' own languages and customs (Spinks, 2009; DIMIA, 2003). It was recognised that migrants, especially those who did not have English proficiency, experienced settlement challenges and needed direct support (Lee, 2009). Therefore, ethnic organisations became important in this process and became funded by the government to do so along with other identified migrant aid and education programs (Collins, 1991). Neumann et al. (2014) admits that research focusing on integration could be seen as policy driven, and refugees in particular were seen as clients moving toward a 'good' settlement outcome. Successful integration is dependent on how society receives new migrants to ensure they do not feel isolated (Wille, 2011).

2.6 Multiculturalism and settlement policy

The migrant's contribution to the economic and social fabric continues to grow, with the inclusive multicultural society providing opportunities for new migrants to contribute to the nation's success (Australia Government, 2017).

2.6.1 Multiculturalism 1972-present

The term 'multiculturalism' describes the diversity of a society, and as a policy, it advances the advantages of diversity by raising awareness of ethnicity, culture, and religion, including implementing processes for social cohesion through the acceptance of and respect for difference (Babacan et al., 2007).

Multiculturalism has always been controversial and is currently facing new challenges, especially in the growth of a Muslim community in Australia (Clyne & Jupp, 2011). Some migrant groups are more patriarchal than the majority of Australians, resulting in the erosion of hard-fought gains by the women's movement (Colombo, 2015). Currently with new migrant groups from Africa, India and the Middle East, new challenges, opportunities, and debates are emerging (Saffu, 2014). These include a renewed emphasis on the importance of genuine

recognition and accommodation of diversity and difference, the need to fight racism, discrimination and ethnocentrism, and the imperative to create a just and equitable society (Australian Human Rights Commission (AHRC), 2010; Castles et al., 2012; HREOC, 2004).

Multiculturalism is relevant to this research of African migrant women trying to settle in NQ because multiculturalism is best recognised as a feature of immigrant settlement policy which grew out of concern with settlement rather than cultural maintenance (Jupp, 2002). Indeed, the central focus on settlement policy has been on alleviating problems faced by non-English-speaking immigrants (Jupp, 2002). Along similar lines of argument, multiculturalism has been criticised because it lends itself to “cultural essentialism” and complicates political, historical, and economic constructions of Australian life (Babacan, 2016, p. 14). Racism has re-emerged as a response to globalisation and the loss of some earlier economic opportunities in Australia.

2.6.2 Settlement policy and selection

Babacan and Gopalkrishnan (2005) state that over the last 60 years, Australia’s intake of refugees has increased in both diversity and size. With the acceptance of humanitarian refugee migrants and the adoption of point-based skilled migration, Australia saw an exponential increase in visible minority groups from the Middle East, Asia, Latin America, and Africa making Australia “one of the most diverse [countries] in the world in terms of ethnicity, culture, and religion” (Castles et al., 2012, p. 33).

Both migrants and refugees pass through different stages of settlement to become independent and active contributors in their new society. Settlement is an ongoing process; however, fundamental to successful settlement are migrants’ social, cultural, economic, psychological, and political circumstances, and the existing attitudes, social institutions, and support services in the receiving society (Babacan, 2005; Spinks, 2009). Thus, according to Freeman and Jupp (1992), the goals of settlement policy:

...were to ease the assimilation process, to avoid the creation of ethnic enclaves, to minimise public costs, to reduce majority anxieties, to use migrant labour for projects of national importance, and to ensure that immigrants became permanent settlers who would not differ too markedly from the average Australian either culturally or socially (p. 131).

Of the fourteen women in this study who did not come as planned migrants, 13 were refugees and one was an asylum seeker. According to Babacan and Gopalkrishnan (2005), Australia had little experience with refugee movements before 1945. Australia is a signatory to several international agreements, including the International Convention on the Elimination of Racial Discrimination. A variety of legislation creates the legal framework against discrimination of immigrants, such as the Queensland Anti-Discrimination Act of 1991.

Settlement brings about as financial struggles, conflict, stress, and potentially, illness with women and girls more vulnerable to family stress than men and boys (Guarnaccia and Lopez, 1998). Males are protected because of their greater social freedom, lesser responsibilities for nurturing and domestic duties, and lesser exposure to family dysfunction (Babacan & Gopalkrishnan, 2005).

2.6.3 Refugee settlement and services

Hugo (2014) observes that in Australia, regional migrant settlement has increased over recent years, resulting in a spatially spread cultural diversity. Some researchers such as Jordan, et al. (2010) and Missingham et al. (2006) argue that such relocation raises substantial concerns of integration, especially in view of the lack of access to services and support infrastructure, and due to prejudicial attitudes toward immigrants. In recent years, Australia has prioritised professional and skilled immigration with a rise in migrants from African countries (Collins, 2011).

2.6.4 Adult Migrant English Program

The AMEP is a national settlement program in Australia which provides English language tuition to eligible adult migrants and humanitarian entrants with no or low English levels to aid them to learn foundation level English language and settlement skills, and to enable them to participate confidently in Australian society. TAFE is a government-run system offering courses in hospitality, beauty, childcare, design, community work, business, finance, accounting, construction, information technology, engineering, and many more. TAFE institutes concentrate on particular practical work-orientated skills for a specific occupation or workplace (Udah et al., 2019).

2.7 Barriers faced by immigrants and refugees

As indicated elsewhere in several parts of this thesis, individual migrants and refugees face diverse barriers to accessing resources and services all through their adjustment and settlement phases which include language, cultural, physical, psychological, and geographical access concerns (Babacan & Babacan, 2013). The international literature has identified many factors that hinder the growth of immigrant businesses. These include legal and regulatory environments, unfavourable business environments, poor access to markets, inaccessible finance, the tax burden, a lack of business management skills, a lack of adequate education, cultural differences, rent, language challenges, crime, and xenophobia (Rogerson, 1997; Hunter & Skinner, 2001; Fatoki, 2013; Tengeh, 2013), amongst others.

There are important reasons why access and equity become significant when considering families of culturally diverse backgrounds. Barriers include a lack of culturally appropriate services, a lack of institutional recognition of family diversity, negative attitudes, dominant societal values and norms, language and religious barriers, and social exclusion (Babacan, 2006). The National Council for the International Year of the Family (1994) note the barriers NESB (Non-English-speaking background) families face in accessing support services and stressed the consequent inequities they face. While there is considerable variability across and within immigrant groups, the general consensus is that immigrants with high levels of social capital face disadvantage upon immigration (Wooden et al., 1994; Adelman et al., 1994). According to Babacan (2005), considerable research on the effects of migration on NESB communities points to numerous factors impeding smooth settlement such as a lack of recognition of prior learning, skills, and qualifications, a lack of English proficiency or barriers to communication (e.g. accents), difficulties in accessing education, health, and housing, cultural adjustment problems, torture and trauma (particularly for refugees), financial difficulties, and intergenerational problems (Adelman et al., 1994; Babacan, 1995; Cox, 1996; Lukomsky, 1994; Wooden et al., 1994). These impact directly on migrants' ability to participate in society.

2.7.1 African migrants and refugee migration to Australia

This section describes African migrants and refugees in Australia and the factors leading to their migration. Other issues presented are the challenges they face, including the loss of family as a source of support, and racism. African Australians are Australians of African ancestry

(Human Rights and Equal Opportunity Commission, 2009; Sarkis & Mainsbridge, 2009). African Australians are from diverse cultural, racial, religious, linguistic, educational, and employment backgrounds (*African Resettlement in Australia 2007: Conference Report*). African-born residents in Australia come from most, if not all countries in Africa (Hugo, 2011) and comprise about 380,000 individuals (1.6% of the Australian population) (ABS, 2016). English and French are common languages in many African nations. The predominant religion is Christianity, and minorities comprise Islam, traditional faiths, atheism, and agnosticism.

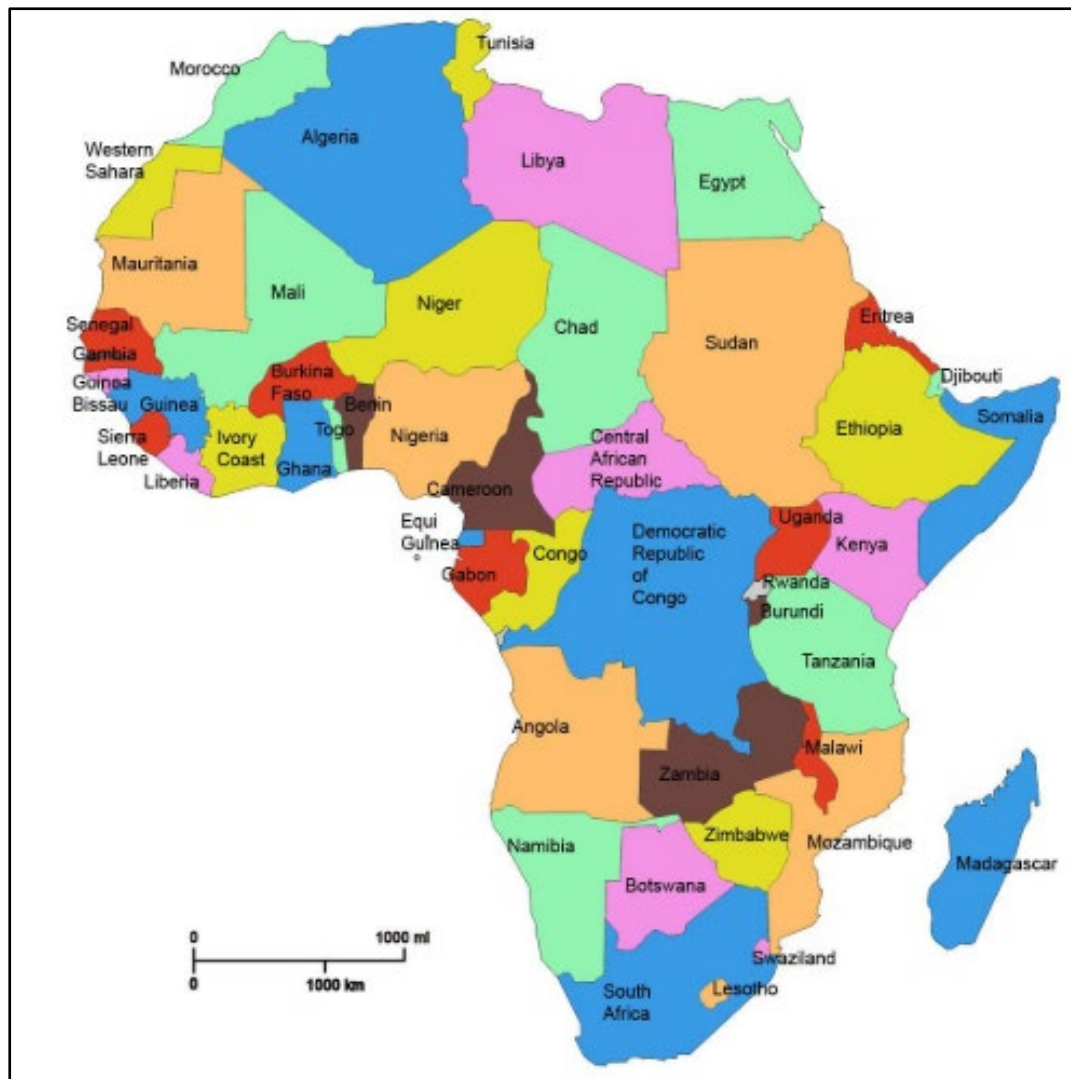
Africans come to Australia as skilled migrants, refugees, through family reunion, or as secondary migrants from other countries (Hugo, 2009). The majority (72.6%) are from southern and eastern Africa (AHRC, 2010). The term ‘African Australians’ is sometimes used to refer to immigrants from Africa to Australia, and other times it refers to people of African descent in Australia, which indicates these are both acceptable usages of the phrase ‘African Australians’.

The first recorded African diaspora immigrants were convicts who arrived indirectly via the First Fleet in 1788 (Colic-Peisker & Tilbury, 2008.). Although just 11 in number, these first African settlers contributed to the original colonial settlement of Australia, along with British convicts, soldiers, and administrators (Pybus, 2006). After World War II, many African migrants and refugees arrived in Australia (Colic-Peisker & Tilbury, 2008; Okai, 2001). Subsequently, migrants from Africa have come in different waves (Jakubowicz, 2010). Before 1976 they were mainly of European descent and from South Africa, Mauritius, and Egypt (Hugo, 2009). The abolition of the White Australia Policy in 1973 by the Whitlam Labor government allowed for African immigration to Australia. The Special Commonwealth African Assistance Plan of the mid-1960s, heralded with the advent of students from the West African countries of Ghana and Nigeria (Department of Immigration & Citizenship [DIAC], 2013; Okai, 2001), more than 70% of whom remained in Australia as skilled migrants on completion of their studies. This was because they could not return due to political unrest in their countries of birth (DIAC, 2014; Okai, 2001). However, migration from Africa to Australia generally remained limited until the 1990s. According to Chiswick et al. (2006), many of these migrants had come from former British colonies with good English, and shared common affinities and links within the Commonwealth.

Immigration from Africa to Australia reached a peak between 1996 and 2005, with the admission of African refugees and displaced persons from Ethiopia, Eritrea, Djibouti, Somalia,

Sudan, South Sudan, Congo, Burundi, and Rwanda on humanitarian grounds (Jakubowicz, 2010). According to Louw et al. (2001), the Sydney 2000 Olympic Games gave Australia quite positive media exposure in Africa, presenting it as a peaceful, welcoming, culturally diverse, safe, well-governed, English speaking, and relaxed country with spectacular landscapes and good economy. This image led to greater numbers of Africans migrating to Australia.

Figure 2.4. Map of Africa highlighting countries



Source: Ibeneme (2018, p. 74)

The migration push factors are political and socioeconomic conditions in Africa, including globalisation and its related consequences of economic adjustment and restructuring, political instability, civil wars, environmental and natural disasters, and poverty (Jakubowicz, 2010). Other African migrants have been drawn to Australia because of its ‘political stability

... the high standard of living, the informality of the Australian way of life ... the existence of entrenched liberal democratic values ... freedom and opportunities' (Udo-Ekpo, 1999, p. 238). Recently, as a result of an increase in humanitarian entrants from Africa and the rise of skilled immigrants, the number of African migrants in Australia has grown substantially (Commonwealth of Australia 2011; Jakubowicz, 2010). Many are women and have benefited under the UN Women At Risk program (Bartolomei et al., 2014; Vromans et al., 2018). The UNHCR (2011) defines women at risk as "women who have protection problems particular to their gender" (p. 243), commonly applied to refugees who are single women and single mothers (Newland, 2004, p. 6).

African migrants are a fast-growing population in Australia (Abdelkerim & Grace, 2012). In 1861 there were only 1,590 African-born individuals in Australia (Hugo 2009). Jakubowicz (2010) reports that between 1997 and 2000, about 136,000 people migrated from Africa to Australia and these included: skilled (55%), humanitarian (30%), and family (15%) entrants. Between 2001 and 2016, Australian censuses show the total number of all African-born people had risen to 388,683 (FECCA, 2017), accounting for 5.6% of Australia's overseas born population (Hugo, 2009). Importantly, African women make up nearly half (48%) of this group (ABS, 2016). In Queensland, only 3,522 African-born people were recorded at the 1986 census. By 2016, the number of sub-Saharan Africans alone (including white South Africans and Zimbabweans) increased to 67, 274 (ABS, 2016). The African Australian women participants in this study, bring with them potentially valuable cultural, social, and economic ties (see Negin & Denning, 2008). Characteristics which together make up the totality of cultural capital are identified in the literature as:

Table 2.13: Characteristics which make up cultural capital

Characteristics which make up cultural capital	
(a) Cultural resources, which include	<ul style="list-style-type: none"> • group solidarity • self-reliance • flexibility • willingness to work long hours • access to a cultural network that provides credit and workers • the possession of a capitalist culture
(b) Class resources, which refer to	<ul style="list-style-type: none"> • educational qualifications • financial capital • business acumen • entrepreneurial skills which immigrants possess

Source: Waldinger, (1986) & Light, (1972).

MAAWEs in the North Queensland region are hard-working migrants with a diverse and rich cultural background that economically, politically, and socially contribute to growing Australia's economic strength and affluence. MAAWEs in small enterprises help others in a similar situation to integrate into Australian culture and society and become economically self-sufficient. However, MAAWEs have a dual advantage when exploring products, services, and concepts that can be imported or exported, and when looking for business opportunities (Njaramba, 2018). A MAAWE has connections with at least two countries, two cultures, two languages, and two markets and she can take advantage of these connections to pursue entrepreneurship. Despite these positive characteristics, they and their families face obstacles.

These challenges are that African migrants still experience a covert backlash (Fozdar & Banki, 2017). Robinson (2013) pointed out these include the negative media publicity over a perceived inability to integrate. Daniel and Knudsen (1995) note that during settlement in a new country refugees encounter many trust and suspicion issues from those they interact with. Immigrants arriving with little English, and a disrupted education confront additional challenges (Wille, 2014). While many MAAWEs arrive with fluent English and learned it as a second or third language from childhood, others in this study have had to learn English on arrival.

2.7.2 The family as a source of support and challenges

Migrants and refugees from non-Western and non-English speaking backgrounds mostly come from societies that value collectivism, with families and the community recognised as the principal source of standards for behaviour, protection, security, and support (Babatunde-Sowole 2016 et al.; Dei, 2012; Obiakor et al., 2007). The extent to which individualism differs between and within migrant groups, Renzaho et al. (2011) argues that this depends on the migration paths, level of education, length of stay in Australia, age, and gender.

According to African custom, women are leaders in their own right. Before African colonisation, women occupied significant roles in political, religious, and socioeconomic arenas (Adediran & Ogen, 2011, Adelowo, 2012). Immigration leads to changes in family dynamics (Renzaho et al., (2017). While African migrants and refugees widely involve the family and community members in all aspects of their social, cultural, economic, and political life (Donkor, 2000), the traditional African family structure poses an obstacle for any African

diaspora community, especially a newly emergent community within the Western society they migrated to, such as Australia (Babatunde-Sowole et al., 2016).

Culture, in the form of a strong family ties and tradition in business, has an impact on the creation, financing and nature of a new business, and thus has a great impact on entrepreneurship (Basu & Altinay, 2002). Among women, the interdependence, interconnectedness, and social support in activities such as raising and rearing children are common (Ojo, 2009). For African people and African women in particular, what constitutes fulfilment is being part of a community and the ability to exist within such a cultural context. For migrants and refugees from cultures with a strong reliance on the extended family such as Africans, the maintenance of family connections within their new context is important to draw strength and guidance to persevere in overcoming settlement challenges (Valtonen, 2004).

Researchers have identified many challenges faced by migrant women from collectivist cultures on migration to Western countries. Immigration can result in their loss of social capital and changing family dynamics, leading to isolation, loneliness, loss of self-esteem, and acculturative stress (Wali & Renzaho, 2018; Ogunsiji et al., 2012). Women endure loneliness and segregation in a new country because they are bound to the home by the sociocultural responsibilities of child rearing and domestic duties (Rashid & Gregory, 2014; Sin, et al., 2010). These can decrease women's opportunities for economic achievements and or social interactions (Kamenou, 2008). In child raising, they particularly miss the support from their extended family networks (Saffu, 2014).

2.7.3 The experiences of racism in Australia as relevant to African women migrants

Babacan (2008) defines racism as:

...the way in which social relations between people or society are structured and operate through a range of personal, relational, systemic and institutional practices that serve to devalue, exclude, oppress or exploit people. It is an act of power and is a tool for maintaining privilege. Racist beliefs and behaviors are often manifested in multiple, historically specific, situationally variable, often contradictory ways that intersect very closely with nationalist and religious identity, and are gendered in complex ways (p. 2).

Babacan and Hollinsworth (2009) indicate that racism "is the result of a complex interplay of individual beliefs, shared values and ideologies, and institutional practices. It is expressed in the actions of individuals and institutions and is promoted in the ideology of popular culture"

(p. 7). Hollinsworth (2006) underlines the othering and value-laden aspects of racism, explaining that “central to racism are beliefs that humans can be grouped into several major categories or races, and that these categories mark the superiority or inferiority of those who belong to them” (p. 9).

The power relations that are implicit in racism have been noted by many analysts. For example, Paradies et al. (2009) define the term as a “phenomenon that results in avoidable and unfair inequalities in power, resources or opportunities across groups in society” (p. 7). He argues that racism can be revealed through practices/behaviours, beliefs or prejudices and can be constructed on the grounds of culture, ethnicity, religion, or race.

Racism occurs at a day to day level. According to Essed (1991), racism constitutes part of daily lived reality in the lives of people and links routine circumstances of everyday life with structural influences of racism. Song (2018) notes that the term ‘racism’ is used in both everyday life and the academic world to refer to racial labels, ideas, stereotypes, doctrines, beliefs, ideologies, policies, physical attacks, institutions, and nations.

2.7.4 Positioning racism

Babacan et al. (2009) believe that racism in the twenty-first century must be judged in the emotional environment of global world power politics and that the philosophies of racism today must be regarded as inseparably connected to the continuing process of globalisation.

Forrest and Dunn (2007) argue that racism is a historic and complicated community challenge amongst settler societies such as Canada, Australia, Israel, New Zealand, and the United States. Babacan et al. (2009) maintain that the manifestations of racism around the world make it one of the powerful forms of structural violence “pervasive, permeating the fabric of everyday life and is standardised in ways that render it invisible and neutral,” making it very difficult to challenge (p. 1). Racism, alongside economic inequality, climate change, religious extremism, and political repression has been marked as a persistent problem facing the globe today (Krieger, 2020).

Contemporary forms of racism have shifted their focus away from biological to cultural notions (Babacan, 2005; Babacan & Babacan 2013; Babacan & Gopalkrishnan, 2008; Gopalkrishnan & Babacan, 2007). Babacan and Gopalkrishnan (2008) suggest that, as with old

racism, new racism still maintains the relationship of power based on constructing ‘others’ as different in order to exclude, ignore or exploit them. Thus, the new form of racism can be seen as a reaction based on fear of the consequences of globalisation, mass migration, and the rise of more and more diverse cultural groups within developed nation states. Gopalkrishnan (2005) suggests that racism is powerful in its capacity to generate the fear of ‘others’, a phenomenon widely understood as a powerful tool governments and corporations use to shape public discourse and behaviours. Babacan and Gopalkrishnan (2009) argues that “an important aspect of the new racism is that it is often closely linked to fear of the ‘other’.

According to Grosfoguel et al. (2015), migrants do not come in an unoccupied or neutral area, but in urban spaces that are previously “polluted by racial power relations with a long colonial history, colonial imaginary and colonial knowledge and racial/ethnic hierarchies linking to a history of empire; in other words, migrants arrive in the space of power relations that are already informed and constituted by coloniality” (p. 641).

2.7.5 Racism and discrimination

Babacan and Gopalkrishnan (2016) argue that the magnitude and nature of racism are frequently hidden because the majority of racist incidents go unreported for a variety of reasons. Paradies et al. (2009) posit that discrimination may be based on an array of attributes that include: culture, ethnicity, sexual preference, gender, age, relationship status, disability, social class, race, and religion. Experiences of racism are not a single event that can be dismissed as unlucky or an accident (Babacan & Gopalkrishnan, 2016). According to the Australia Human Rights Commission (AHRC) (2014) and Babacan and Hollinsworth (2009), racism happens in different ways, Table 2.14:

Table 2.14: Different ways racism happens

Racism happens in different ways
• Physical abuse
• The threat of physical violence
• Property damage
• Verbal comments about a particular ethnic group
• Racist graffiti in public places
• Offensive comments online
• Social exclusion from groups
• Discrimination and unfair treatment
• Institutional racism.

Source: AHRC, (2014); Babacan & Hollinsworth, (2009)

Racism can take the form of direct and indirect (overt and covert) discrimination (Coates, 2008; McConnochie et al., 1988). According to Zelinka (1996), in direct racism, the group or individual is overtly singled out for less favourable treatment on the grounds of ethnic ancestry, race, hair or skin colour, or national origin. In indirect racism, a person or group is not identified by name. It operates by appearing to be “non-discriminatory” (p. 1).

According to Paradies et al. (2009), generally the groups most vulnerable to race-based discrimination are migrants and refugees from non-English speaking backgrounds. Babacan et al. (2009) emphasise that discrimination and racism impact on the life chances of people who experience these in key areas such as economic participation (employment, income, and assets), health (mental and physical), and access to key goods and services (education, housing and other services) (p. 1).

Generally, the concept of institutional racism can be very useful in shifting discussions of racism and exclusionary practices away from accusations and denials of individual racism (Hollinsworth, 2006). Colic-Peisker and Tilbury (2006) mention some barriers to appropriate employment for many migrants and refugees: structural constraints, for example, the lack of qualification recognition and barriers erected by trade and professional associations, are mechanisms of institutional discrimination. Such barriers keep the culturally and racially

distinct in underprivileged labour market segments and socially lower them to a disempowered and disadvantaged minority status. Sowole (2018) suggests that failure to both deal with and acknowledge systemic/institutional racism is a challenge for inspiring migrants to utilise their strength and resilience in settling in Western nations (p. 239). Similarly, Moriarty et al. (2006) reason that the concept of institutional racism can be very useful in shifting attention from obvious examples of individual racism (such as physical violence or verbal harassment) and alerting the world to hidden structures and processes that disadvantage some people more than others.

The relevance of racism to my research is that racism and discrimination are part of daily life for many immigrants in many Western countries, impacting negatively on different areas of their lives, and adversely affecting their life chances (Hollinsworth, 2006). Immigrants in any context of migration want to be included and belong to their host country without giving up their history, backgrounds, and identity (Babacan, 2012). Western governments, paradoxically, have engaged with social inclusion and exclusion as a way of overcoming disadvantage in fields such as education, housing and employment. Being socially included means to participate as valued, appreciated equals in the political, economic, cultural and social life of the society, and to be involved in mutually trusting, appreciative and respectful interpersonal relationships at the family, peer, and community levels (Crawford, 2003).

Focusing on racism suggests a reflection of changes which need to occur both at an institutional/structural level and individual level; hence, at the institutional/structural level, change of the mainstream needs to be fostered. This can potentially be overlooked within multicultural approaches (Babacan, 2006).

Australia has a long history of informal and formal racism that shapes both immigration policy and the general populations' reception of immigrant minority communities (Collins et al., 2020). The country's immigration policies and patterns have been influenced by the changing forms of incorporation into the world market (Castles, 1992). In Australia, the colonisation process witnessed racism against Indigenous people and 'non-white' foreigners, and was dominated by perceptions of biological and moral inferiority (Hollinsworth 2006). According to Robinson (2013), through the process of colonisation, Australia's Indigenous people have been positioned as "black, other, object, inferior" (p. 31) with the construction of a national Australian identity as white and Anglo-Celtic (Batrouney & Goldlust, 2005). Racism

and the ‘othering’ of people of African ethnicity in Australia became part of a complicated racialised history (Baak, 2019).

In Australia, attitudes toward immigrants reflect confusion, anxiety, scepticism, ambivalence, lack of knowledge, and racism (Lukomskyj, 1994). Until 1976, black African residents in Australia were listed as ‘others’ in the official population documents (Mergia, 2005) while, inconsistently, separate figures were listed for South Africans, Rhodesians (the old colonial name for today’s Zimbabwe and Zambia), Kenyans, Mauritians, and Egyptians (Mergia, 2005). In 1981, a new category emerged comprised of people from Malawi, Tanzania, Uganda, and Zambia; but people who migrated from these countries were white Africans/Europeans, and in Uganda, Asians who held British passports (Frendo, 1988). As mentioned earlier, migrants from sub-Saharan Africa mainly comprised with South Africans (Mergia, 2005).

According to Paradies, et al. (2009), a whole range of ideas, concepts, images, and institutions provide the framework of meaning and interpretation for seeing society in terms of ‘us’ and ‘them’, ‘local’ and ‘foreigner’, ‘Australian’ and ‘un-Australian’. These are spoken and repeated in schools, universities, religious doctrines and practices, art, music, literature, and the mass media in general, in which people from CALD communities are sometimes portrayed as problematic, different from the norm, or are simply absent (p. 9).

Babatunde-Sowole et al. (2016) observes that African migrants report feeling unhappy and socially isolated, in which case discrimination and racism exacerbates such feelings. Their visibility, linguistic and cultural differences make them more vulnerable within the dominant white culture (Kivunja, et al., 2014; Abdelkerim & Grace, 2012; AHRC, 2010). Literature shows that people from CALD backgrounds (including African migrants and refugees) experience racial and religious discrimination when searching for rental accommodation, travelling on public transport, seeking employment, and interacting with police, and visiting supermarkets and shops (Moriarty, et al., 2006; Dunn et al., 2004; Berard, 2008). This is why the government or other authorities take a position against certain behaviours or in support of social objectives such as access and equity (Babacan & Hollinsworth, 2009, p. 66).

A number of investigations have been conducted to investigate the reality of racism in Australia. In a large national study, Dunn et al. (2004) demonstrate that 78% of Australians think people are made up of separate races; 41% believe that there are cultural groups that do

not fit into Australian society; 85% believe there is racial prejudice in Australia, although, paradoxically, 87% believe that it is a good thing for society to be made up of different cultures.

Babacan and Hollinsworth (2009) identify 12 types of racist incidents that people experience, including physical violence, the threat of physical violence, property damage, verbal harassment, written harassment, racist graffiti, offensive media content, social exclusion (e.g., in work, school, or social events), discrimination and unfair treatment, and institutional racism. An AHRC (2010) report on a three-year study of African Australians' experiences of social inclusion and human rights in Australia reveals that they experienced racism as part of their daily lives in many areas: housing, employment, health services, education, and their connection with the justice system. Colic-Peisker and Tilbury (2007) report persistence of a segmented labour market where racially and culturally visible migrants and refugees from Africa were allocated unattractive, low-skilled jobs irrespective of their qualifications. In addition, the authors found that employers actively discriminated against Africans, using 'soft skills' including Australian cultural knowledge, accent, and Australian work experiences as reasons for not employing them.

Rametse et al. (2018) Melbourne study found that racism prompted attempts to engage in entrepreneurship. Racism and discrimination in the labour market has pushed many migrants towards founding their own businesses (Kloosterman, 2010; Mavrommatis, 2015). The move to entrepreneurship is also a result of not having qualifications recognised (Collins, 2017).

As Hugo (2011) noted, one third of refugees and migrants admitted to Australia via the humanitarian program will struggle to find employment for the next three years, and when they find it, a majority will work in low-skilled and lowly paid occupations. According to Udo-Ekpo (1999, xiv xv), African Australians experiences of racial discrimination are long standing. Very little attention has been paid to migrant women as entrepreneurs (Brettell, 2007), which, it is worth emphasising, is one of the motives for this research. In Australia, immigrant enterprises produce substantial economic growth, import/export activity, and employment opportunities across a broad range of industries, and migrant groups are substantially over-represented in the small business sector (Collins, 2008).

2.8 Australian policy on immigrant entrepreneurship

Australian policy at a macro level is well developed and concerns changes to Australian immigration and settlement policy and taxation policy that indirectly impact on rates of immigrant minority entrepreneurship formation and survival. Policy at the micro level on minority immigrant businesses in Australia is recent and undeveloped. Some key intersections of policy interventions at both levels have also been identified (Collins, 2003).

The federal, state, and local government authorities in Australia develop a range of institutional policies, structures, practices, procedures, and bylaws that directly or indirectly shape the opportunities for immigrant entrepreneurs (Collins, 2008). Micro policy initiatives have also been developed to respond to the immigrant or ethnic entrepreneurs, and these consist of three main concerns:

- The education and training needs of ethnic entrepreneurs,
- The encouragement of unemployed immigrants to become entrepreneurs, and
- Strategies to improve communication with ethnic entrepreneurs (Collins, 2003, p. 137).

2.8.1 Factors that lead to immigrant women's entrepreneurship in Australia

A report of the Queensland government (2006) describes a range of barriers that can affect the possibilities for women from CALD backgrounds to find suitable employment. Examples of these challenges as outlined by Baycan-Levent (2010) are: racial discrimination, difficulties with language, access to limited information about the labour market and recruitment processes, non-recognition of their overseas qualifications and work experience, and caring responsibilities for children and other family members. These issues were highlighted in Tables 2.10, 2.11 and 2.12 and are mentioned in greater detail in Section 4.19.

If many immigrant women are driven to entrepreneurship due to blocked mobility, this indicates that self-employment and business ownership signify the last option (Li, 2001) to achieve financial independence, job satisfaction and flexibility. Australian research on immigrant women entrepreneurs identifies financial reasons as well as a balance between their own needs and family responsibilities (Collins & Low, 2010; Queensland Government, 2006; Low, 2003; Chavan & Agrawal, 1998). Migrant women choose self-employment to alleviate the tension between home and work duties (Aharon, 2017, p. 288).

The family is the connection of support, identity, and growth for many immigrant women. Immigrant women entrepreneurs structure their business life around their relationships with their family, husband, children, and community, as well as their household responsibilities (Collins, 2008; Low, 2004; Babacan & Gopalkrishnan, 2005). Other motivating factors that increase the possibility of business success are a good knowledge of the industry or product, prior entrepreneurial experience, and the use of their community's and country of origin's resources (Baycan-levent, 2010).

2.8.2 Barriers immigrant women face in entrepreneurship

Collins (2008) identifies barriers faced by immigrant women with respect to racism, language difficulties, and prejudice concerns that do not confront non-immigrant entrepreneurs. According to Ip and Lever Tracey (1999), inappropriate or inadequate education and training are seen as an obstacle to entrepreneurship, particularly for immigrant women. It can be assumed that refugee women face many such problems on top of those arising from their refugee experiences (Babacan & Gopalkrishnan, 2005). A summary of barriers to female migrant entrepreneurship is offered in Table 2.10 and issues surrounding gender and entrepreneurship were discussed in detail in Section 2.4.6.

Formal funding options through banks are less often pursued due to fear of bank lending discrimination (Baycan-levent, 2010). The financial limitations result in these women running their businesses from home instead of commercial venues (Queensland Government, 2006).

Boyd (1984) highlights the 'double disadvantage' faced by immigrant women as both migrants and women (p. 1100). In addition, the cultural, linguistic, and religious differences of the immigrant women from minority backgrounds hamper their business's market potential and limits their entrepreneurial experiences (Collins & Low, 2010, p. 108). Other obstacles encountered are government regulations, institutional orientations, the lack of sufficient networks, and the unwillingness or incapability to diversify enterprises due to a changed regulatory environment. Other aspects include a lack of familiarity with the Australian business environment, taxation and legal requirements, lack of capital, and lack of local knowledge, culture, and language (Collins, 2008). Overall, while migrant women entrepreneurship has contributed significantly to the growth of the Australian small business sector, they still remain "largely invisible and marginalised in mainstream entrepreneurship research" (OECD, 2004, p. 30). The following section explains what drives these entrepreneurs, despite such barriers.

2.8.3 Migrant women entrepreneurs' strengths

The resources that immigrant women entrepreneurs bring to their business enterprises in Australia today are shaped by the ethnic, gender and racial differences including social and human capital (Collins & Low, 2010). The business decisions of immigrant women are rooted in family and community networks and thus everyday entrepreneurial decisions are entrenched within social relations, the family, social networks, and the ethnic community (Collins & Low 2010, p. 108). Migrant women contributing substantially to the labour force of their new country as employers from their own business establishments (Evans, 1988). In a survey conducted in Sydney in 1993, it was found that half of the workers employed in businesses owned by women from NESB were family members, more than double the Australian-born rate (Collins, 1996). Immigrant women have shown resilience in the face of numerous challenges. Common factors to immigrant women entrepreneurship are the willingness to take risks, the desire to do something for themselves, and learn from mistakes, with the pathways to entrepreneurship being numerous (Queensland Government, 2006).

This section presents my own work that has contributed to covering a gap in literature on migrant women entrepreneurs.

Table 2.15: Published works by author and others relevant to the thesis

Published works by author and others relevant to the thesis
<p>In preparation for this PhD study, I initially undertook a pilot project, exploring the financial literacy and entrepreneurship of eleven migrant African-Australian women in the Cairns region. From the pilot research, I have published the following papers:</p> <p>Njaramba J., Chigeza P., Whitehouse H. (2015). Financial literacy: the case of migrant African-Australian women entrepreneurs in the Cairns region. <i>Entrepreneurship and Sustainability Issues</i>, 3 (2). pp. 198-208. doi: org/10.9770/jesi.2015.3.2 (7)</p> <p>Author contributions: JN developed the study design, collected the data, conducted the analysis, and drafted the paper. Both HW and PC guided and assisted with interpretations of the results and critical review of the final paper.</p> <p>Njaramba J., Chigeza P., Whitehouse H. (2015). Entrepreneurship: The case of migrant African-Australian women in the Cairns region. <i>Quest Journals: Journal of Research in Humanities and Social Science</i>, 3 (11), 49-57. Retrieved from https://www.questjournals.org/jrhss/papers/vol3-issue11/G3114957.pdf</p> <p>Author contributions: JN developed the study design, collected the data, conducted the data analysis, and drafted the paper. Both HW and PC guided and assisted with interpretations of the results and critical review of the final paper.</p> <p>Njaramba J., Chigeza P., & Whitehouse H. (2018). Barriers and challenges experienced by migrant African women entrepreneurs in North Queensland, Australia. <i>Entrepreneurship and Sustainability Issues</i> 5(4): 1054-1068. http://doi.org/10.9770/jesi.2018.5.4(25). Based on Chapter 5.</p> <p>Author contributions: JN developed the study design, collected the data, conducted the data analysis, and drafted the manuscript. Both PC and HW provided guidance and assisted with interpretations of the results and critical review of the final paper.</p> <p>Njaramba, J., Whitehouse, H., & Lee-Ross, D. (2018). Approach towards female African migrant entrepreneurship research. <i>Entrepreneurship and Sustainability Issues</i>, 5(4), 1043-1053. doi:10.9770/jesi.2018.5.4(24). Based on Chapter 3.</p> <p>Author contribution: JN set out the study methodology, collected the data, conducted the data analysis, interpreted the results, and drafted the manuscript. HW and DL assisted with the data analysis and critical review of the final paper. The study illustrated the guiding principles of a feminist theory, in which women's issues are central. The study objective reflected how Feminist Standpoint Theory contributes to our understanding of migrant women entrepreneurs in North Queensland and their lived experience.</p> <p>Njaramba, J. (2018) Barriers and challenges experienced by migrant African women entrepreneurs in North Queensland. In: [Presented at the New Economy for North Queensland Symposium]. From: <i>A New Economy for North Queensland Symposium</i>, 14-15 July 2018, Townsville, QLD, Australia. Based on Chapter 5.</p> <ul style="list-style-type: none"> This was a conference presentation and has been integrated into Chapter 5.
<p>Contributions of the papers published from the pilot study</p> <p>Findings revealed that all the eleven MAAWEs had a high level of financial literacy, and cultural, family, human capital, social capital, and institutional factors acted as enablers and barriers in establishing and operating their businesses. The study contributed to an emerging body of knowledge on the migrant experience and added to the current knowledge on migrant women's entrepreneurship in contemporary Australia. The pilot project recommended that similar research be undertaken to cover a broader region to investigate a larger number of MAAWEs. This current study built on the pilot study and undertook further research to cover a wider region, Townsville and Cairns. The research also covered a bigger participating sample that included 65 MAAWEs (42 Migrants, 13 refugees and one asylum seeker) and 32 industry stakeholders. The pilot study provided empirical data, contributed to a new body of knowledge, and a foundation for further research in this area. The study also aimed to inform policymakers. It is hoped that the findings will illuminate the experiences and needs of MAAWEs and potentially influence future policy and practice. The full details of the published works are attached (see Appendices F, G, H, I, J, K, and L):</p> <p>Contributions of Others to the Thesis as a Whole.</p> <p>This thesis benefitted from participants' feedback:</p> <ul style="list-style-type: none"> During <i>A New Economy for North Queensland</i> Two Day Symposium Saturday 14 & Sunday 15 July 2018, The Symposium was held for two days on Magnetic Island and co-hosted by the New Economy, Network Australia (NENA), and North Queensland Conservation Council (NQCC). www.neweconomy.org.au/NQ-symposium-2018. Hilary Whitehouse provided the design and reviewed the presentation. The fourteenth international conference on Environmental, Cultural, Economic & Social Sustainability 17-19 January 2018 James Cook University, in Cairns, Australia.). The topic of the presentation was: Entrepreneurship and Sustainability: Financial literacy among migrant African women Entrepreneurs (MAAWEs) in Regional Queensland (Australia). Hilary Whitehouse provided the design and reviewed the presentation. James Cook University, College of Arts, Society and Education (CASE) HDR Conference, 2017. The topic of the presentation was: Understanding small business entrepreneurship among migrant African women in North Queensland: A feminist study of lived experience, motivation, and learning. James Cook University, College of Arts, Society and Education (CASE) HDR Conference, 2019. The topic of the presentation was: Barriers and Challenges experienced by Migrant African women Entrepreneurs in North Queensland. JCU Bright Magazine – The Power of Small Business exposes MAAWEs 2019.

Source: Author

2.9 Conclusion

In this chapter, a review has been presented of a selection of literature relevant to this research. The first part of the chapter set out in detail the theoretical basis of the study. A summary of this was provided in Section 2.1.9. In the second part of this chapter, the Australian context for entrepreneurship was described in relation to migration and settlement. This began with the setting of NQ, the location of this research. I have also explained the historical background of Australia's policies on migration and settlement. The literature review then turned to the settlement support services for migrants and refugees in general, and obstacles to settlement.

The second part of the literature review then turned its focus to African migrants and refugees, with a brief history, followed by an outline of their challenges, the complex role of the African family and a discussion of evidence of racism in Australia. The review ended with an outline of Australian policy on immigrant entrepreneurship, factors that lead to immigrant women's entrepreneurship in Australia and the barriers immigrant women face in entrepreneurship. The next chapter provides details of the research methodology used.

Chapter Three:

METHODOLOGY

CHAPTER THREE: THE RESEARCH METHODOLOGY

Introduction

After presenting the conceptual frameworks and the literature on various germane arguments in the earlier chapter, I discuss the research methodology in depth in this chapter, clarifying the data collection and analysis. In this chapter I discuss the theoretical aspects and the practical components of this exploration into the experiences of MAAWEs in North Queensland.

Research methodology is defined by Crotty (1998) as “the strategy, plan of action, process, or design, lying behind the choice and use of particular methods and linking the choice and use of methods to the desired outcomes” (p. 3). He defines methods as “the techniques or procedures used to gather and analyse data related to some research question” (p. 3). According to Crotty, a theoretical perspective is “the philosophical stance informing the methodology and thus providing a context for the process and grounding of its logic and criteria” (p. 3).

Social scientists are influenced by different methodologies based on interrelated sets of assumptions regarding ontology, epistemology, and representations of human nature (Burrell & Morgan, 1979). Thus, researchers must be sure which methodology is appropriate and whether the chosen combination of methods is consistent with the adopted theoretical perspective.

In this chapter, I highlight the ontological and epistemological obligations involved in this research and the choice of methodology that guided this study. I adopted the ontological position that reality is a formation of individual perceptions, not something external and “out there” (Gray, 2014, p. 29). The research’s methodological approach is qualitative, as I seek to understand, rather than predict and manipulate (Hesse-Biber, 2010). To be specific, I adopted a social constructivist ontology with an interpretivist epistemology. My main objective has been to listen and document the stories of the MAAWEs. This has instilled a better understanding of the factors that motivate and enable them, the challenges they face, and the strategies that have contributed positively or negatively to overcoming the barriers they encounter. Table 3.1 presents the study aim and objectives.

Table 3.1: Study aim and objectives

Aim	Objectives
Investigate the experience of MAAWEs in the Cairns and Townsville regions of North Queensland	(1) Determine MAAWE motivation (2) Identify the factors that enable MAAWEs to become entrepreneurs (3) Explore the barriers and challenges they face (4) Investigate the role of formal and informal learning opportunities in overcoming the barriers, in order to facilitate the establishment and sustainability of small businesses (5) Reflect on how Feminist Standpoint Theory contributes to our understanding of lived experience.

Source: Author

3.1 Philosophical assumptions

In any kind of study, the researcher brings a certain set of philosophical assumptions as well as beliefs. Qualitative researchers recognise the importance of such beliefs and the theories that inform their work and clearly articulate them. For instance, Creswell and Poth (2018) describe these assumptions and put them into an interpretive framework so that others can understand their significance to their own work (see Table 3.2).

To better guide my efforts, I first defined the issues and phenomena I was attempting to examine. These five objectives were: motivation, enabling factors, barriers and challenges, and learning strategies to overcome identified barriers. This involved investigating some of the theoretical methods or approaches in qualitative research. Then I brought to the study my own worldviews, which formed the direction of my research. As Creswell and Poth (2018) explain, “whether we are aware of it or not, we always bring certain beliefs and philosophical assumptions to our research” (p. 15). Creswell and Poth (2018) support the “use of a framework to guide understanding of how philosophical assumptions and interpretive frameworks are situated within and are influential to the research process” (p. 16). The development of my social constructivist interpretivist research framework is described below.

Creswell and Poth define philosophy as the “use of abstract ideas and beliefs that inform our research” (p. 16). Saunders et al. (2019) posit that philosophy “refers to a system of beliefs and assumptions about the development of knowledge” of research. Crotty (1998) states that

these assumptions naturally shape how the researcher understands the questions, the methods used and how the findings will be interpreted. The four types of philosophical assumptions described by Creswell and Poth (2018) are listed below in Table 3.2.

Table 3.2: Philosophical assumptions taken by the researcher to provide direction for the study

Philosophical assumptions taken by the researcher	
Axiology	The value stance taken by the inquirer
Ontology	The researcher's view of reality
Epistemology	The theory of method and grounds of knowledge
Methodology	The procedures used in the study

Source: Creswell and Poth (2018, p. 18)

These kinds of assumptions are often applied in research through the use of paradigms and theories (interpretive frameworks) (Creswell & Poth, 2018). Guba (1990) describes paradigms as “a basic set of beliefs that guides action” (p. 17). Creswell and Plano Clark (2011) refer to these beliefs as worldviews brought by the researcher. On the other hand, theories, or theoretical orientations, are found in “literature and they provide a general explanation as to what the researcher hopes to find in a study” (Creswell & Poth, 2018, p 18). In the following, I outline how I arrived at articulating the kinds of assumptions outlined in Table 3.2 for this research study.

Axiology is described by Saunders et al. (2019) as the role of values and ethics. This is supported by Creswell and Poth (2018) who state that axiology refers to the role of values in research. This includes questions about how researchers deal with their own personal values and those of research participants. Thus, a key axiological choice confronting the researcher is the extent to which her/his own values and beliefs impact positively on her/his work and how she/he deals with these values and those of the participants (Saunders et al., 2019). As Creswell and Poth (2018) put it, the researcher “actively reports their values and biases as well as the value-laden nature of information gathered from the field” (p. 21).

As a qualitative researcher, I identify my positionality in relation to the context and setting. As Denzin (1989) expresses it, my presence must be felt in the text, and I take ownership of this by admitting that the subject of this study and the stories voiced represent my interpretation.

Ontology is defined by Crotty (1998) as “the study of being.” Ontological assumptions are concerned with “what is”, what constitutes reality, the nature of existence and what is true (p. 10). In the words of Creswell and Poth (2018), ontology “relates to the nature of reality and its characteristics. In their view, researchers embrace the idea of multiple realities and report on these realities by exploring multiple forms of evidence from the perspectives and experiences of different individuals” (p. 20).

Similarly, Saunders et al. (2019) argue that ontology refers to “assumptions about the nature of reality.” Ramazanoğlu and Holland (2002) also explain that ontology “is a way of specifying the nature of something” (p. 11). Consequently, researchers need to take a stand about their perceptions of how things really are and how things really work.

The MAAWEs interviewed in this study gave clarity and understanding regarding the stated aims and objectives set out in this thesis. They migrated to Australia at different times and through different migration schemes, so the stories they have contributed are unique. It is worth emphasising that this rich data was gathered through a methodology underpinned by a social constructivist interpretivist approach.

Epistemology is described by Crotty (1998) as “a way of understanding and explaining how we know and what we know.” (p. 3). It refers to “the theory of knowledge embedded in the theoretical perspective and thereby in the methodology.” (p. 3) In short, epistemology is about the methods of figuring out those truths. Maynard and Purvis (1994) explain that epistemology is “concerned with providing a philosophical grounding for deciding what kinds of knowledge are possible and how we can ensure that they are both adequate and legitimate” (p. 10). Similarly, Ramazanoğlu and Holland (2002) explain epistemology as “a way of specifying how researchers know what they know” (p. 12).

In view of this, Greenwood (2000) states that the researcher needs to identify, explain, and justify the stance adopted in the study. Epistemological views of women’s positions in society enable us to see how ontological freedom is and has been possible to date. Social

constructivists take a subjective position because it helps to untangle the interpretations held by persons, in this instance, the MAAWEs. A MAAWE's views can only be accessed through the subjective interactions between her and myself as researcher.

In this instance, epistemology becomes a concept relating to the type of evidence used to make these claims. This includes the type of relationship between me and MAAWEs. Findings about the migration and entrepreneurial experiences of these women are the result of the process of interaction, the relationship formed between those who relate their stories, and to me as the researcher.

Methodology: According to Crotty (1998), the starting point in developing a research proposal is to find the methodologies and methods that will be applied in the research project and then to rationalise the choice. He describes the methodology as the strategy, or plan of action lying behind the choice and use of a particular methods. This links the choice and use of methods to the desired outcomes.

However, Ramazanoğlu and Holland (2002) remind us that methodology is a complicated political process. They claim that “the interaction of a researcher's process of investigation and techniques of data production with theory, ontology and epistemology” should be termed the ‘research design’ not the ‘methodology’ (p. 154). My research is informed by feminist standpoint theory. I have sought to convey the views of MAAWEs in North Queensland concerning the barriers and facilitating factors they experience in making a living as an entrepreneur. In doing so I needed to unpack the political implications of my place in the interactions with participants for this research.

Oakley (2000) concurs that feminist research is necessarily political, identifying five features:

- the focus on gender and gender inequality
- the rejection of the conventional academic distinction between the researcher and the researched
- enabling the voices of women and other marginalised groups to be heard, and their experiences valued
- the assertion of the importance of political activism and emancipatory research
- reflexivity

Oakley states that the feminist researcher should focus on the experiences of women, and the power imbalance between herself and the participants. Supporting the perspective that feminist research is political, she adds that a researcher should be aiming both at analysis and changing women's lives. Ramazanoğlu and Holland (2002) agree, suggesting that feminist methodology is distinctive to the extent that it is shaped by feminist theory, politics, and ethics, and grounded in women's experience. They advance three distinctive sources of criticism:

- dominant approaches of science have criticised feminists for the failure to test their knowledge in terms of rationality, validity, methodology, control of subjectivity and political bias.
- women's diversified experiences of cultural and social differences and power relations have challenged feminist theory.
- post-structural and post-modern thought, which give up any conception of methodology for the knowledge production of apparent factual reality, have questioned the basics of feminist knowledge and methodology.

In this respect, it is noteworthy that since there is no single unified feminist theory or feminism, and feminists take differing ontological and epistemological standpoints, there can be no single feminist methodology. Logically, feminist methodology cannot be independent of the ontology, epistemology, subjectivity, politics, ethics, and social inclusion of the researcher (Ramazanoğlu & Holland, 2002). This leads to the next point in the explanation of my methodology for this research.

3.1.1 Reaching a philosophical standpoint

As suggested by Crotty (1998), the researcher's fundamental philosophical assumptions link to the theoretical perspectives which shape the researcher's way of thinking and the social life within that world. He asserts that clear explanations of underlying philosophical assumptions strengthen a research design. The four technical terms that inform this study are summarised in Table 3.3 below.

Table 3.3: Philosophical assumptions underpinning this study

Philosophical assumptions underpinning this study	
Axiology	Compassion, equality, social justice
Ontology	Critical realism
Epistemology	Social constructionism
Methodology	Feminist theory

Source: Author

Considering the purpose of this research and the questions presented, I have focused on the epistemology of social constructionism and the theoretical perspective of feminism. Social constructionism is the belief that “all knowledge, and therefore all meaningful reality as such, is contingent upon human practices, being constructed in and out of interaction between human beings and their world and developed and transmitted within an essentially social context” and that reality is communally constructed by society (p. 42).

In presenting an outline and justification for the preference of social constructionism for this study, it is suitable to briefly summarise the other two alternative positions offering an analysis of the philosophical basis, nature, and limits of human knowledge.

(1) Objectivism, as described by Crotty, “holds that meaning, and therefore meaningful reality, exists as such apart from the operation of any consciousness” (p. 8).

(2) Subjectivism, according to Crotty (1998), implies that meaning emerges from a vacuum. He explains that “in subjectivism, meaning does not come out of an interplay between subject and object, but is imposed on the object by the subject. Here the object as such makes no contribution to the generation of meaning” (p. 9).

In contrast to these two positions, social constructionism allowed me to be open to the themes that emerged more accurately than if I was controlled by prior interpretations (Crotty, 1998). Thus, with the perspective of social constructionism, as I let the themes emerge from the data collection and analysis and put aside my earlier personal beliefs.

In order to explore the reasons for my methodological choices more fully, it is possible to consider the options as set out by various research paradigms and consider their relevance for the aims and objectives of this study. Such paradigms are representations of different

combinations of philosophical assumptions, epistemologies and ontological theories which may also be categorised as schools of thought. Creswell (2003) portrays four schools of thought as follows: positivist/post-positivist; social constructionism/ interpretivism; advocacy/participatory and pragmatism. These research paradigms are the foundations on which the three fundamental approaches to research (quantitative, qualitative and mixed methods) are based. These are each discussed in turn below in relation to the choices made in my research design and methodology.

3.1.2 Social constructionism

The theory of social constructionism is a suitable paradigm for this study. Constructionism is described by Crotty (1998) as “an epistemology embodied in many theoretical perspectives, including symbolic interaction” (p. 3). According to Creswell and Poth (2018), social constructivists see knowledge through alternative processes and sets of assumptions. It has a relativist epistemology and seeks to account for ways in which phenomena are socially constructed, how meaning is ascribed to phenomena, and the power relations embedded in these meanings. They explain that “researchers seek understanding of the world in which they live and work and develop subjective meanings of their experiences—meanings directed toward selected participants” (p. 24). This is particularly relevant to my research as I seek to analyse the experiences voiced by a group underrepresented in general social discourse and in the literature: migrant African women entrepreneurs in North Queensland.

Social constructionism takes a critical position towards taken-for-granted knowledge. According to this perspective, knowledge is subjective and the historical and cultural norms that operate in individuals’ lives are recognised. In this type of research, the researcher seeks to interpret meanings, inductively generates meanings, and recognises biases and individual perspectives (Creswell & Poth, 2018). This is congruent with my goal: to understand the complex nature of the participants’ subjective experiences, and to use data collection and analysis to interpret the findings. My intention has been to rely as much as possible on the participants’ views of the situation. They are formed through interaction with others (social construction) and through historical and cultural norms.

This is consistent with an approach where investigators “generate or inductively develop a theory or pattern of meaning” rather than “starting with a theory” (Creswell & Poth, 2018, p. 24) (as in positivism). Similarly, Ahl (2002) claims that “there is no way to get

objective knowledge about the world, which is independent from the observer.” Rorty (1989) claims that “we need to make a distinction between the claim that the world is out there and the claim that truth is out there” (p. 5). As such, constructionism is often compatible with either empiricism or realism.

3.1.3 Critical realism

Critical realism is a movement in philosophy, the human sciences, and associated practices, most closely associated with the work of Roy Bhaskar (1978, 1989a, 1989b). It is a philosophy concerned with ontology, which is the study of being. Bhaskar describes critical realism as a philosophy of science that offers a meta-theory, that is, one which embraces ontological and epistemological elements, which tell us what structures, entities and mechanisms make up the social world (Bhaskar, 1978).

Critical realism does not include or exclude any method but holds that methods should be selected based on what it is we want to know. My research is informed by the underpinnings of critical realism, especially ontological realism, and epistemological constructionism. The approach of critical realism can account for the ontological realism of female entrepreneurship and the social aspect of knowledge (Cohen et al., 2007).

Maxwell (2012) argues that critical realists retain an ontological realism that “there is a real world that exists independently of perceptions, theories and constructions while accepting a form of epistemological constructivism and relativism that understanding of this world is inevitably a construction from people’s perspectives and standpoint” (p. 5). Thus, the philosophical position of realism is that reality exists independently of the researcher’s mind, that is, there is an external reality (Bhaskar, 1978). According to Magee (1985), this external reality contains abstract things that are innate in individuals’ minds but exist independently of any one person. It “is largely autonomous, though created by us” (p. 61). Therefore, an individual’s perceptions are a window onto that blurred, external reality.

For this empirical study, I needed to acknowledge that MAAWEs are surrounded by a real physical and social world and recognise this reality exists. By drawing on critical realism, I understood fully that their experiences make the social world. Critical realism was valuable for studying women’s entrepreneurship experiences. Using the lens of a realist helped in understanding MAAWE’s opportunity, financial and personal motivation, structural enablers

and disablers for small business entrepreneurship in regional Queensland, the role of formal and informal strategies for business education and planning, relationships with industry stakeholders, and social and cultural factors including expectations around gender roles and experiences of racism. A powerful means for the research analysis was provided, thus helping form a picture of how these women can be further supported to contribute to the Queensland economy.

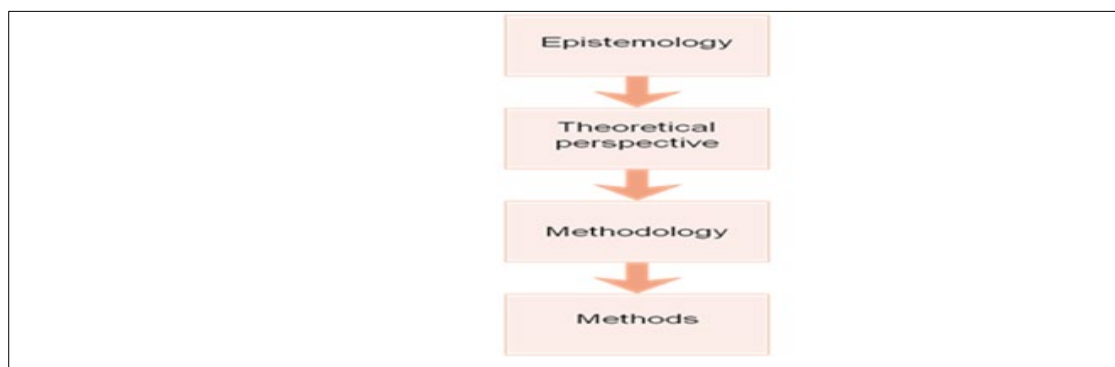
3.2 Research approach

I chose a qualitative methodology because it seemed more appropriate to facilitate an in-depth investigation. My aim has been to better understand the lived experiences of the MAAWEs but, as Creswell (2014) advises, not to form assumptions. Crotty (1998) suggests four questions that should be considered in designing research:

- Is the epistemology embedded in the research objective or subjective?
- Is the theoretical perspective behind the methodology in question positivism, post-positivism, constructionism or interpretivism?
- Can the methodology be described as a strategy or plan of action that links our methods to the desired outcome?
- Do the methods, techniques, and procedures involve questionnaires, interviews, and focus groups, etc. for data collection and analysis?

Figure 3.1 below illustrates a four-step research design framework (Crotty, 1998, p. 4).

Figure 3.1: Theoretical framework of the study



Source: Crotty, 1998, p. 4.

Creswell and Poth (2018) note that researchers try to get as close as possible to the participants being studied. This is how knowledge is known, through the subjective experiences of people. It becomes important to conduct studies in the field where the participants live and work. The process of research entails emerging questions and procedures. My data was collected in the setting familiar to the MAAWEs, addressing particular and general themes. I analysed inductively to interpret the meaning of the data.

Depner (1981) notes that qualitative methods are appropriate for feminist research to reveal and understand the subjective experiences of contemporary women. As Olesen (1994) states, feminist researchers are committed to “realizing as fully as possible women’s voices in data gathering and preparing an account that transmits those voices” (p. 167).

There is a need to use a feminist perspective to examine the gendering of entrepreneurship and entrepreneurs, rather than simply regarding gender as a variable in quantitative investigations (Ahl, 2002). The following table contrasts the sets of beliefs guiding research actions (Creswell, 2014, p. 6).

Table 3.4: Basic sets of beliefs that guide research actions

Post Positivism	Constructivism
Determination	Understanding
Reductionism	Multiple participant meanings
Empirical observation and measurement	Social and historical construction
Theory verification	Theory generation
Transformative	Pragmatism
Political	Consequences of actions
Power and justice oriented	Problem-centered
Collaborative	Pluralistic
Change-oriented	Real-world practice oriented

Source: Guba, 1990, p. 17, cited in Creswell, 2014, p. 6.

This study is embedded in the feminist narratives of MAAWES, their migration, and their entrepreneurial experiences. This involves an approach that does not objectify their African Australian women’s voice. This makes the issues of power and inequality central to the analysis of their entrepreneurship experiences. According to Smith (1987), feminist

qualitative methodology also begins from where women “as knowers, are located in their actual everyday worlds rather than in an imaginary space constituted by the objectified forms of sociological knowledge” (p. 153). A quantitative research method would have made it possible to produce general information from a large number of participants, but this study was about an under-researched group, and I was most interested in obtaining detailed, personal stories without the burden of predetermined ideas. Feminist and migration scholars, for example Low (2006), Collins (2000), Kermond et al. (1991), and Saffu (2014), have studied various groups of women, but the experiences of MAAWEs are rarely found in the literature.

Lentin (1997) argues for the consideration of “women’s own accounts of their lives as primary documents for interpreting their lives” (p. 5). She concludes that “by giving centre stage to women’s voices, we (feminists) not only enhance and deepen our knowledge, but we also put women’s claims to be heard firmly on the feminist political agenda” (p. 14). Table 3.5 below illustrates characteristics of qualitative research and researchers (Marshall & Rossman, 2016 p. 3).

Table 3.5: Characteristics of qualitative research and researchers

Qualitative research	Qualitative researcher
Takes place in the natural world	Views social phenomena holistically
Uses multiple methods that are interactive and humanistic	Systematically reflects on who she is in the inquiry
Focuses on content	Is sensitive to her personal biography and how it shapes the study
Is emergent rather than tightly prefigured	Uses complex reasoning that is multifaceted and iterative
Is fundamentally interpretive	Conducts systematic inquiry

Source: Rossman & Rallis (2012, pp. 8-11) cited in (Marshall & Rossman, 2016, p. 3)

My experience in this research has shown me the shortcomings in previous attitudes to feminist issues. Published works by the following researchers demonstrate progress in this area. Ahl and Marlow (2012) advocate a feminist approach to interpret entrepreneurship. Women’s skills are regularly ignored or excluded in the entrepreneurship literature (Bird & Brush, 2002). Galloway et al., (2015) claim that viewing entrepreneurship through a feminist lens opens

avenues for innovative methodological approaches beyond the conventional methods employed in most of the research.

3.3 Feminist approach

The feminist standpoint perspectives as related by Harding, (1987, 1991) and Smith, (1987, 1997), provide the theoretical framework underpinning this study. This is suitable because it allows a marginalised group of MAAWEs to tell their stories the way they experienced them. They reflect on how they have adapted to the differing cultural behaviours experienced in their new society (See subsection 2.3.2).

3.3.1 Feminist standpoint theory

Sandra Harding and Dorothy Smith introduced FST in 1987 as an innovative epistemology that could justify research into the truths expressed in the lived experience of women. It hardly needs to be stated that feminist researchers follow the standards and principles of qualitative research, but with the added element of focusing on women both as researchers and the researched (Reinharz & Davidman, 1992).

A feminist perspective is also used as a framework to inform my data collection. As Creswell (2014) says, the researcher will be the primary data collection instrument, and this requires the discovery of personal values, assumptions, and biases at the outset of the study, as outlined in Section 3.2. This study employs four different data collection methods to strengthen validity and reliability: focus groups; individual in-depth face-to-face interviews; site visits; and the analysis of documents.

I had identified feminist theory as the most appropriate method for meeting my research aims. For this purpose, I set about learning how to conduct research using this theoretical basis. I prepared a literature review into the use of feminist theory in empirical research studies which was later published. This was accompanied by attending seminars and workshops conducted by professional feminist theorists at the James Cook University (JCU) and participating in online webinars on feminist theory. This was done to familiarise myself with various forms of feminist analysis and theorising.

I conducted a database search using a combination of relevant keywords and specific subject headings. The main sources were Google scholar for peer-reviewed academic journal

articles and James Cook University Library One Search. Further materials were identified by referring to related national government websites and across relevant cited reports. Bibliographies and conference extracts were also examined to determine additional information. I initially evaluated the retrieved papers by reviewing the title and abstract. Citation searching of the selected articles extended the task. Inclusion and exclusion criteria were established and applied to retrieved studies. Twenty-three papers from 1980 to 2015 on the feminism of women in the small business/entrepreneurship were used. From each paper, I extracted and analysed methodological information-based data collection methods grounded in feminist theory and the use of purposeful sampling. I compared and contrasted the studies to examine how authors utilised these characteristics in the context of migrant women entrepreneurship.

The literature review revealed that researchers of migrant women in small business/entrepreneurship employed various feminist theory approaches. Authors selectively used feminist theory characteristics according to their specific research requirements or other methodological frameworks. The studies varied in their accounts of research design and use of feminist theory characteristics. Few studies met all criteria. Most researchers did not clarify the epistemological and theoretical perspectives underpinning their use of a feminist theory approach. In general, neither did researchers explain the relationship between themselves and their study participants. This has implications not only for research design but also for the trustworthiness of the research.

These findings showed me the steps needed to develop a strong study design. Together with my co-authors, I concluded that to improve feminist theory research studies on MAAWEs, I must identify their theoretical standpoint and clearly articulate the use of feminist theory, methodology, and characteristics in research reporting. This paper, describing the appropriate feminist theory regarding MAAW entrepreneurship, is published in the journal *Entrepreneurship and Sustainability Issues* (Njaramba, Whitehouse, & Lee-Ross, 2018), and is set out in Appendix F.

3.4 Research study area

The study was carried out in the cities of Cairns and Townsville within the local council geographic region of North Queensland (including Mossman, Tablelands, and Charters Towers). The MAAWE participants were drawn from an estimated sample of 1061 women in

Cairns and 1155 in Townsville (ABS 2016). These figures indicate that this group are an important new source of information. For more details, please see Chapter 4.

3.5 Participants/recruitment

It was my intention to gather data that was information-rich to ensure the study aims were met. Therefore, a purposeful sampling technique was used to identify professional and small businesswomen as suitable participants in the study. Gray (2014) notes that such a sampling approach is also conducive to an inductive analysis.

To access a wider network to explore their experiences and make them meaningful, 65 African women participants were selected (51 migrants and 14 refugees). They were recruited through African community groups. I approached the groups during their meetings and publicly asked for volunteers. Those participants living in Cairns and Townsville (including Mossman, Tablelands, and Charters Towers), originally came from 26 African countries represented in NQ (see Section 4.1.3). They were chosen because they presented a vibrant mix of ethnic African groups and provided a unique opportunity for accessing key informants who are knowledgeable and had firsthand experience. They were willing to share their stories and interact with me as a researcher. In addition, 32 industry stakeholders were interviewed, representing individuals or organisations that support migrants after their arrival in Australia.

The industry stakeholders were recruited from people who are supportive of migrant women. This included staff from Australian government registered training organisations (RTOs) and government agencies that support migrants in both regions. I identified Centacare Migrant Services, Technical and Further Education (TAFE/AMEP), African multicultural support groups, and Chambers of Commerce in both cities. Requests to conduct face-to-face interviews with industry stakeholders were initiated by email and followed up with telephone calls and an office visit. Potential participants were contacted formally. The selected participants satisfied all the following criteria:

- Born in an African country and migrated to Australia
- Aged 18 years and above
- Holds Australian permanent residency or Australian citizenship, has lived in the Cairns or Townsville region for 12 months or more
- Has a small business, or is a professional in their own private practice.

The MAAWEs came from diverse educational, political, social, and cultural backgrounds, and some already owned a small business. Others were professionals in their own private practice. I interviewed until I reached a saturation point where no new data was revealed. Brooks and Hesse-Biber (2007), note that feminist researchers often comment on women's eagerness to participate in research that aims at "giving voice" to previously silenced groups (p. 4). Smith (1996) reports on the extraordinary willingness and warmth among the mature-age women participants in her study. I learned the importance of establishing rapport, talking about my background, and indicating how the origins of the project lay in my own experience. The fact that I had experienced and understood some of the problems faced meant that we developed a common bond.

3.5.1 Participants' characteristics

The selection criteria for the MAAWEs were relevant to the aims of the research. It was therefore important to select a potentially productive sample in this case located in NQ where African Australian women had lived for at least 12 months and had been involved in small business.

Even though the participants have diverse linguistic and ethnic backgrounds, they share a common cultural bond and have been assimilated and socialised into similar customs and values. The minimum age was set at eighteen years, because in most African cultures, women are expected to be mature enough to take on social and family responsibilities at that age.

The key topics in the interviews were as follows:

- Their background in terms of education, previous work experience, their story about migrating to Australia and their settlement in NQ
- Their experiences in starting and running a business, involving the issues of motivation, barriers, and the challenges of financing and networking. This required them to learn strategies for business education and planning, with the assistance of industry stakeholders.

3.6 Ethical considerations

The research was conducted within the guidelines of *National Statement on Ethics Conduct in Human Research* (2007), the *Australian Code for the Responsible Conduct of Research* (2007),

and JCU's *Code for the Responsible Conduct of Research* (2009). Ethical clearance was granted by JCU's Human Research Ethics Committee (HREC) for two years (Ethics Approval No: H6826) from 4 January 2017 to 31 December 2018 (see Appendix B) and no extension was required.

This research was categorised as of low/negligible risk and focused on adults who were eighteen years old and above. Informed consent was obtained from participants before they took part in this study. Participants were informed that:

- their identity throughout the research would remain anonymous
- taking part in this study was entirely voluntary and they could withdraw from the research at any time
- interviews and discussions would focus on understanding the experiences of migration and entrepreneurship.

Ethical considerations and decision-making saturated all the stages of the research process, including the concept, methodology, design, data collection, data management, analysis, and writing of the findings. I had one-on-one meetings with all prospective participants to advise them of the study's objectives, methods, and significance, at which they were provided with a consent form and information sheet. They were told that any identifying information would be concealed, and participants have been identified with pseudonyms. All participants gave written consent forms before the interviews and were reassured during interviews that they could still choose to withdraw at any stage without consequence.

The key importance of the participant-researcher relationship in feminist research was respected during the research process. To increase comfort levels, steps included scheduling meetings at mutually acceptable places, with refreshments and some shared meals. In some cases, the conversation deviated to personal matters because participants had urgent issues at the time. To ensure that the study was conducted in an ethical manner, I consulted regularly with my principal supervisor and other members of my supervisory team. In addition, I sought the opinions of colleagues and friends with experience in conducting similar academic research.

3.7 Data storage and management

In accordance with ethical approvals and commitments provided to the JCU Ethics Committee, I downloaded audio files from the voice recorder used in the field, and securely stored these on a password-protected laptop computer at JCU. The transcribed audio files and documents were stored on a password-protected computer and secure server at the university. Original hard copies of signed consent forms from focus group discussions and individual interviews were kept in a locked drawer at JCU.

3.8 Data collection

Fieldwork was undertaken from 2017 to 2018 in NQ, involving business visits, informal conversations, and semi-structured in-depth interviews, either individually or within a focus group.

3.8.1 Data sources and collection methods

Data sources and collection methods: Patton (2002) claims that the main data collection methods are conversations, observations, and the examination of written documents. My research design included multiple data sources and data collection methods, participant selection, interview methods, data management, analysis, and interpretation. The data sets included in-depth interviews (individuals and focus groups), original document sources, and my observational field notes. The two main data gathering instruments—the in-depth interviews and analysis of original documents—were selected because they were deemed practical and complementary to each other.

Creswell (2014) notes that data collected through multiple sources can be used for triangulation, ensuring internal validity. Data for the study were collected in four stages. The first stage involved a literature review of eighty documents on: international migration and globalisation, gender and women's publications, ABS census data, publications by DIAC and publications about multicultural affairs, immigrant female entrepreneurship, independent research publications, newsletters, and press releases.

The second stage involved developing research instruments and the third stage comprised of my conducting interviews in Cairns then Townsville. The fourth stage was the data analysis. The resulting experiences and perceptions of the participants recorded were the

primary source of data in this study. The semi-structured interviews and open-ended questions were intended to explore themes, including motivation, and enabling factors (such as informal and formal learning strategies). They also elicited participants' accounts of their experiences and perspectives regarding the barriers and challenges faced (see Appendix C).

Data collection instruments: Data collection instruments for this study included semi-structured interviews with a list of key questions, and audio recordings. A structured questionnaire was developed to address demographic details at the time of interview, which included open and closed questions. Audio recording of face-to-face interviews and focus groups was done for use during the data analysis, with participants' consent. I had the flexibility to ask follow-up or alternative questions in order to elicit a better understanding of the participants' knowledge and perspectives on their entrepreneurship. Because the individual interviews and focus groups were the primary data collection instrument, I needed to identify my personal values, assumptions, and biases from the outset.

This study draws on four different data collection methods to strengthen the validity and reliability of this study:

- 1) Document study
- 2) Site visits
- 3) Focus group interviews
- 4) Individual interviews

Document study: Thirty official and public documents, including organisational documents, newspaper articles and government reports and ABS websites, were sourced to give a broad understanding of the migrant entrepreneurial context.

Site visits: Forty site visits were done to observe the nature of the business, the environment, customer interactions, employees, and the working dynamics of the business. This allowed me to contextualise an entrepreneur in her place of business. Combining site visits with in-depth individual interviews proved to be sensible and practical. Thirty-two businesses were home based (see Section 5.15).

The *focus groups* provided a forum to share and compare their experiences with one another. Four focus group sessions in each city, with a minimum of four participants in each focus group were conducted, lasting between 60 to 90 minutes.

The *individual interviews* with MAAWES were most important because they allowed the participants to share their experiences. They ranged in length from 60 minutes to two hours. Because I relied on multiple data sources, I was able to triangulate the data to enhance the trustworthiness of the study. Although not aiming to generate a new theory, I adapted data analysis strategies from Braun and Clarke (2006).

Even though I knew most of the research participants through my African community networks before formally collecting information from them, I visited most at their business location and in their homes. This was so that we could know each other better and to confirm that they understood the purpose of my study. This also contributed to establishing trust and rapport with them to aid in the production of quality data.

3.8.2 Focus groups and individual interviews

Focus groups: I conducted four focus groups in each city, with the aim of bringing the women participants together for a rich conversation at locations selected by the participants. Interviews were recorded and transcribed by me and a commercial transcriber. Focus groups generated data and encouraged interaction and conversation. The groups explored socially shared knowledge and beliefs about entrepreneurship experiences in Australia. I was equally interested in the exchanges between the participants because of the content of their conversation. This social interaction helped me to learn about their language and thought patterns. Some participants felt more comfortable in a group interview situation.

I introduced myself and took time to explain the purpose of the research and the ethical issues involved. This was important because it was the first time most MAAWEs had participated in a research study. To build rapport I shared my own migration journey from Africa to settlement to starting a family business. I also introduced an icebreaker activity, prior to asking the questions.

A few women were initially hesitant to join in, but gradually became more relaxed. Some were proficient English speakers, while some refugee women, and those who spoke

French as a second language, found communication challenging and were assisted by others interpreting for them. The free-flowing dialogue aroused personal memories. Some stories were of suffering, especially from refugee women, yet the MAAWEs shared much laughter too.

Following a focus group, I visited their business sites to check on their well-being, thanked them for participating and reminded them to contact me if they had any questions about the study or the group. They agreed I could contact them if I had any follow-up questions. As some parts of some audio recordings were inaudible, I had to request clarification of a word or phrase. After this discussion, I presented a small gift.

Individual interviews: In order to get more depth and detail than appeared in the group interviews, some participants were invited for individual interviews. I selected information-rich women, those with more unusual experiences in order to expand my coverage of the topics. Previous interviews were re-examined, and I expanded upon key issues and concepts raised in the groups. Individual interviews were a follow-up to group interviews for the purpose of validating the data collected. These interviews focused on financial details of the businesses. Some participants felt the information about finances or other topics was confidential. Individual interviews were designed to elicit the interviewee's knowledge of or perspective on the research objectives. Individual interviews were favoured where personalised data was needed. This facilitated opportunities for communication with women who were not fluent in English and had some difficulties with written language.

In using open-ended questions in research with women, Belenky et al. (1986) suggest that it helps "in opening our ears to voices and perspectives of women so that we might begin to hear the unheard and unimagined" (p. 11). In Drever's (1995) view, semi-structured, open-ended question interviews are "suitable for gathering information and opinions and exploring people's thinking" (p. 9). In a semi-structured interview, I phrased questions to serve as a guide to help focus on the research objective, but during the interviews, questions were adapted and re-formulated based on participants' responses. While most were eager to share their experiences, a few required encouragement. I had to listen diligently, follow the cultural cues and innuendos, as well as give appropriate prompts, and avoid bias. The interviews were conducted in English and took place between June 2017 and June 2018.

The fact that the interviews were conducted in their homes meant that the MAAWEs were on familiar ground, and I was in their territory, so they felt less intimidated by my role as researcher. There was also opportunity for me to see the women's business premises (many located at these homes) and to contextualise them within their businesses. They expressed their satisfaction and gratefulness for the opportunity to participate and share their experiences and speak from their point of view. Most indicated that the interviews stimulated and inspired their recollection of their own life journeys. See Table 3.7 for the number of participants at each interview.

3.8.3 Key informant interview instrument

The key interview schedule (Appendix C) includes some of the following questions: What factors motivated you to start this business? What factors enabled you to start this business? How do you balance work life and family life? Data collection tools as per research questions are summarised in table below.

Table 3.6: Data collections tools per research question

Research questions	Data collection instruments
1) Why are MAAWEs motivated to start their own small businesses in the Cairns and Townsville regions?	Focus group interviews, open-ended questions in the semi-structured interviews, audio recorder, site visits
2) What are the factors that enable MAAWEs in the Cairns and Townsville regions to start and sustain their businesses?	Focus group interviews, open-ended questions in the semi-structured interviews, audio recorder
3) What are the barriers and challenges experienced by MAAWEs in the establishment and operation of their businesses?	Focus group interviews, open-ended questions in the semi-structured interviews, individual interviews with industry stakeholders, audio recorder
4) Which formal and informal learning strategies are used to overcome these challenges?	Focus group interviews, open-ended questions in the semi-structured interviews, audio recorder
5) What role does the NQ business industry play in assisting small business entrepreneurs?	Focus group interviews, open-ended questions in the semi-structured interviews, individual interviews with industry stakeholders, audio recorder Document study: official and public documents, (organisational documents, other scientific studies, government & non-governmental reports)

Source: Author

3.9 My involvement as an insider

As an insider and a researcher, I engaged myself with a business training program offered by Centacare Cairns, BizACTIVE, for 6 months in 2017 (see Appendix L for the certificate of participation). The aim of the program was to support multicultural business development in the Cairns region. My reason for participating was to evaluate the benefits of this program to MAAWEs. I also interviewed program participants and the consultant who delivered the program. Details on their responses are included in chapter 6.

My next involvement was in an introductory pottery manufacturing training program, run by a MAAWE who owns a pottery manufacturing business and trains potential entrepreneurs. I completed the 18-hour internal course on clay theory, hand building, wheel work and glaze technology (see Appendix L). I was also allowed to try my hand at dress making, hair braiding, and food catering to understand better how these women conduct their businesses. A summary of the interviews and their duration is presented in Table 3.7 below:

Table 3.7: Summary of interviews and time taken

Site/participant	Interview participants (n=97)	Time taken in hours
Cairns (MAAWEs)	4 focus groups (3+4+2+3) =12 Individual interviews=24	48
Townsville (MAAWEs)	3 focus groups (3+4+3) =10 Individual interviews=19	44
Cairns (industry stakeholders)	Individual interviews =13	12
Townsville (industry stakeholders)	Individual interviews= 19	12
Total	106	

Source: Author

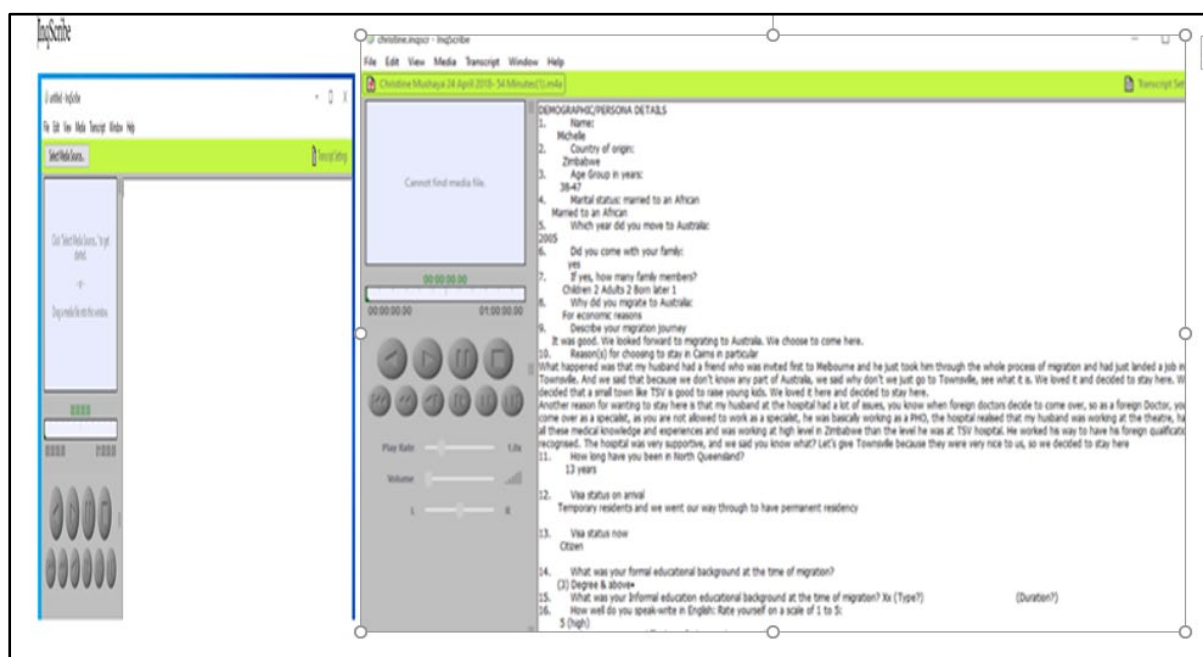
The total duration of interviews transcribed was 106 hours (6,360 minutes).

3.10 Data analysis

Prior to data analysis, I uploaded electronic recordings of the interviews and focus groups onto my password-protected computer. The data will be preserved for seven years.

Before beginning analysis, all interviews were de-identified. Observation notes and documentary data were photocopied and organised to enable me to highlight, underline, and make notes in the margins, which took several days. Over a number of months, I transcribed the interview responses verbatim, using InqScribe transcription software (www.inqscribe.com) and some with professional assistance. Transcriptions were saved as Word documents and stored (see Section 3.7 for storage security details). Figure 3.2 is an example of InqScribe transcription.

Figure 3.2: Sample of participant interview transcription using InqScribe software



Source: Author

All data were subjected to a qualitative thematic analysis following strategies set out by Braun and Clarke (2006). I crosschecked the transcribed data with the audio recordings for accuracy and consistency, revising where necessary, which permitted further familiarisation with the content. After this step, I reread transcriptions, making general notes on interesting, unusual, or significant points.

After transcription was complete, the Word files were uploaded to QSR NVivo 12 Plus qualitative data management software package where data coding was carried out. The table below summarises the thematic analysis model adopted from Braun and Clarke (2006).

Table 3.8: Phases of thematic analysis

Phase	Description of the process
1. Familiarising myself with the data	Transcribing data (if necessary), reading and rereading the data, noting down initial ideas
2. Generating initial codes	Manual coding of interesting features of the data in a systematic fashion across the entire data set, collating data relevant to each code
3. Searching for themes	Collating codes into potential themes, gathering all data relevant to each potential theme
4. Reviewing themes	Modifying and developing the preliminary themes identified in Phase 3
5. Defining and naming themes	Naming and analysing the specifics of each theme, to refine and define the overall data story
6. Producing the report	Selecting the most vivid and compelling examples, in order to relate them to the research question and the relevant literature

Source: Adapted from Braun and Clarke (2006, p. 87)

The transcripts were thematically analysed using a social constructivist epistemology. I applied coding in the initial data analysis stage when going through interview transcripts and identified relevant information. Saldaña (2016) describes coding as a process of identifying words or phrases that capture the meaning of a portion of language or visual data (Saldaña, 2016). When moving to later stages, I categorised similar codes together, given their interconnections. This led to further and more abstract thematic groupings.

The NVivo program enabled me to measure the percentage of individual details regarding the MAAWEs. This facilitated a detailed analysis and the development of a hierarchy of codes, where the density of a code indicates its relative importance. An additional benefit of code density analysis is that it removes any subjective errors or bias.

Coding took place in two stages. First, I read the transcripts line by line, highlighting segments that related to an idea, and assigned them into nodes which are like electronic folders. Sub-themes emerged as I continued to code the data that related to the parent node, and these were added under their respective nodes. In the second stage, the descriptive labels assigned to

parent nodes were redefined into more meaningful terms to form broad themes. It was at this point that themes similar to each other were grouped together and redundant ones eliminated.

The visualisations used during the process of analysing data consisted of three main types: summaries, coding displays and idea connectors. Some of the codes were defined a priori, considering the existing literature, and some were added as the analysis advanced. I used special program features to build thoughtful interpretations when analysing the data, as shown in Figures 3.3 and 3.4.

Figure 3.3: A priori coding

Name	Files	References	Created On	Created By	Modified On	Modified By
Barriers	28	63	16/04/2019 3:55 PM	JN	17/04/2019 12:34 AM	JN
Business background	36	592	17/10/2017 11:00 AM	JN	17/10/2017 12:16 PM	JN
Business financial capital	29	101	17/10/2017 12:24 PM	JN	17/10/2017 12:24 PM	JN
Cultural background	33	95	17/10/2017 5:52 PM	JN	16/04/2019 4:12 PM	JN
Cultural orientation	30	124	16/04/2019 4:13 PM	JN	17/04/2019 12:35 AM	JN
Demographic details	36	686	15/10/2017 9:18 PM	JN	17/10/2017 12:15 PM	JN
Education	27	108	17/10/2017 4:45 PM	JN	16/04/2019 4:09 PM	JN
Enabling factors	30	111	17/10/2017 12:48 PM	JN	16/04/2019 3:04 PM	JN
Family background	29	132	17/10/2017 1:12 PM	JN	16/04/2019 4:05 PM	JN
Motivational factors	31	176	17/10/2017 12:37 PM	JN	17/10/2017 12:37 PM	JN
National culture	32	159	17/10/2017 6:02 PM	JN	17/04/2019 12:35 AM	JN
Work-life and family life balance	26	63	16/04/2019 4:07 PM	JN	17/04/2019 12:35 AM	JN

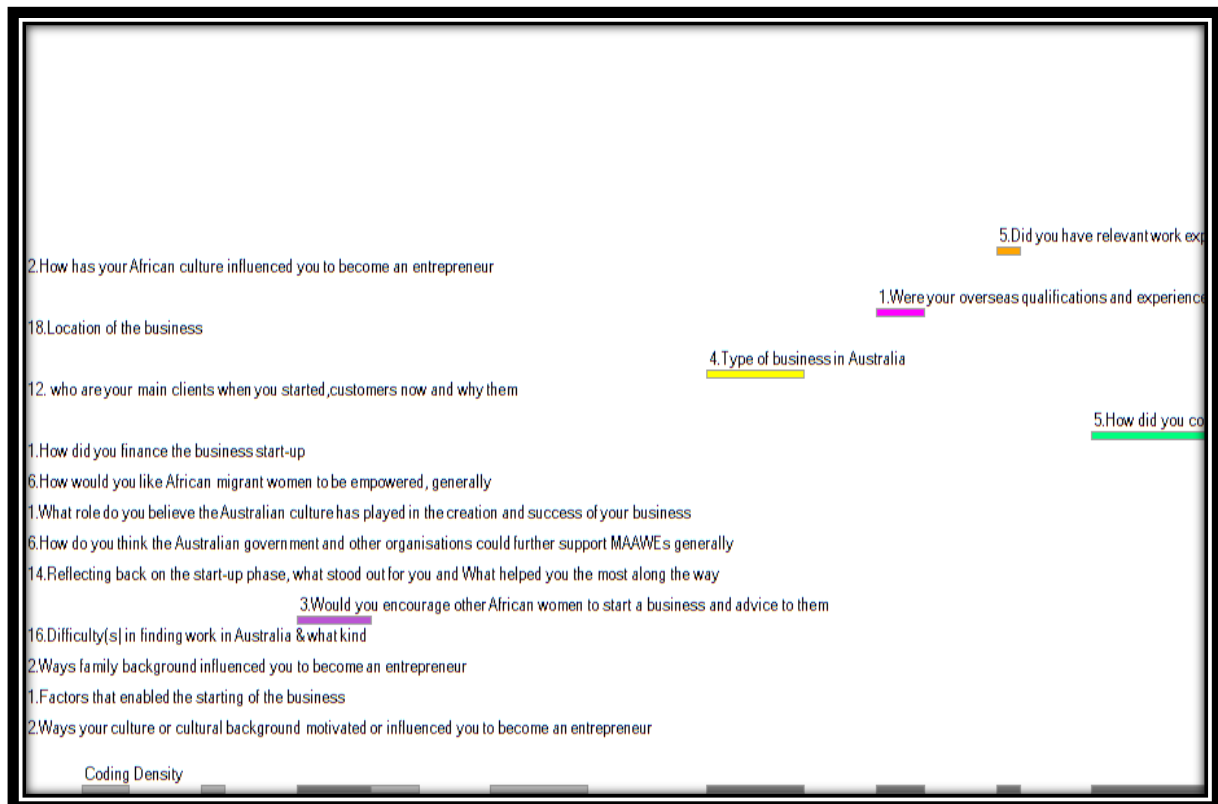
Source: Author

Figure 3.4: Word cloud of the most frequently used words



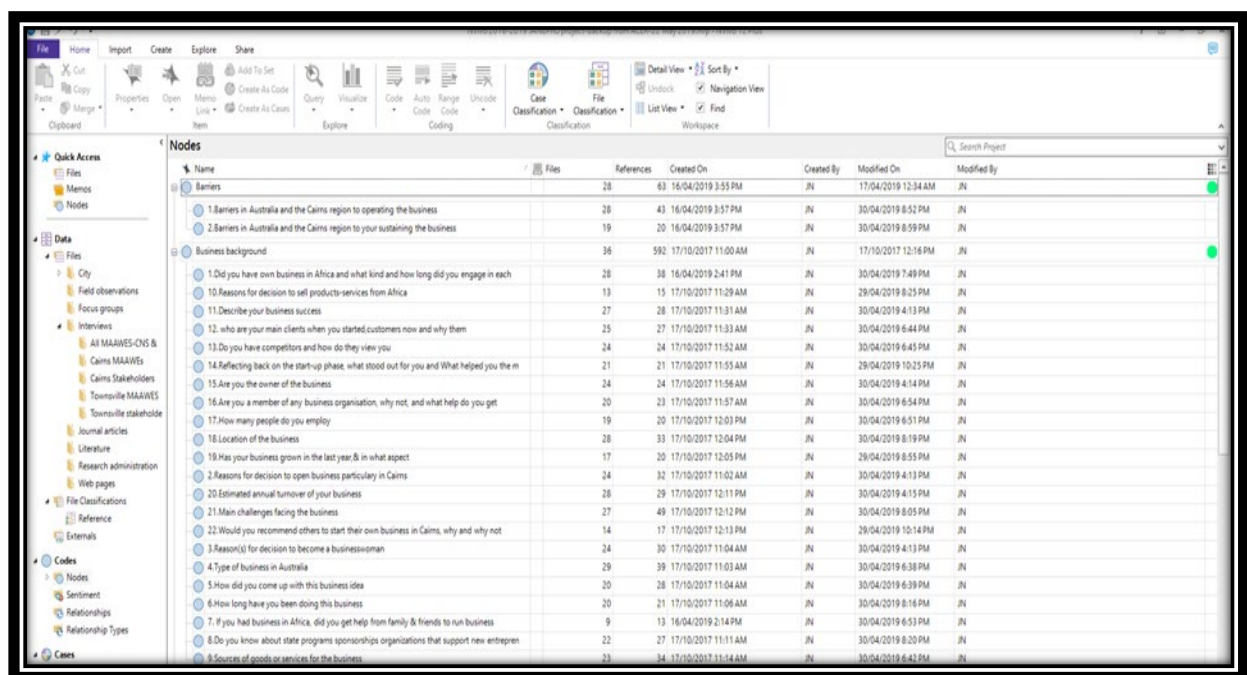
Source: Author

Figure 3.5: Coding stripes, showing the transparency node



Source: Author

Figure 3.6: Tree node structure developed for the MAAWEs project.



Source: Author

Case nodes allow the incorporation of demographic data about participants. I created customised categories, such as age, country of origin, marital status, and education level, among other attributes. A case was then created for each participant, with demographic information easily defined. Relationship nodes denote a connection between two sources (in this case, two participants) and/or nodes. After creating this relationship, shared content was able to be coded and viewed (Jackson & Bazeley, 2019).

Figure 3.7: Case nodes incorporating demographic data

	A: Pseudonym	B: Age group	C: Country of ...	D: Marital status	E: Year yo...	F: Visa st...	G: Vis...	H: Educatio...	I: English level	J: Length of stay
7: CMD8	CMC8	28-37	Ethiopia	Married to an African	2016	Student visa	Student visa	Degree & above	1 (low)-1st langu	3
8: CME10	CME10	38-47	Ethiopia	Married to an African	2015	Student visa	PR	Degree & above	4 (above averag	4
9: CME11	CME11	28-37	Ethiopia	Married to an Austral	2011	Temporary P	Citizen	Degree & above	4 (above averag	8
10: CME9	CME9	38-47	Uganda	Single	2011	Seeking Asyl	Citizen	Degree & above	5 (high)	8
11: CMF12	CMF12	28-37	Sierra Leone	Married to an African	2005	PR-refugee	Citizen	Degree & above	2 (below averag	14
12: CMH13	CMH13	28-37	Ethiopia	Married to an African	2011	Student	PR	Degree & above	3 (average)	8
13: CMH14	CMH14	38-47	Morocco	Married to an African	2012	Working visa	PR	Degree & above	5 (high)	7
14: CMJ15	CMJ15	48-57	Tanzania	Married to an African	2007	PR	Citizen	(2) A-level/Certif	3 (average)	10
15: CMJ16	CMJ16	18-27	Sudan	Single	2005	PR-refugee	Citizen	primary school	5 (high)	14
16: CMJ17	CMJ17	28-37	Kenya	Married to an African	2014	PR	PR	(2) A-level/Certif	4 (above averag	5
17: CMK18	CMK18	58-67	Sudan	Married to an African	2005	PR-refugee	Citizen	(1) O-Level & be	1 (low)-1st langu	14
18: CML19	CML19	38-47	Guinea	Single	2009	PR-refugee	Citizen	(1) O-Level & be	4 (above averag	10
19: CML20	CML20	58-67	Ethiopia	Married to an Austral	1979	PR	Citizen	(2) A-level/Certif	4 (above averag	40
20: CML21	CML21	38-47	Zimbabwe	Married to an African	2006	Working visa	Citizen	Degree & above	5 (high)	13
21: CML22	CML22	28-37	Rwanda	Married to an African	2010	PR-refugee	Citizen	Degree & above	3 (average)	9
22: CMM1	CMM1	38-47	Kenya	Married to an African	2009	PR	Citizen	Degree & above	5 (high)	10
23: CMM23	CMM23	48-57	South Africa	Married to an Austral	1993	Spousal visa	Citizen	Degree & above	5 (high)	26
24: CMN24	CMN24	28-37	Liberia	Married to an African	2004	PR-refugee	Citizen	(1) O-Level & be	2 (below averag	15
25: CMN25	CMN25	48-57	Kenya	Married to an African	2002	PR	Citizen	Degree & above	5 (high)	17
26: CMP26	CMP26	48-57	Rwanda	Single	2010	PR-refugee	Citizen	(1) O-Level & be	2 (below averag	9
27: CMP27	CMP27	48-57	Algeria	Single	2013	Visitors	PR	Degree & above	4 (above averag	6

Source: Author

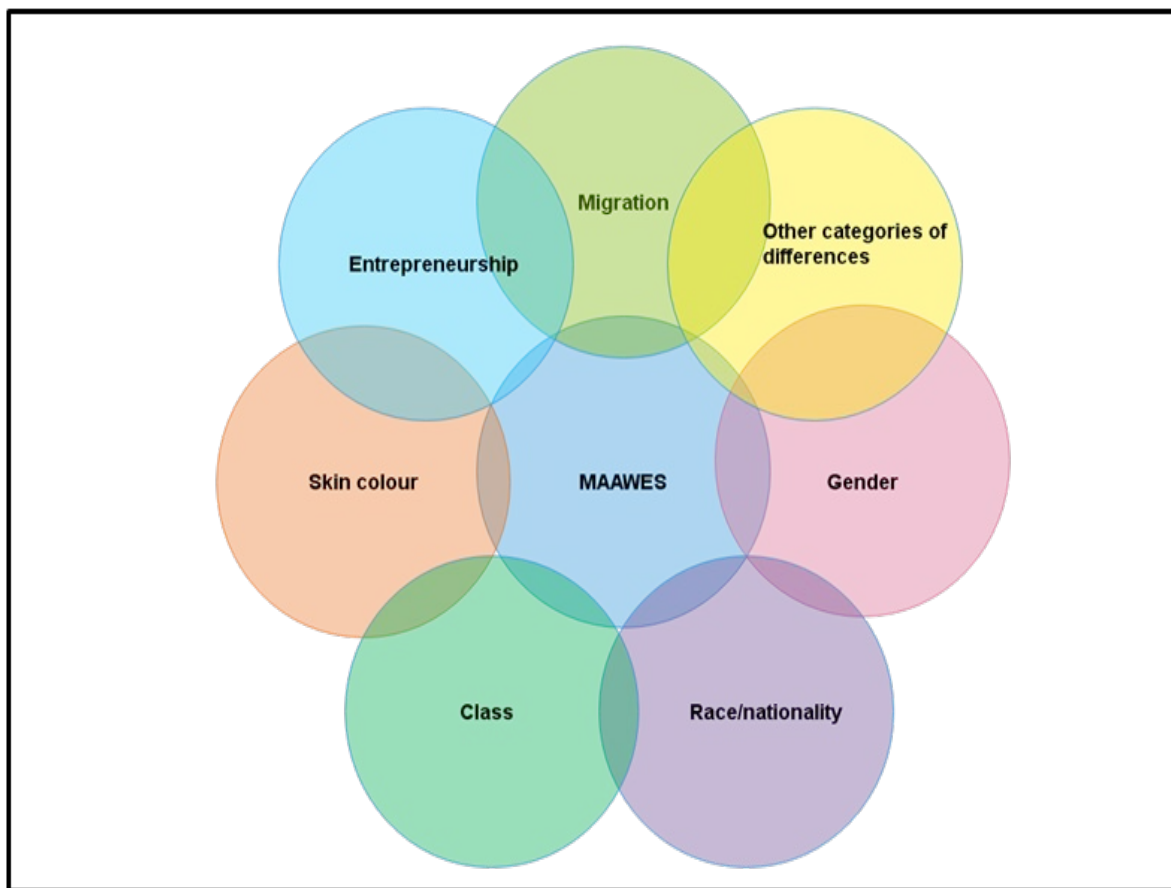
Due to the massive amount of data accumulated, NVivo could not support the generation of complex charts and graphs. Therefore, manual methods in Microsoft Excel 16 were used to complete the analysis process (see Appendix E).

3.11 Intersectionality

Crenshaw (1989) uses the term ‘intersectionality’ to refer to both a theoretical and analytical approach in some Afro-American black feminist studies. Davis (2008) defines it as the “interaction between gender, race, and other categories of difference in individual lives, social practices, institutional arrangements, and cultural ideologies and the outcomes of these

interactions in terms of power” (p. 68). I have applied intersectionality as an additional analytical tool because of this study’s focus; the experiences of immigrant women entrepreneurs. Intersectionality is a useful approach when analysing migration, ethnicity, gender, and entrepreneurship. Crenshaw (1997) argues that intersectionality theory retains the notion that categories of identity are socially constructed but emphasises that individual identities are fluid and intersecting, as shown in the Figure 3.8.

Figure 3.8: Categories of MAAWE’s intersectionality



Source: Author

The following points present two different ways in which intersectionality facilitates a better understanding of migrant women’s entrepreneurship:

- It moves beyond the dominant male image of ‘the entrepreneur’ and allows thinking in different categories.
- It helps to capture the interactions between categories such as gender, ethnicity, class, religion.

In this study, I use a feminist analytical perspective to explore the experiences of migrant women in small business. As Collins (2008) points out, the growth in women migrant entrepreneurship in Australia suggests a need for policies to be sensitive to matters related to the intersection of ethnicity and gender.

3.12 Data interpretation

The collected data is interpreted using feminist standpoint theory. Merriam (2009) notes that making sense of narrative data “involves consolidating, reducing, and interpreting what people have said and what the researcher has seen and read. It is the process of making meaning” (p.176).

The analysis process revealed similarities and commonalities that related to the existing literature as I constantly moved between the data and the interpretations. Related emerging ideas and concepts were organised into categories and themes that addressed the research questions. I evaluated and discussed these with the participants, my academic supervisors, and peers.

3.13 My role as researcher and reflexivity

It is the responsibility of the researcher to be honest and thorough in their approach to their work. Exploring the social world and aims of MAAWEs is not only about truth and ethics but also how knowledge is acquired and reported. According to Reinharz & Davidman (1992), feminist researchers adopt stringent conventional methods when they want to apply “the most rigorous, scientifically sound methodology” (p. 244). As a woman, I adopted her strategy of starting from my own experience, which was helpful in shaping the research questions, finding useful leads to respondents, and gaining their trust.

As this research involved a power relationship between myself as researcher and the MAAWEs, I was careful to differentiate my own personal experience from theirs. Keeping in mind social justice, privilege, and the elimination of such potential boundaries, my focus continues to be to empower these women, to facilitate their education and training, and to ease their adjustment into their new country so that they can achieve economic security.

I personally conducted and audio recorded face-to-face interviews as well as transcribing all the data. For this I needed a knowledge of the participants’ backgrounds,

various interpersonal skills, the ability to achieve rapport with individuals, to be a good listener, and to ask relevant questions. In the process, I had opportunities to hone these skills.

I interviewed 65 small to medium African Australian female business owner in NQ. While this research was inspired by my own migration and entrepreneurial experiences, my main focus was to encourage the MAAWEs to tell their stories their own way, with their own voices. During the interviews, the participants controlled the information they wanted to share. As the researcher I had some assumed power to ask questions central to my research, but some of the participants chose to talk about what they felt was important to them and sometimes they steered the conversations.

During the research process I became more aware that I had not fully comprehended the intersection of power and academic knowledge in the gathering of data. As it happened, in this study, all participants were subtly able to retain some power by determining where and when the interviews were held, and what they wanted to say. On several occasions before interviews, I had to wait for them to complete their daily chores, which included attending to customers. While the participants provided the main input of data, I managed its presentation and interpretation. This gave me an advantage because I spoke from a cultural, racial, economic, and historical position, and as an entrepreneur.

According to Gray (2014), “reflexivity is a concept used to describe the relationship between the researcher and the participants” (p. 606) which was required by the nature of my research. Fonow and Cook (1991) define reflexivity as “the tendency of feminists to reflect upon, examine critically and explore analytically the nature of the research process” (p. 2). Gray (2014) suggests that reflexivity requires the realisation that the researcher is not a neutral observer and is “implicated in the construction of knowledge” (p. 606). I was mindful that my own experiences may influence my interpretation of the MAAWEs’ viewpoints and stories. I considered how my personal biases, values, attitudes, beliefs, and aims may shape my interpretation of the data. This involved honesty and openness.

As an insider I am part of the MAAWE community and share the same racial and ethnic classification within the dominant community. Oakley (1981), and Reinharz & Davidman (1992) see intimacy and trust as important resources in fostering conditions under which participants feel safe to share intimate aspects of their lives with a researcher. I have lived in Townsville for two years and now live in Cairns. I have a family background in small business

both in my country of origin and as an aspiring entrepreneur in Australia, which has enabled me to experience the complexities of starting and operating a small business. I have observed and compared these demands from two contrasting cultural positions. My ethical assurances to the participants were guided both by my university's ethical requirements and my deeply held personal values and principles of integrity, honesty, and trust between people.

3.14 Issues of quality: validity, reliability

Validity and reliability in qualitative research are achieved not only by a trustworthy relationship with participants so that they can reveal rich data, but also by relying on multiple data sources, instruments and methods for triangulation of the findings.

Ramazanoğlu and Holland (2002) argue that since there are no common criteria of validity that can hold across time and cultures, feminist researchers need a criterion that judges knowledge claims and accordingly produces truer or better knowledge. Creswell and Miller (2000) consider validity to be one of the strengths of qualitative research and state that validity is based on determining whether the findings are accurate from the standpoint of the researcher, the participant, or the readers. Ramazanoğlu and Holland (2002) present the following ten criteria for analysing how and why researchers should use the data, bearing in mind its generalisability or localised nature:

Table 3.9: Ramazanoğlu and Holland (2002) criteria for analysing how and why researchers should use the data

<ul style="list-style-type: none"> • What forms of reasoning this knowledge claim depends on • Whether this knowledge claim is confined to a local truth or is more general • How the knowing feminist who makes this knowledge claim is constituted • Whom this knowing feminist speaks for, why and with what authority • What evidence or other grounds exist for the claims made • How this evidence/grounding is constituted and assessed • How counter-evidence/grounding is acknowledged and assessed • What normative framework structures this process of knowledge production? • What connections/disconnections are claimed between ideas, experiences, and realities? • Whether and how these connections are conceived, denied, or left unclear.

Source: Ramazanoğlu and Holland (2002), (p. 138).

By interacting with participants in different contexts, I was able to excavate a depth of information, with the least disruption to their familiar setting. Overall, I adopted strong ethical

research guidelines, a systematic recording process, and different measures to enhance the quality of this study. Such measures included a clear and justified research question and methodology, theoretical and conceptual framework aligned with the research design, critical reflection and a justification of the selected framework underpinning the study. Research rigour was applied throughout the process to ensure trustworthiness.

3.15 Returning to the field

During this project, I recognised my ethical obligation in sharing my findings with participants, which was done in October 2020, after presenting them for my pre-completion milestone. A Zoom meeting was organised with eight MAAWEs, four in Townsville and four in the Cairns region. On 14 July 2018 (see Appendix I) a research symposium was held on Magnetic Island. The key findings at this symposium, were presented to a mixed academic and non-academic audience. This was also an opportunity to authenticate the results with people involved in the research and its outcomes. The mixed audience required my presentation to be both intellectually and practically sound, as well as engaging, and it received positive feedback with questions and comments contributing to the study's final recommendations. The MAAWEs offered an invaluable contribution to the research project.

3.16 Conclusion

In this chapter I have outlined the feminist theory underpinning the research for this thesis and the research design used to explore the lived experiences of MAAWEs in NQ – the positive and negative aspects of their migration to Australia and the various pathways taken to fulfil their entrepreneurial ambitions. The process of developing my adoption of a social constructivist ontology with an interpretivist epistemology was outlined in some depth.

My own positionality and subjectivity as a migrant woman entrepreneur impacted my interaction and relationships with the participants. I visited African community organisations in Cairns and Townsville to recruit volunteers suitable for purposeful sampling. This included small business owners, some of whom were professionals in their own private practice, such as accountants, medical doctors, and lawyers.

The interview data enabled the connection between theory and reality. Intersectionality has been used as an additional tool to examine the differences participants experienced

regarding their gender, ethnicity, class, and religion. A rigorous approach was taken to the data analysis, with steps taken to ensure validity and reliability. I acknowledge the MAAWEs as experts and authorities regarding their viewpoints and experiences. The research findings and voices of the MAAWEs are presented in the next three chapters.

CHAPTER FOUR: FINDINGS, ANALYSIS AND DISCUSSION

CHAPTER 4: FINDINGS, ANALYSIS AND DISCUSSION: Demographic profile and other MAAW details.

Introduction

In Chapter 3, I explained the methodology, study approach and data collection for this research which included 97 interviews with MAAWEs and stakeholders. Following this data collection, the data set was analysed with the relevant data analysis methodology and techniques as covered in the previous chapter. Some of these findings are presented in this chapter.

This chapter addresses MAAWEs' demographic information and other personal details. With the aim of understanding the lived experiences of migration, settlement, entrepreneurship and learning of African migrant and refugee women in NQ, regional Australia, this analysis, interpretation, and discussion of the findings draw on study participants' interview responses. Pseudonyms have been used.

Interview questions were broad and covered a range of themes (Kvale, 1996). The themes explored emerged from MAAWEs: their demographic and migration background characteristics, business background and financial capital sources, motivational and enabling factors, barriers, challenges encountered, learning strategies utilised for business education and planning, family and cultural background, and their Australian orientation. An extended version of the interview guide can be found in Appendix C.

This chapter has two sections. Section A is a presentation derived from analysis of the demographic data. Section B is a report on migration and settlement experiences, including reasons for settling in NQ. Tables, diagrams, and frequencies/percentages are used to facilitate this presentation of the research findings.

Section A: Demographic profile of MAAWEs

The research instruments comprised of one-to-one interviews with key study participants. These included women whose entry visa to Australia was as migrants, refugees, and asylum seekers, and industry stakeholders (see Tables 4.1 and 4.2 below).

4.1 The study participants: MAAWEs and industry stakeholders

The total sample consisted of 97 participants. Of those, 67% are MAAWEs who own a wide range of businesses and 33% are industry stakeholders from various government and private agencies or community-based organisations (CBOs) who support immigrants.

All the MAAWE participants in this study were women. The distribution of the participants by city is shown in Table 4.1.

Table 4.1: Number of study participants by city

	MAAWEs	Industry stakeholders
Cairns	36 (55 %)	13 (41%)
Townsville	29 (45%)	19 (59%)
	N=65	N=32
	N=97	

4.2 Immigration composition of MAAWEs

The varied immigration categories of participants are shown in Table 4.2 below.

Table 4.2: Immigration composition of MAAWEs

Status	MAAWEs	%
Migrants	51	78.46%
Refugees	13	20.00%
Asylum seekers	1	1.54%
Total	65	100%

According to the literature in Chapter 2, permanent migrants enter Australia via one of two distinct programs—the migration program for skilled and family migrants or the humanitarian program for refugees and those in refugee-like situations (Phillips, 2017). Humanitarian migrants are both recognised refugees (on either temporary or permanent protection visas) and people seeking asylum in Australia. According to the results, 51 (78.46%) MAAWEs stated that they migrated voluntarily to Australia, while the 13 (20%) women with refugee status migrated involuntarily as part of the UNHCR’s refugee resettlement program without influence over the country where they would be resettled. The only woman that came to seek asylum did so, as she stated, because she could not return to her home country in Africa. These results

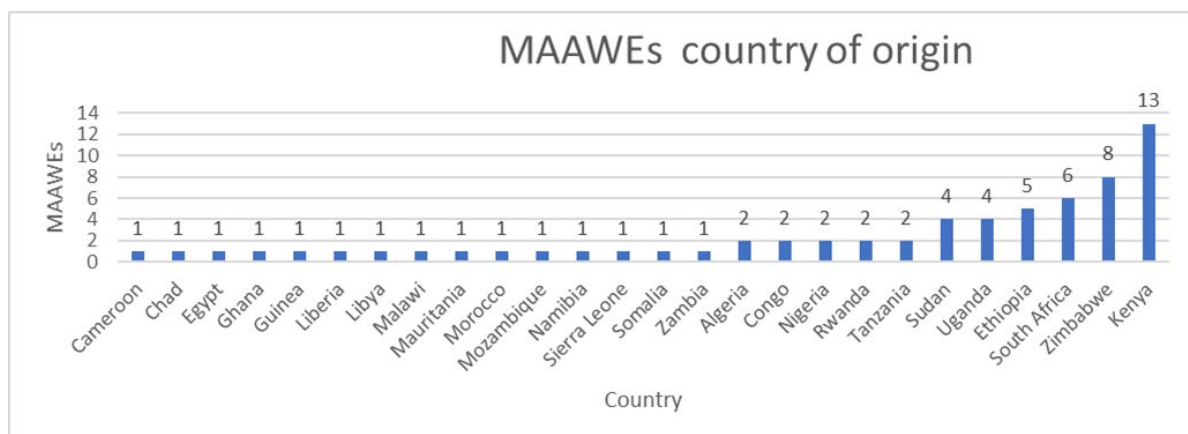
correlate with a survey by Markus (2016) who reports that in 2015, the then immigration program provided for 190,000 permanent places, which consisted of 68% in the skilled stream and 32% in the family reunion stream, and 13,750 places in the humanitarian program, with a special provision for an additional 12,000 Christian refugees from Syria.

Below are findings presenting information about MAAWEs' pre-arrival characteristics: age, city, country of origin, visa status on arrival, marital status, level of formal education at migration, type of informal education through business at the time of migration, level of English proficiency, and year of arrival in Australia. According to the literature, these are important factors that influence migrant settlement and integration (Burnett, 1998). The MAAWEs' educational levels and prior experience before migration are assessed to classify their pre-migration status. Together, MAAWEs' pre-arrival attributes indicate a certain profile of those migrating from Africa to Australia.

4.3 Country of origin

The sample of MAAWEs reported backgrounds from 26 African countries (see Figure 4.1 below). The 65 migrants and refugee women participants came to Australia through voluntary and forced migration. They have a wide variety of backgrounds. Some lived in the United States or Europe prior to coming to this country, whereas others came to Australia directly from their home country or from a second country where they had taken refuge. This representation reflects the diversity of the Australian migration intake who entered Australia through a range of immigration visas, as indicated in Figure 4.2.

Figure 4.1: Country of origin (N=65)

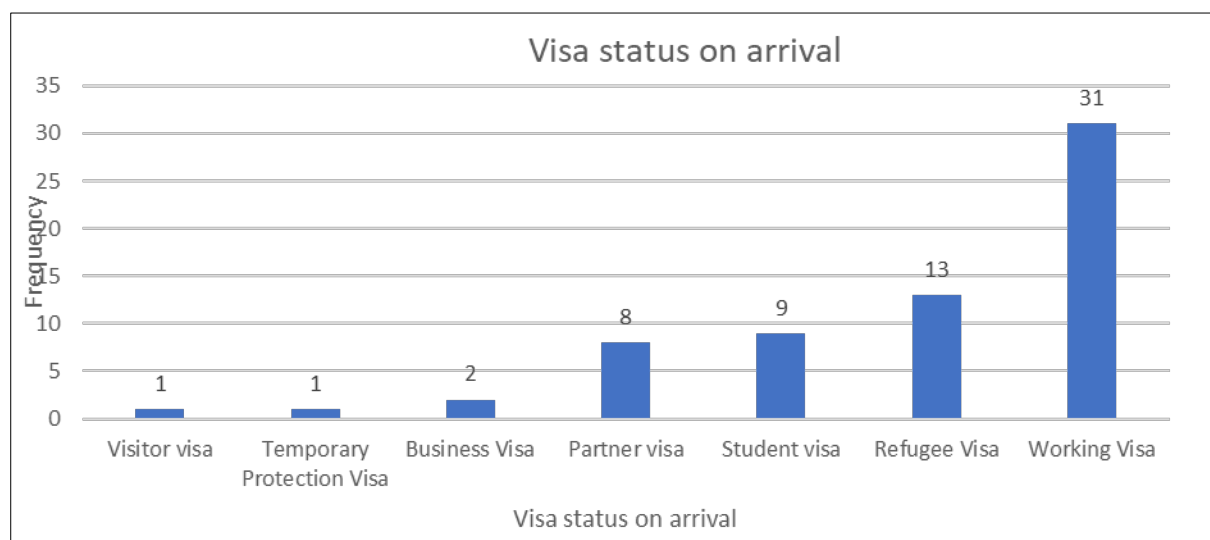


Further analysis of the interview data revealed that most MAAWEs who came on refugee visas had lived in their MAAWEs' country of origin neighbouring countries in overcrowded refugee camps with overstretched basic infrastructure. These refugee women revealed facing food scarcity, nutritional deficiencies, infectious diseases, trauma, and insecurity issues, with no control of their situation. Aroche and Coello (2004) report that women and children are at risk in refugee camps because of the violence which can be part of daily camp life. This environment affected their physical and mental health. With little or no previous formal employment and limited formal education, their ability to access the job market after migrating was limited.

4.4 Visa status of MAAWEs on arrival

MAAWEs' immigration status on arrival was quite diverse. The highest number (48%) entered Australia via a working visa (n=31) while 20% (n=13) came via a refugee visa. The least (2%) (n=1) came through a temporary protection visa and a visitor visa, each, respectively. Others arrived on business, partner, and student visas (see Figure 4.2). Those on refugee visas indicated their countries of origin experienced civil wars and natural disasters over recent decades. All the MAAWEs entering from these countries did so via humanitarian/refugee visa pathways.

Figure 4.2: Visa status of MAAWEs on arrival



In the literature, globalisation is characterised by great flows of increasingly moving phenomena of all types: objects, decisions, information, people, and so on (Appadurai, 1996).

However, the movement of certain types of persons from certain countries is increasingly limited due to global barriers (Ritzer & Dean, 2015) (see Section 2.1.3). Grace expressed the difficulties she faced 12 years ago when trying to join her Australian husband:

My story is a long one, I travelled from my country in Ghana to Kenya, Nairobi, for a tourist visa, because it is the only place in Africa to get a visa to Australia. We spent months waiting to get an invitation to Papua New Guinea (PNG)... We went to the Australian consulate and got a tourist visa. I had to wait for my Aussie husband for [over] six months to come for me. He came, we travelled to the Philippines and then to PNG. In PNG, I put in a tourist visa, after 3 months a consul put through my spousal visa. It was very difficult to get a tourist visa to Australia. It was more difficult than a spousal visa. The reason is that I am from Africa, if you are from Indonesia, you can easily get a holiday and a working visa, but if you are a Ghanian, you cannot get a holiday or tourist visa. It does not exist. While it is very easy for an Australian to get a visa to Ghana, for example, with the express visa taking just 24 hours at a minimum cost of just AUD 140.

Grace's difficulty in getting an entry visa to Australia shows how decisions about certain nations impact migrants, where "many people in many parts of the world believe that they are being swamped by migrants" (Ritzer & Dean, 2015, p. 6). The table below compares MAAWEs entry visa and reason to migrate:

Table 4.3: Correlation between entry visa and reason to migrate

Migration visa entry (%)	Reason for migration	%
Working visa 48% and business visa 3%	Economic opportunities	40%
Refugee visa 20% and temporary protection visa 2%	Humanitarian (refugee and asylum)	27%
Partner visa 12% and visitor visa 2%	Family reunion	24%
Student visa 14%	Further education	9%
Total		100%

Note: Migrants (n=51); refugees (n=13); asylum seekers (n=1)

As shown in Table 4.3, a high percentage migrated on skilled visas. There is a correlation between the visa type, involvement in business and the motive to migrate for economic opportunity. The high percentage of MAAWEs in this study migrating on skilled visas correlates with Hunt's (2015) findings that the likelihood of starting a business was highest for those originally arriving on a work visa, as opposed to a family reunion visa. MAAWEs' type of visa was determined by the human and linguistic capital of the individual applicants. Those

women with tertiary education and strong employment histories entered as skilled immigrants. As indicated elsewhere in Section 4.17, MAAWEs gave more than one reason for migrating.

Some of these MAAWEs have strong possibilities for employment in Australia (Collins, 2017). Persons entering under humanitarian or family visa pathways tend to have poorer English, lower educational qualifications, and less marketable employment experience. This was the case with the 20% of MAAWEs who came on refugee visas. In Australia, the type of immigration visa, therefore, influences the opportunities to get well-paid jobs or, in fact, to obtain a job at all (Collins, 2017). Gopalkrishnan and Khakbaz (2007) argue that, of overall migration to Australia, the main intake is under the skilled or business migration categories, the humanitarian category or family reunion. This is similarly true for African women migrating to Australia, as seen in Tables 4.2 and 4.3.

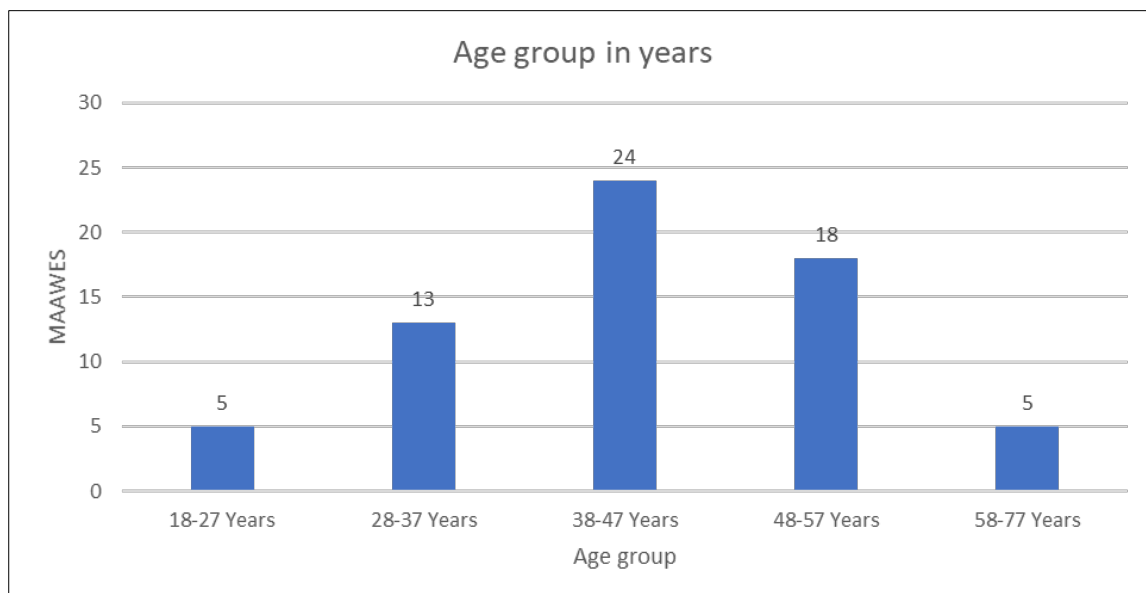
The women who migrated as permanent residents stated that they applied for citizenship, while those on other visas applied for permanent residency. The 48% of MAAWEs who migrated on working visas, according to Australia's migration point system, are educated, and possess high skills and experience. This reveals the common observation that a greater number of migrating women are middle-class and well-educated. This is supported by Hawthorne (1996) who noticed an increasing trend of about 20% of immigrant women who have become principal applicants. These women are more likely to come from non-English speaking countries. Babacan (2013) has found that while females dominate traditional areas such as nursing, there is an emerging proportion that have higher status as dentists and doctors, fields traditionally associated with male immigrants. Babacan states that with this increased emphasis on skilled migration, many women's earnings are equal to their husbands', they have responsible positions outside the home, and yield considerable power in the public domain of work, the community, and society.

In Australia, students migrate under a temporary visa. Of the MAAWE sample, 14% stated that they used student visas as a pathway to migrate, becoming residents, and being naturalised. Hawthorne (2010) terms this a "two-step migration" (p. 5). This program allowed former students to apply for permanent residency after obtaining a diploma or degree from an Australian educational institution (Hawthorne, 2010). Persons with temporary work visas were also allowed to apply for permanent visas after staying in Australia for a certain period of time. This resulted in an increase in women's participation as primary applicants. At the time of the interviews, 52 were Australian citizens (80%) and 13 were permanent residents (20%).

4.5 Age distribution of MAAWEs

The participants' ages ranged from 18 to 77 years, with the most frequent age range (37%, n=24) being 38-47, and the least frequent was 18-27 (7%), see Figure 4.3.

Figure 4.3: Age groups of participants (N=65)



Overall, 64% (n= 42) of MAAWEs engaging in small business entrepreneurship were between 18 and 47 years old. At the time of the interviews, they had all been settled in Australia for two or more years on permanent residence visas or were citizens. Age appears no deterrent to running a small business. Some of the younger entrepreneurs had parents who were entrepreneurs and learned how to do business from them. As Natasha said:

I got the idea from my mum who was a dressmaker. Yeah, my mum had a talent as just a domestic dressmaker, just fixing her own clothes. And then I grew up with this talent to today.

The largest age group (37%, n=24) was between 38 and 47, consistent with Parker's (2018), finding that business establishment tends to peak in persons in their thirties and forties, with entrepreneurship concentrated among midcareer individuals. MAAWEs' arrival, adjustment, and settlement into the Australian society, as well as their limited financial resources may have delayed those older than 48 from starting their businesses earlier.

For those 58 and older (8%), their business was a way to be engaged after retirement. For example, Valentina mentioned:

After I retired from office work, I needed something to generate income, to earn an income. I retired early from [the] bank because the bank wanted to cut down on workers.

Amber, the oldest participant (71 years), wanted to keep busy:

When the kids started going to university, then I started doing my own business at the market because I had free time. I felt isolated and I wanted to avoid loneliness.

Hisrich et al.'s (2017) advice is to differentiate between the entrepreneurial age, as reflected by a person's experience, and the years since birth. Entrepreneurial experience is generally considered an indicator of business success, especially when the person's new venture is in the same field as previous business experience. Generally, as Hisrich et al. (2017) argue, women entrepreneurs are likely to start their first significant venture in their middle 30s. However, an entrepreneurial interest may also be prevalent later in life when there are fewer financial concerns, the children have left home, and individuals, including some MAAWEs, start to think about what they would really like to do with the rest of their lives (Levesque, et al, 2002). The MAAWE participants in this study appear to conform closely to the general profile of small businesswomen in the literature: between 35 and 45, middle-class, married with children, well-educated, and owning a small service or retail business (Hisrich & Brush, 1984). This is usually explained by women being less affected by the demands of family and domestic commitments at a later age (Hisrich & Brush, 1984).

As Halkias et al. (2009) contend, youthful migrants in a progressively ageing host population are valuable for a vibrant economy. In my study 64% of MAAWEs were under 47. This is consistent with conclusions that international migrants are often between 20 and 64, which decreases their dependency on state welfare provisions (United Nations Department of Economic and Social Affairs (UNDESA), 2017). In Australia, if aged over 45, the only way to emigrate permanently is by investment or marriage (Department of Home Affairs, 2020). MAAWEs contribute to the reversal of population decline (UNDESA, 2017).

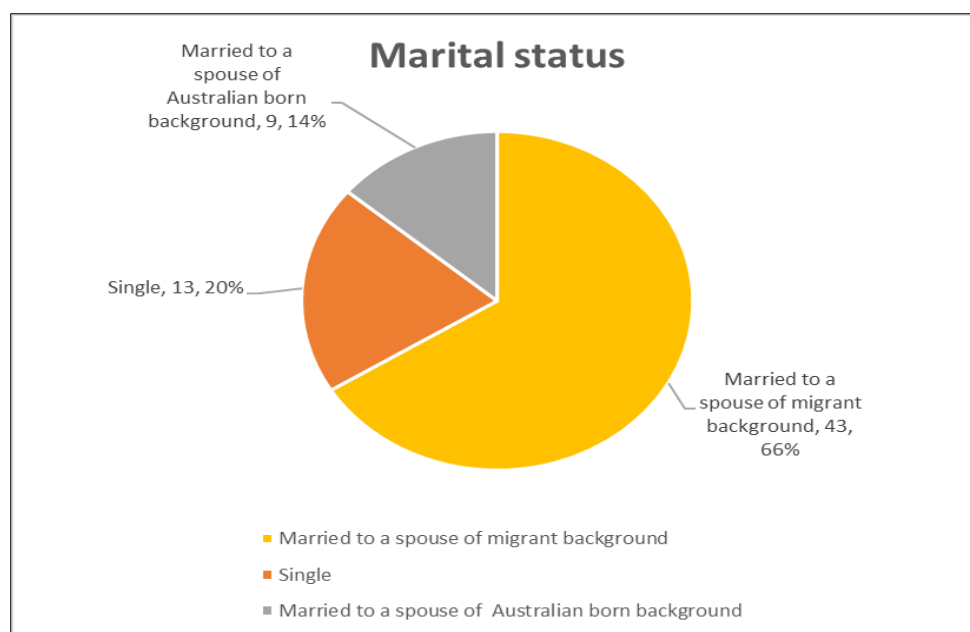
Age can also represent a combination of experience and knowledge. The older an entrepreneur becomes, the more she amasses job specific as well as general experience and knowledge, leading to better business decisions and potentially, a greater social network and stock of financial capital that would allow her to be more sustainable in self-employment than her younger counterparts (Block & Sandner, 2006). On the other hand, an older entrepreneur

might be reluctant to stay with her business once significant financial risks develop; she may fear losing her achieved standard of living. Therefore, when considering the age of an entrepreneur, a conflicting u-shaped relationship is possible (Van Praag, 2003). However, some authors find women entrepreneurs, including immigrant women, aged far above 60 years in Canada, Australia, the USA, Israel, India, and China (Brush et al., 2006; Fielden & Davidson, 2005; Lerner et al., 1997). Of the MAAWE participants, 85% fall into economically active age groups, between 28 and 57.

4.6 MAAWEs' marital status

The data shows that a significant percentage (80%) of these women were married, 66% of these to a migrant spouse, 14% to an Australian-born spouse, with 20% being single, which meant being never married, a widow, divorced, or separated (see Figure 4.4).

Figure 4.4: Marital status



This finding was expected because a majority of the women (66%, n=43) came to Australia as wives under the Australian spouse/partner visa program. The Australian family reunion immigration program makes it easier for married women to immigrate than single women (Spinks, 2010).

Further analysis revealed that married MAAWEs were able to do business because of the spousal financial and human capital support to start, operate, and sustain their businesses. For example, Patricia explained:

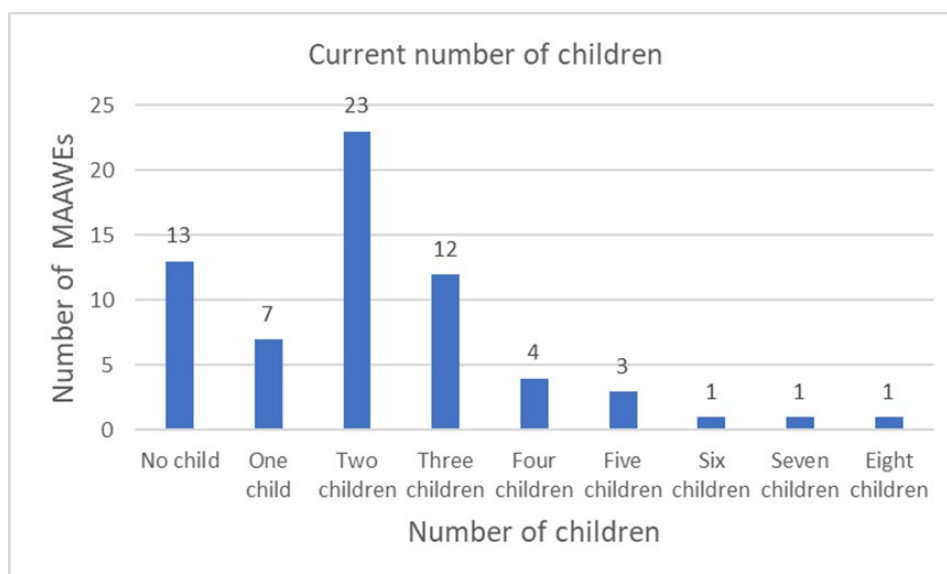
My husband supported me with the initial capital to start this law firm. We took a business loan from the medical centre. The bank gave us a loan because of his tax returns for the previous year, and the credit history looked good. He also had savings from his earlier employment as a general practitioner (GP).

Comparable results were identified by MacPherson (1988) who assessed the effect of her husband's income on the likelihood of a woman's being self-employed. Similarly, Caputo and Dolinsky (1998) found that a spouse's human and financial capital makes it more possible for a woman to start her own business. In a contrasting view, some MAAWEs indicated their spouses were not helpful. They were left to manage their home responsibilities and simultaneously run their businesses, which brought work/life imbalances and conflicts. Stoner et al. (1990) reported the same issues.

4.7 Current number of children

Figure 4.5 below illustrates that 64.62% of MAAWE participants have between one and three children and 15.38% have between four and eight. Approximately, 20% of participants had none.

Figure 4.5: Current number of children



In total, the participants have 142 children, with 92% (n=60) being less than 58 years old. According to Ahl (2002), being an entrepreneur who puts her energy into the success of the business needs some time, effort, and devotion to a task. This leaves little time for cooking, cleaning, caring for small children, and all the other duties essential for survival, although MAAWEs reported being largely or completely responsible for these.

Ahl argues that businesswomen who combine a family and a business are said to have made a ‘lifestyle’ choice. This includes, for example, going into business to add to the family income, settling for smaller businesses, or choosing entrepreneurship instead of employment to allow flexibility in juggling working hours and caring for small children (p. 147). It is notable that the findings on marital and maternal status of the immigrant women entrepreneurs in NQ are consistent with studies by previous researchers (Fielden & Davidson, 2005; Butler, 2003; Bennet & Dann Coughlin, 2002; 2000; Lerner et al., 1997).

4.8 MAAWEs’ level of formal education at migration

Table 4.4: Educational level of MAAWEs before migration

Level of education	N	%	Categories/ (High or low)
Bachelor’s degree & above	41	63%	High
A Level/Certificate	13	20%	High
O Level & below	11	17%	Low
Total	N=65	100%	

Note that the A Level is equivalent to 12 years of schooling while the O Level represents 10 years, and certificate status includes tertiary diplomas and certificates.

Noted in this analysis is the MAAWEs’ high level of education. Most (83%, n=54) have a secondary/high school/college, polytechnic, or university qualification while less than a fifth have only a basic level of education (17%). This affected the type of small and medium enterprises (SMEs) they ran. Nine of the 13 who had attained an O level education or below arrived on a refugee visa.

After migrating to Australia, more than half of the MAAWEs obtained Australian education qualifications (see Table 4.5 below) with 85% holding an Australian certificate, 13% an Australian diploma and 2% an Australian bachelor’s degree. This is further evidence of MAAWEs’ generally high education levels. This is comparable to findings by Fatoki and

Patswawairi study of immigrant entrepreneurship in South Africa (2012) who reported that 69% of their participants had post-matriculation qualifications. An entrepreneur's level of education is seen as an important factor in determining both actual entry into self-employment and the longer-term success of the business (Carter & Jones-Evans, 2006).

During fieldwork visits to the businesses, I noted that those operated by participants with a bachelor's degree and above were doing better than ventures run by entrepreneurs with primary education or lower formal schooling. Most of those with a degree mentioned a plan to expand or diversify to increase their market. Some MAAWEs had two or more businesses. For example, Norma stated:

I run a food spice business. I have a range of spices, I have a basil flavour and a coriander flavour, which go well with African and Asian foods. As I have observed, people here make a lot of curry [for which] coriander is a herb. The other one is dill, it goes very well with fish and people here eat a lot of fish. I have hot pepper because it goes well with soup. Pepper soup is good for your health. Like if you have a fever, after you take the soup, it warms your body up, and you feel better. I also operate school children's accommodation, homestay with international students, I drop and pick them from school. Another one is Airbnb short-term accommodation when children are away on holidays.

Quinn related:

I do the pottery business and a backyard garden... I sell surplus, ranging from paw-paws, bananas, sometimes I have passionfruit, oranges, mandarins, mangoes, and pineapples. I also have pot plants which sometimes I sell.

Some MAAWEs with high education run consulting businesses. For example, Annah commented:

I operate accountancy and human resource consultancy services to small to medium-sized local councils, not-for-profit organisations, and private businesses. We provide web design and printing. I also do migration services.

These results are consistent with a study comparing Indian and Chinese immigrants in the United States by Chand and Ghorbani, (2011). They found that well-educated immigrants start and operate their own businesses which might be attributed to higher education as a better form of human capital that can assist immigrants with an ability to recognise opportunities. This is also consistent with a study by Wanigasekara and Surangi (2011) who found a strong link between education and business success among small business owners in Sri Lanka. The data

revealed that most MAAWEs who had successful and profitable businesses had a high level of education.

MAAWEs with higher education have a strong form of human capital. Education is valuable for nurturing an entrepreneur. It plays a key role in helping them manage the problems they confront, particularly if their knowledge and experience relates to the specific field of their enterprise (Hisrich et al., 2017). MAAWEs have mentioned an educational need in planning, finance, marketing, and management. Their ability to communicate clearly in both the spoken and written word is also essential.

The human capital theory supposes that individuals who have invested in higher education seek to be rewarded for their investments in such education (Unger et al., 2011). Tengeh (2011) contends that successful entrepreneurship has been linked to education. This supports the finding that more than half (63%) of the MAAWEs interviewed are highly educated. Similarly, Chrysostome (2010) found that education may help the immigrant entrepreneur to understand the challenges faced in the host country and the best approaches for tackling them.

Conversely, a low level of education is one of the barriers to business performance and sustainability in the immigrant community, as found in the United States (Christopher, 1998). In an earlier study, in the USA by Bates (1985), found that the survival of the immigrant business is directly related to the education level of the owner when that business operates within the immigrant community. Siqueira (2006) also suggests a positive impact of education on the survival of a businesses.

Research abounds on the link between education and migrant business success. Education is a key characteristic related to immigrant women entrepreneurs' capability for running a business (Waldinger et al., 1990). Vinogradov and Kolvereid (2007) found a significant positive link between educational attainment in the home country and self-employment rates among first-generation immigrants in Norway. These researchers contend that self-employment in a new country involves intensive learning. Therefore, individuals with higher education may learn formal rules, language, and new business procedures more effectively, and are more likely to start a business. Comparably, Basu (1998) found that in Britain, Asians' success as entrepreneurs seems to be positively correlated with their educational qualifications and the share of initial personal capital invested.

In Australia, skilled migrants are accepted into this country based on their education and skills via a points system (Phillips & Potter, 2006; Clyne & Jupp, 2011). Australia also has an immigration policy which gives permanent residency to migrants with qualifications and abilities that match the skills required (Collins, 2008). This study shows that MAAWEs' formal education level has a positive influence on their decision to enter self-employment as sole owners of their businesses. Schiller and Crewson (1997) explored youth and gender differences of entrepreneurship and reasons that education is significant and found having some college experience improves the possibilities for business success, when contrasted to entrepreneurs with only twelve or fewer years of schooling.

Proportionately significant for the long-term benefit of the NQ economy is MAAWEs' comparatively high educational attainment level. With 63% having a bachelor's degree and above. This proportion represents a substantial addition to NQ's human capital (Halkias et al, 2009). In further talks with some MAAWEs, they suggested that being educated gives more confidence and provides more options to the individual entrepreneur. All participants believed that their level of formal education was useful for the successful setting up and operation of their ventures. The interviews further revealed that the basic knowledge obtained from their education was valuable to identify opportunities and market trends, for financial literacy, and for planning in their businesses.

In this study, some MAAWEs state that their academic qualifications played a valuable role in their entrepreneurial activities concerning business start-ups, access to resources, and links to networks. Sandra had this to say:

I have a diploma, a bachelors, and a masters degree. I have the work experience. I have been a social worker, I graduated in 2010 and have been working for all those years. While it was okay for me when I was working for Caucasian people, it was not an issue until I decided to work for myself. A lot of doors were closed because then I was just a black person, so it was more like "Yeah, I'll get back to you." Or "Yeah, send me an email" or "Sorry, I'm too busy to come to the phone." But for me that doesn't really push me away because I'm educated, I'm hard working, I'm ambitious and I don't give up. You have to be like that. I have gotten tough. Rejection can be a little bit hard, but you know what, I just go "That's okay". If three people reject me, two people will accept me. I think that's the math I can work with. Yes. The key to success for an African woman is going to start with education. We need to educate ourselves. That's why I go with my head held high, because I'm not coming there with my little certificate from TAFE, I'm an educated black woman, take me or leave me.

4.9 Level of formal training in Australia (post-migration further education of MAAWEs)

Table 4.5 shows MAAWEs' further education after migrating to Australia. Of the 47 MAAWEs with some Australian qualifications, 85% have obtained a certificate, 13% a diploma and 2% a university bachelor's degree.

Table 4.5: Level of formal training in Australia (post-migration further education)

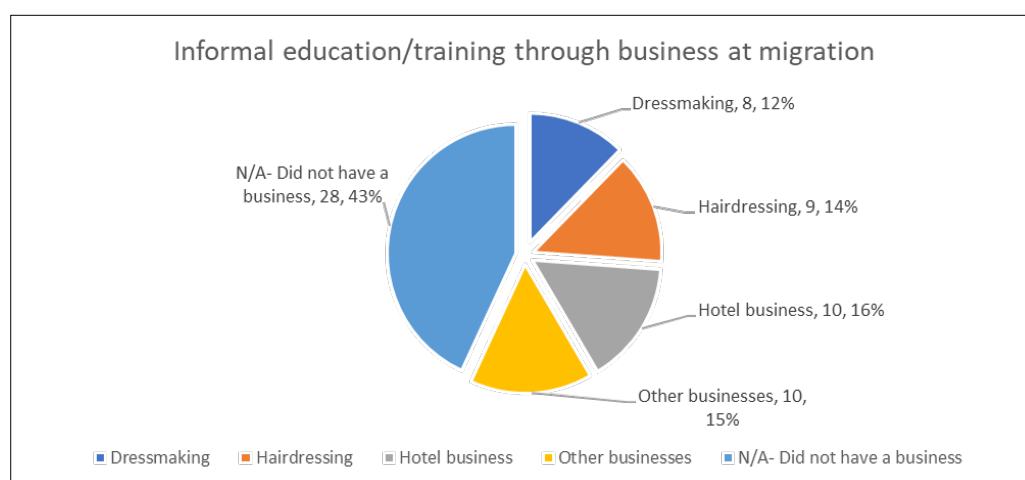
Level of formal training	N	%
Certificate	40	85%
Diploma	6	13%
Degree	1	2%
Total	47	100%

In a national longitudinal assessment of women, Dolinsky et al. (1993) found that the probability of entry, staying and re-entry into self-employed business ownership increased with the level of educational attainment. This confirms the suggestion that less educated women may face human capital constraints which restrict their business pursuits. This was found to be true for some MAAWE participants in this study, especially those who had little or no formal education prior to coming to Australia. In contrast, Collins et al. (2017) found that some Hazara refugee entrepreneurs in Adelaide had acquired an Australian university degree but failed to find employment in their area of training, and hence turned to setting up their own business.

4.10 Informal education/training through business before migration

About 57% of participants had undertaken some type of informal education or training before migration. Of all participants, 43% stated they did not have a business before migrating but were in professional or semi-professional employment. The occupations of MAAWEs in this study reflect a diversity of both educational and business backgrounds. Figure 4.6 below portrays the informal education/training acquired through business by some participants prior to migration.

Figure 4.6: Informal education/training through business at migration



4.11 Professional MAAWE businesses

Table 4.7 below shows the business status of professional MAAWE participants before migration. According to the table, 32% had established professional businesses, such as accountancy, bookkeeping, a migration agency, and services such as medical, language, and legal. The rest, 68%, indicated having established other businesses, including hair and beauty, clothes, food, manufacturing, real estate, computer/IT sales, transport, security service and farming.

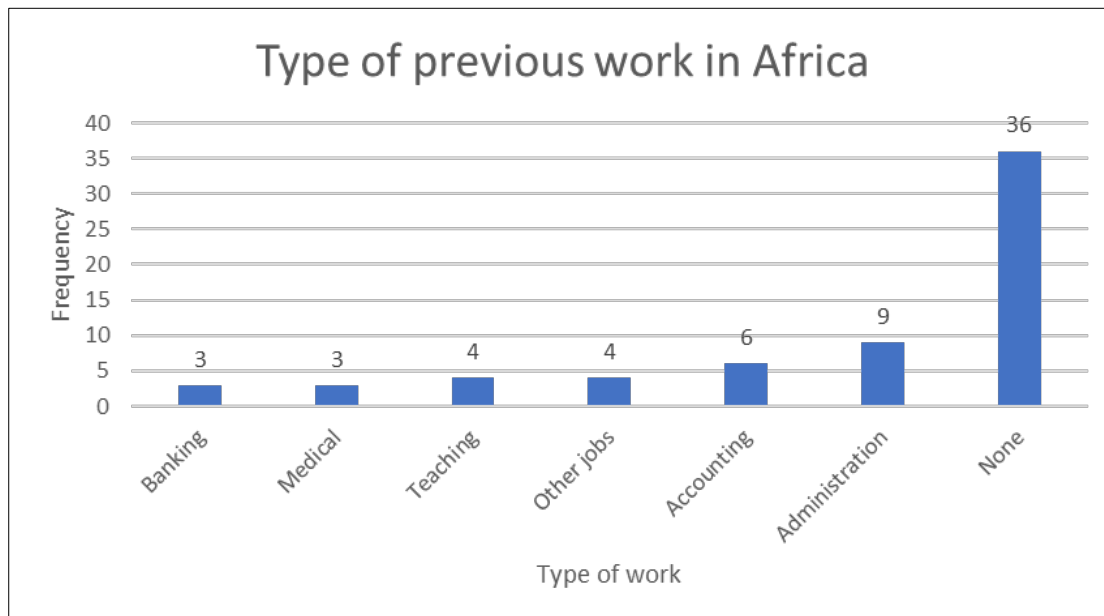
Table 4.7: Professional MAAWE participants

	Cairns	Townsville	Total	%
Professional businesses	9	12	21	32%
Other businesses	27	17	44	68%
Total	36	29	65	100%

4.12 MAAWEs' work types in Africa

Figure 4.8 below shows the types of previous work MAAWE participants performed in Africa: Administration (14%), accounting (9%), teaching (6%), banking (5%), medical (5%) and other jobs (6%). Fifty five percent indicated they did not do office work while in Africa. They said that they ran informal businesses.

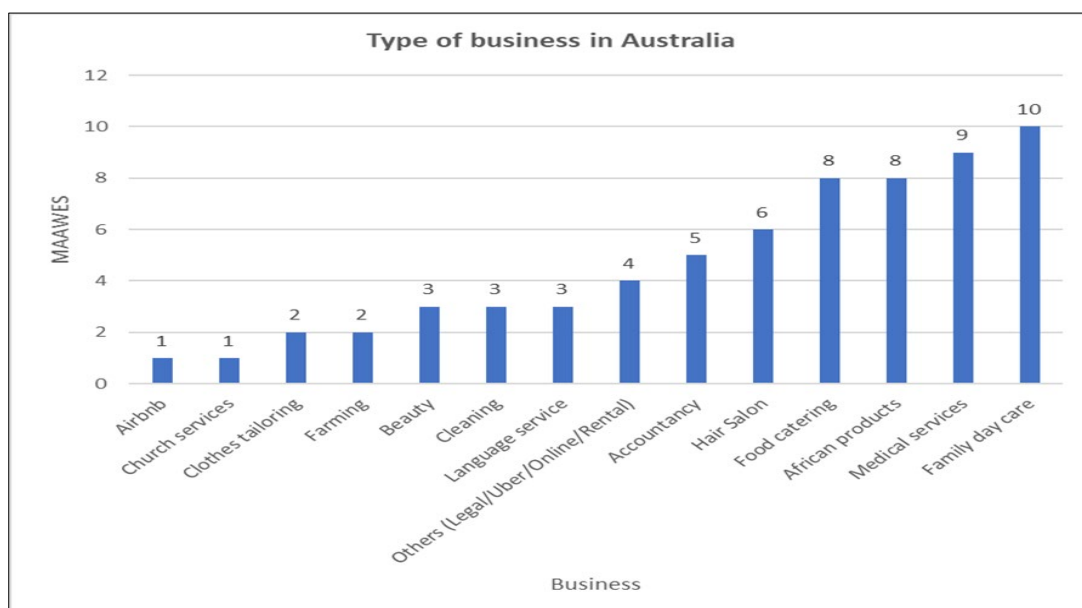
Figure 4.8: Type of previous work in Africa



4.13 Type of businesses operated by MAAWEs in Australia

MAAWEs established diverse types of small and medium size businesses in NQ, as shown in Figure 4.9.

Figure 4.9: Type of businesses owned and operated by MAAWEs in Australia



Note: Airbnb is essentially an online marketplace that involves the renting of property to travellers for short term accommodation. Some MAAWEs indicated running more than one business, but I considered just the main business for easier analysis.

Further analysis of the interview data revealed that different visa holders established a particular business type. The refugee/humanitarian visa holders were found to be involved in family day care, food catering, African products, cleaning, hair salon, Uber and clothes tailoring businesses. These businesses have lower barriers to entry and a small capital outlay, which explains their high ownership by those on refugee visas. In contrast, the migrant women who entered Australia as skilled, student or spousal visa holders set up medical services, accountancy and legal services, Airbnb, and rental houses. These businesses have higher barriers to entry and require large capital investment. This distinction is exemplified by the following two comments:

We started the food catering business in 2015, and now we have good customer, like Centacare and Cairns Council. We supply their workshops and we do really good business with them. (Karen)

I have worked for many years in the UK as a paediatrician. There was a need for paediatric services in Townsville. I took up the opportunity. (Helen)

The interview data reveals that 33.8% (22 out of 65) had businesses in Africa. Of those, 12.3% (8 out of 65) continued doing the same types of businesses when they came to Australia. These include family day care, clothes tailoring, food catering, medical services, hair and beauty, transport services and selling products from Africa. This suggests that prior experience in a particular business was significant for some MAAWEs' motivation to establish their businesses in Australia.

These findings correlate with those by Ahl (2002) who found that the personal background and business characteristics of immigrant and refugee women seem to favour retail and service businesses. Migrants' business success is supported by their pre-migration possession of business skills and experiences (Waldinger et al., 1990). Experience is one key to entrepreneurial success (OECD, 2013).

According to Shane (2000), individuals with prior business knowledge build up an alertness for entrepreneurship and capabilities for solving different customer problems that help them discover and exploit opportunities, as these comments illustrate:

I am a fashion designer originating from West Africa. [In my] fashion design business, I design the fabric, the pattern, and I do the sewing for 14 years now but operating since 2015 in Australia. (Grace)

I am a trained GP and have run a medical practice for many years. I have a special interest in women's health. (Olivia)

I run a professional language translating and interpreting service for multicultural women. I realised the need for those who have no English background. (Bridget)

4.14 Participants' level of English language proficiency

MAAWE participants were asked to assess their proficiency in spoken and written English at the time of the interview on a self-assessment of scale of 1 (low), 2 (below average), 3 (average), 4 (above average), and 5 (high). Of the participants, 60% (n=39) described their level of both spoken and written English as 'high', 18% as 'above average', 6% as 'average', and 6% as 'below average'. Only 8% described it as 'low' (see Table 4.7). Some said they speak or are conversant in French and Amharic, in addition to English, and their own dialect from their country of origin.

Table 4.7: Level of English language proficiency of the participants

Level of English	Number of MAAWEs	%
High	39	60%
Above average	12	18%
Average	5	8%
Below average	4	6%
Low	5	8%
Total	65	100%

It is worth noting that the refugees who claimed no English prior to migration have upgraded this with time in Australia. While they perceive their proficiency as low, none needed an interpreter. Generally, participants have made a substantial increase over time in their spoken English. However, it is important to note that as participants were asked to describe their own levels of English proficiency, this is a subjective measurement. Approximately 84% (n=55) rated their English at 'average' to 'high' while 16% (n=10) indicated it as 'below average' to 'low'. Therefore, at the time of the interview, all spoke some English. This was expected since most Africans medium of instruction in their home countries is English.

The MAAWEs who scored their English as low came on a refugee visa and had no chance to go to school because of various adverse situations in their country of origin and extended stays in refugee camps. All have experienced disruption to their education, and some had no education at all.

In Australia, English is the main language of business and education. According to Burnet (1998), it is difficult to participate successfully in Australian society without proficiency in both spoken and written English. Furthermore, 58% of MAAWEs' businesses had been established for over five years, suggesting they had lived in Australia long enough to have acquired some English language skills. These results suggest that, as far as the host country language (English) is concerned, MAAWE migrants have integrated quite well in Australia. Proficiency in the language of the host country has been found to have a significant impact on all areas of the settlement success of immigrants and is a requirement for socioeconomic participation in the host society (Dixon et al., 2009). This is because such proficiency and literacy enables access to resources for economic, cultural, and social integration (Segal & Mayadas, 2005). However, low proficiency in the host country's language can be an obstacle to opportunities and integration (Miller & Chandler, 2002). Some participants remarked about this in relation to their own integration:

It's better in Australia to know English. Yes, definitely, but other places like in Cairns particularly because it's a tourism place, they want you to have another language, either Japanese or Chinese. (Claire)

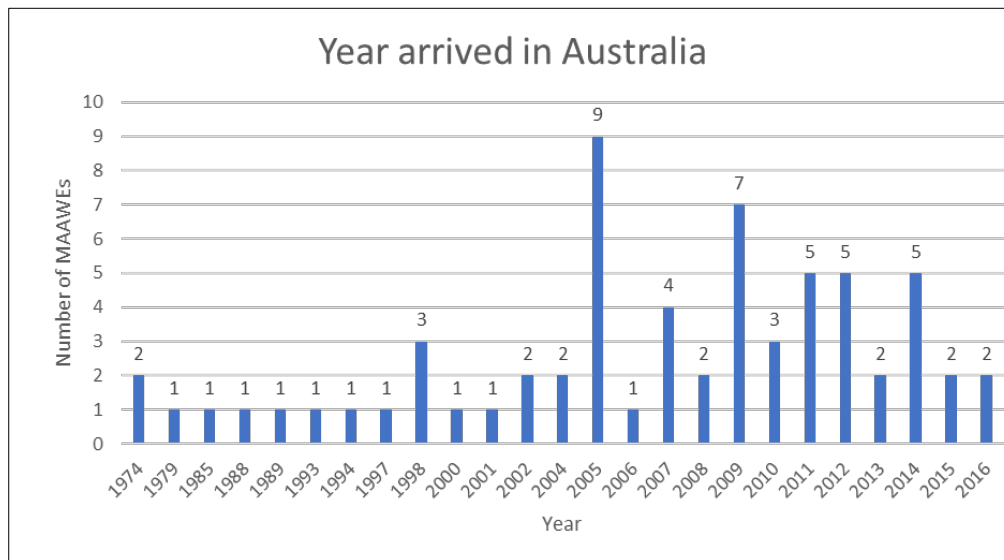
English is my second language. I had to learn English from Year 3. My English is very good, other than my accent in Australia. My spoken and written English is very good. (Emily)

Low level rating. English language is a challenge. I came as a refugee with no English. I run food catering and hair beauty. (Sheila)

4.15 Year arrived in Australia

The participants arrived at various times between 1974 and 2016. Of these, 28% arrived between 1974 and 2004, 35% arrived between 2005 and 2009, and 37% arrived from 2010 to 2016, with a detailed breakdown depicted in Figure 4.10.

Figure 4.10: Year arrived in Australia



In terms of time of settlement in Australia, the participants represent a broad range (see Figure 4.10). At the time of the interviews, they had been in Australia for periods ranging from two years (3%) to 45 (also 3%). This represents different stages of settlement and adjustment. The majority came to Australia over recent decades, which correlates with Hugo's (2009) argument that migration between Africa to Australia has accelerated in recent years.

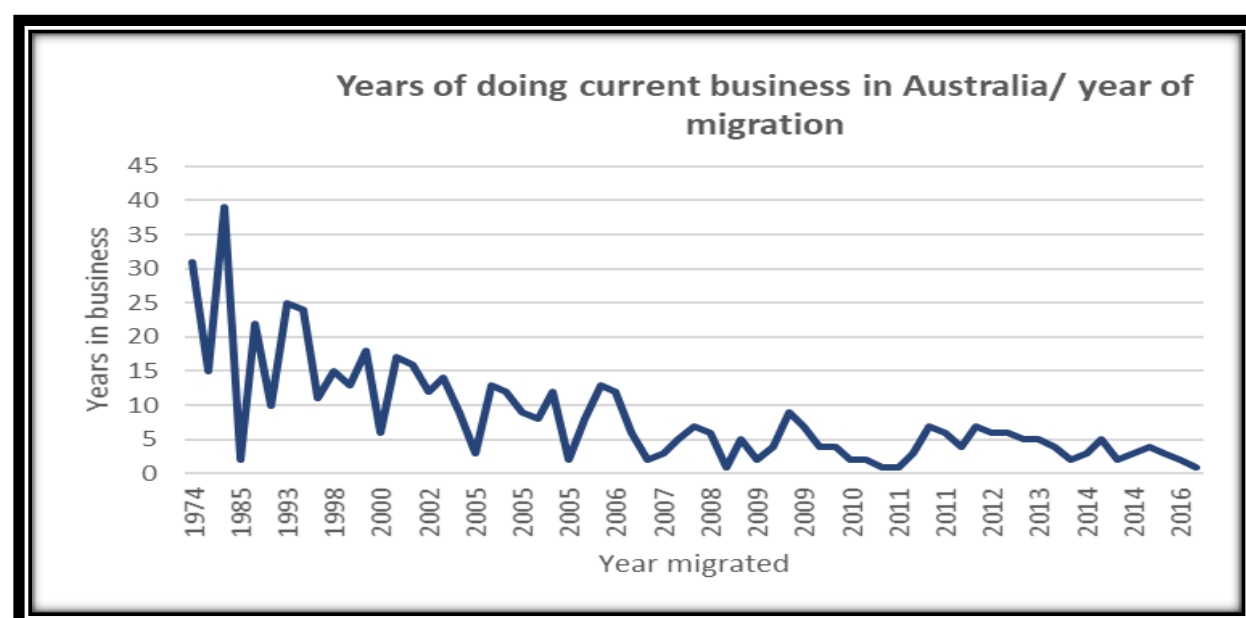
4.16 Comparison of the length of time in Australia and number of MAAWEs doing business

Comparing the length of time in Australia and year of arrival with the years of doing their current business, it was found that, unsurprisingly, participants who arrived earlier have done business for a longer period as shown in Table 4.8 and Figure 4.11.

Table 4.8 Comparison of the length of time in Australia and years of MAAWEs doing business

Length of time in NQ	% & N =65		Years of doing business in NQ	% & N =65
1-10	49% (n=32)		1-10	70% (n=45)
11-20	32% (n=21)		11-20	22% (n=14)
21-30	8% (n=5)		21-30	5% (n=3)
31-40	8% (n=5)		31-40	4% (n=2)
41-50	2% (n=2)		41-50	2% (n=1)

Figure 4.11: Length of time doing current business in Australia compared to the year of migration



The data shows that most (n=45) MAAWEs had lived in Australia under 10 years. The interviews were done in 2017-2018, and most (n=45) MAAWEs arrived before 2007. The finding relates to a study conducted in Australia by Andrew Markus (2016) who found that migration from Africa reached its peak between 1996 and 2005 within the humanitarian program. Collins (2017) states that newly arrived refugees are the most unlikely candidates to start up a business less than two years after arriving in Australia, because of a lack of capital, no credit history, no assets to mortgage, and no security. Therefore, they lack the financial capital needed.

Section B: Migration of MAAWEs to Australia and settlement in NQ region

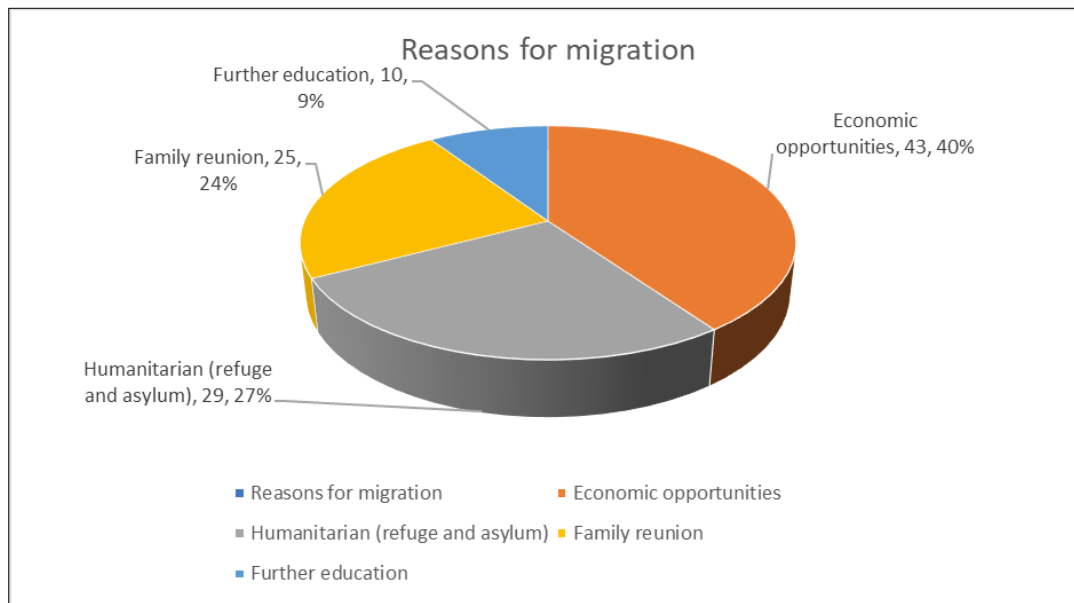
This section comprises the reasons for migration, migration experience, reasons for choosing to settle in NQ and difficulty of finding work (employment) in Australia.

4.17 Reasons for MAAWEs' migration to Australia

MAAWEs gave a range of answers for their decision to migrate to Australia which have been categorised into pull and push motives. A school of thought based on pull and push factors was used to support the analysis of the data collected from MAAWEs to evaluate their decisions to migrate from a cost-benefit analysis viewpoint (see De Haas, 2011; Massey et al., 1993). The most stated reason for migrating to Australia was to take advantage of economic opportunities (40%), a pull factor. The second reason was migration on humanitarian grounds for the refugees and an asylum seeking woman (27%), a push factor, followed by migration for family reunion (24%). This included some migrant women coming to join their husbands (a pull factor) and some refugee women sponsored by their family which had been resettled earlier under the UNHCR program, which is both a push and pull factor. The last cited reason was migration for further education or to acquire additional training, skills, and experience (9%), a pull factor.

This finding correlates with a survey by Markus (2016) who reports that the attributes most migrants liked about Australia were: weather/climate; “way of life; beauty of the country; freedom, peace, democracy; kind, friendly people; clean environment, standard of living; education system, opportunity for children; presence of friends and family; and cultural diversity and multiculturalism” (p. 35). It is important to note that some participants stated more than one reason for migrating to Australia (see Figure 4.12).

Figure 4.12: Reasons for migration



Four major themes emerged from the analysis of MAAWEs' interviews for this question: economic opportunities, humanitarian reasons (refuge and asylum seeking), family reunion, and education. These are analysed below:

4.17.1 Economic opportunities

The findings reveal that the highest proportion of participants (40%) migrated to Australia because they wanted to take advantage of economic opportunities, which is a pull factor. The research supports this result, for example, O'Reilly (2019) states that pull factors that attract migrants to a different place may include the opportunity for higher living standards, political freedom, and a demand for labour. The following statements from some participants stress the importance of economic considerations:

To enjoy a better quality of life was my strong motivator to come to Australia, and to get a good career opportunity, have a good job and build a better life for myself and family. I did not have such opportunities in the other country I lived in Africa. (Anne)

Helen, another entrepreneur who came from United Kingdom, working as a medical doctor, had this to say:

I came to explore and open up a business with my experience in medical training, medical because there is a good hospital. For work opportunities for professional medical experience, NQ is not too rural, nor too big a city. [This

is] because of one of the requirements for my medical job, that is, the Australian Health Practitioner Regulation Agency (AHPRA). I can only be licensed to practice in a regional or rural area. So, I can't privately open a practice in big cities.

A number of participants asserted that they migrated to Australia because they had to accompany their husbands, for example:

Because my husband had an initial six-month contract to work, we all took the opportunity to come to Australia with him. We liked Cairns and decided to renew the contract and stay on. We also applied for permanent residency and were granted it. (Norma)

Similarly, Patricia also maintained:

We migrated to Australia because my husband is a medical doctor. He got a job at Adelaide Royal teaching hospital and then we had to move with him. We were in the Caribbean islands at the time. We had one child who was only three months old, so we came with him.

According to Norma and Patricia, the husbands took the decision centred on their dreams and job prospects. In such cases, women had little or no say, and had to give up their own aspirations and career ambitions. It is noted that educated and professional women mostly belong to this group. Conversations proved that, to keep the whole family all together, women were willing to follow their husbands. Claire fell into this predicament:

My husband applied for a job in Australia and got one, and a visa for him and the family and we said, let's go. We could not initially get into permanent residency, but we had a friend in Cairns and an immigration lawyer in Cairns, and he advised that we can get into QLD with PR visa but we need to be nominated. We migrated and came in as nominees nominated to an aircraft engineer mechanic. So, we got into Hinterland Aviation through that, and we came as permanent residents, which was good.

Some participants highlighted situations sufficient to have prompted them to emigrate, such as to avoid the political, economic, and social instability in some African countries. Comments by interviewees explain socio-political instability, encountered in Africa. Mandy explained:

There was insecurity in South Africa. I am in favour of the political, economic, and social stability and these do not exist in S.A. I preferred to secure residency in an economically stable country like Australia. The safety and security of my family and myself was the main reason to decide to migrate to Australia. Others are a need for an improved quality of life, a

better future for my children, and prospects for a professional job. I looked for a safe and peaceful land, where you can give your family the future you want for them while you enjoy a more balanced lifestyle.

Similarly, for Nancy:

I was looking for greener pastures. There was despair at the crashing economy and political instability, Zimbabwe's uncertain political climate and economic woes. That is why I migrated... for economic reasons.

4.17.2 On humanitarian grounds

The second reason for migrating to this country is for humanitarian reasons (a push factor). Some of the MAAWEs, particularly those from refugee backgrounds, women at risk, and others in similar situations, came to seek safety, refuge, and asylum. All the refugee participants had limited preferences about their resettlement in Australia. They had come straight from abroad and had no choice which regions they were being dispatched to. About 27% of all participants indicated resettlement for these reasons as a cause for the decision to migrate. The participants gave a range of answers to why they migrated on humanitarian grounds. The following are some illustrative of this. Being refugees, they were relocated and accepted to Australia as part of the UNHCR's refugee resettlement program, with no power over their destination.

We fled war in Liberia. Civil war began on 23 March 1991. Gunshots and burning of house[s] was the order of the day by the rebels. In 1999, we ran to the bush when they started burning our house. We lived in camps with deteriorating humanitarian conditions and continued security concerns. During 2000, the UNHCR began to screen the refugee population to determine their legal status and assisted with resettlement to Australia. I am happy to call Australia home where there is security. (Martha)

Cara, who fled from war in Congo and arrived with her family, explained:

We (my family and I) lived in a refugee camp. So, from Congo, we went to Uganda. We lived in a refugee camp from 2008 to 2012, until we were given refugee status, in 2012 by the UNHCR to move to Australia. Our reason was to seek refuge because of war in Congo. We came here as refugees.

Phoebe recounted:

My country is not safe. My family was facing political persecution in Uganda and some family members had been killed. I was working overseas and when my work ended, I was threatened with being killed if I returned home. I feared for my family's life. I sought asylum in Australia which was granted.

Martha, Cara, and Phoebe's experiences are similar to all the other refugee participants and are consistent with previous studies (Pittaway & Bartomelei, 2014) & UNHCR, 2013) which also draw attention to the dangers women and girls face in refugee camps, including high risks of rape, forced relationships and marriage, survival sex, social exclusion, loss of confidence and self-esteem, and severe trauma.

4.17.3 Family reunion

Of the MAAWEs, 24% stated they moved to Australia for a 'family reunion', to unite with their families. Some women noted that their spouses took the decision to migrate, and they had no alternative but to follow. Participants gave a range of answers to the question of why they migrated to unite with their families:

My other family members who had migrated to Australia earlier sponsored me to join them. There was political instability and a collapsed economy in Zimbabwe. (Jennifer)

My husband came here a year before me. We bought a farm. He came before and I came later. We came with permanent visas because we were farmers. We got the visa when we were back in Africa. Here, [NQ] we were growing vegetables, avocados, potatoes, and custard apples for sale. We used to grow a lot of vegetables and then farming was good. (Amber)

My mother wanted to join her sister who was a citizen here in Australia. She wanted to get out of South Africa because the situation was not good because of apartheid. She needed somewhere safe to go and so she came to Australia. I was four years old. (Matilda)

To accompany my husband who came to study at university for his PhD at JCU. (Sheila)

To reunite with my mother and other immediate family members. My mother lived here on a humanitarian visa. She organised that we join her. To reunite with my mother. (Megan)

My husband is my reason for me to come to Australia. Because my husband, he's an Australian. For marriage purposes and to live at my husband's home country. (Sarah)

4.17.4 Educational opportunity

Some of the MAAWEs (9%) arrived as students; the search for a good education was their main motive for coming to Australia, which is a pull factor. Generally, immigrants from developing countries are pulled to developed societies with good education systems such as Australia, because a better educational opportunity is fundamental to their lives. Almost all who came as students had the intention of returning to their country of origin after their education. Participants gave a range of reasons for why they migrated to pursue further education:

To pursue postgraduate studies to further educational level (study for a PhD).
To lead a better life and attain better education for my children. (Sadie)

I won an Australian scholarship to come to Australia and study. I came as a student. I received a scholarship. (Quinn)

4.17.5 Discussion

Despite the official purpose or kind of visa issued, for many participants there were varied reasons to move to Australia. This is a representative comment:

I had many reasons to migrate: to enjoy a better quality of life was our strong motivator to migrate to Australia; to pursue a PhD, to build a better life for myself and family, get a good career opportunity, have a good challenging job, lead a better life, and attain better education for my children. I did not have such opportunities in other countries I lived in. (Sadie)

The findings from the interview data suggest that MAAWEs came to Australia through different immigration streams. While some migrated through the skilled category to seek economic and life improvement opportunities, or through family reunion and further education, others were admitted under the humanitarian resettlement program. The data reveals that most MAAWEs who came to seek economic opportunities and a better quality of life arrived through the skilled migration program and these constituted the majority of participants. This finding correlates with neoclassical economics (Massey et al. 1993) theory that concentrates on differences in wages and employment conditions between nations, and on migration costs. In the model, migration is conceptualised as an individual decision for income maximisation.

Professor Richardson (2002) on her report to the Joint Standing Committee on Migration (JSCM), an inquiry into skilled migration, commented that “migrants come to Australia for positive reasons that are related mainly to the desire to join family already here, or to enjoy the greater opportunities, the uncrowded, unpolluted, attractive environment and the delightful climate. They appreciate also the peaceful, friendly, and democratic civil life...” (Cited in DIMIA, 2002, p. 9).

Goetz (1999) suggests that an economic boom is one of the reasons for individuals to migrate, in the hope of locating a better standard of living. Gina shared her story:

I started the nursing agency in 2007. I was working for myself. Our business was not doing well in New Zealand during the 2010 financial recession. We were not getting any work anymore and the business wound down. Australia didn't have any financial recession and was doing good. So, I just came and established this current one here in NQ.

Some women indicated coming to Australia for the purpose of furthering their education or acquiring additional training, skills, and experience for career advancement. Ibrahim and Galt, (2011) are of the view that while many migrants cross borders for labour-seeking employment, others become self-employed or pursue business opportunities in the host country to which they migrate.

Many humanitarian entrants in my study came as refugees, and this included one asylum seeker. They come from certain African countries where there was much political turmoil and civil unrest. Many of these women did not choose to migrate to Australia as their destination, as demonstrated in some of the MAAWEs' earlier responses that they were a part of the UNHCR's refugee resettlement program. Most of these women mentioned facing constant danger in the refugee camps. The UNHCR (2006) reports that gender-based violence such as rape is common in the camps. Many refugees from Africa are from low-income countries, with women and children comprising over 50% overall (UNHCR, 2007). Also included in the resettlement program are asylum seekers whose applications for refuge are awaiting a final decision (UNHCR, 2010). All 14 refugees and asylum seeker MAAWEs were happy for the Australian government to accept and resettle them.

The push-pull theory of migration developed by Lee (1966) from Ravenstein's laws (also discussed in Section 2.1) is a significant aspect of this research because the basic tenets of the theory are relevant. Migrants such as MAAWEs are pushed to move from their origins

and pulled to their destinations. Lee's (1966) model categorises all factors influencing migration into four classes of factors: those connected with the area of origin, the destination, personal factors, and intervening obstacles. Lee argues that there are numerous factors that hold people within a place or attract people to another, and factors repelling individuals in each category. Therefore, the unfavourable factors in their origins encouraged some MAAWEs to move out and favourable factors in destinations attract them to move in. Consequently, if the push factors in origins and pull factors in destinations are strong enough to overcome the obstacles to moving, migration occurs. Empirical studies distinguish different factors that impact on migration decisions, such as income and education (Borjas et al. 1992), amenities (Roback, 1988), job satisfaction (Banerjee, 1991), and climate (Roback, 1982). The push-pull factors for immigrants, including for MAAWEs, can include political conditions, economic and environmental circumstances, technology developments, culture, and traditions (Fouberg et al., 2012).

A more engaging way to view factors that influence migration is by analysing issues that affect the individual (micro) and those influencing the society (macro) (Ester & Fouarge, 2007; Carr et al., 2005; Barkan, 1992). For example, Tabor and Milfont (2011) suggest that if there is high crime in the origin country (push), this is correlated to a perception of low crime in the destination country. Claire commented on this:

My family and I relocated to Australia because of crime in South Africa (S.A.). We were running away from crime in S.A. My husband then was involved in an armed robbery. We feared for our lives. And we said "this is it", let us move to somewhere. It was his idea to move to Australia. So, I was happy to move. He applied for a job in Australia and got one, and a visa for him and the family and we said, "let's go".

Immigrant entrepreneurs in Australia can be classified into those who come on business visas and others who come to Australia under other categories but later become entrepreneurs for varied reasons. In this study, only two (3%) MAAWEs came on a business visa while 98% (n= 63) of MAAWEs became entrepreneurs after migration, the most recent being two years after arrival. As indicated earlier in this chapter and in Chapter 2, the participants arrived in Australia between 1974 and 2016, in the later part of which period migration from Africa to Australia was increasing markedly (see Section 5.15 for more details).

The interview data revealed that economic opportunity is the highest stated motivation for migrating to Australia. The political and social conditions also largely influenced the

decision to move abroad. To some extent, the better education, security and health care for their children, and a better standard of living in a developed country are considered instrumental in confirming the desirability of their choice. Several women mentioned favourable Australian immigration policies for having driven them to prefer this country as their destination, as compared with those of many other Western countries (Spinks, 2009). There is also evidence that women's migration is mostly associational, for example, accompanying or joining their partner, husband, or other family. Overall, the data reveals that MAAWEs are more influenced by pull factors. However, the reasons for migration indicated by MAAWEs support the observation that African women's migration decisions are generally varied.

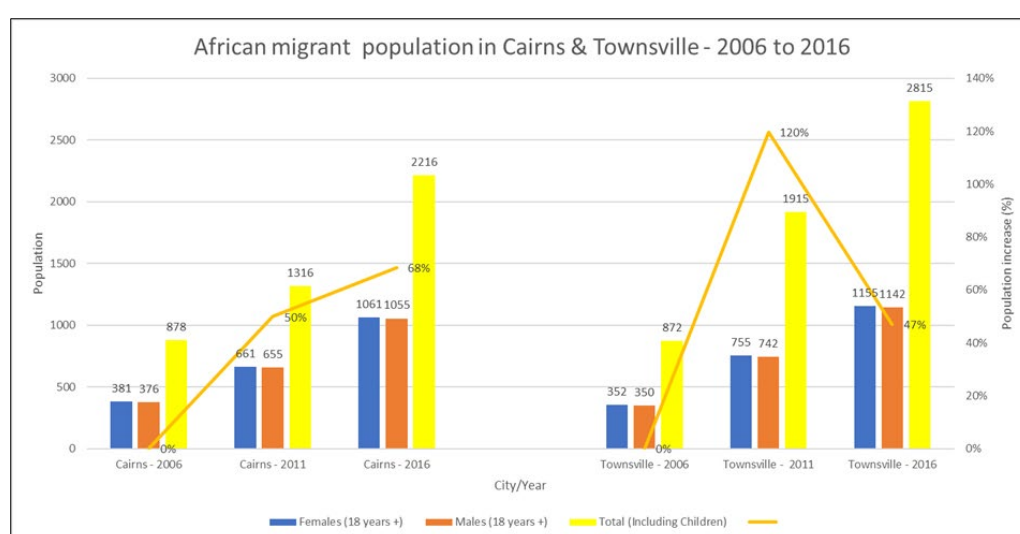
Castles (2014) argues that skilled and lifestyle migrants may be able to make individual migration decisions based on expectations of future benefits, but, for refugee and asylum seeker migrants, the decision to embark on a dangerous and difficult journey is based more on a pressing need to escape poverty and oppression. They remain hopeful that migration may lead to a better life, with a higher income, and improved human rights and security. Migratory movements arise out of the interaction of micro and macro factors. Therefore, no single reason is usually sufficient to explain why MAAWEs decided to leave their country of residence and settle in Australia.

4.18 MAAWEs' migration experience (pre- to post-migration)

4.18.1 African Australian migrant population in Cairns and Townsville and study participants

In this section, I demonstrate the overall growth of the African migrant population in the Cairns and Townsville areas, from where the study sample was derived. As shown in Figure 4.13, the ABS population data shows that Cairns had a population of 878 African migrants in 2006 which increased by 50% from 2006 to 2011 and then increased by 68% from 2011 to 2016. In 2016, this total population was 2,216, comprising 1,061 females and 1,055 males over 18, and 100 children below 18. Townsville had an African migrant population of 872 in 2006 which increased by 120% from 2006 to 2011 and then increased by 47% from 2011 to 2016. In 2016, the total of this population was 2,815, comprising 1,155 females and 1,142 males over 18, and 518 children below 18.

Figure 4.13: African migrant population in Townsville and Cairns



This high level of population growth indicates that this relatively unknown group necessitated this research. The study participants were drawn from an estimated sample of 1061 women in Cairns, and 1155 in Townsville (ABS, 2016). It is important to know that the populations of the two cities are younger and more transient than the average for the rest of the country. The interview data revealed that most of the migrants, especially the refugees, because of a lack of employment and other issues, relocate to bigger cities like Melbourne and Sydney where they find conditions more favourable.

The African migrant and refugee women in this study represented a wide range of settlement periods (see Figure 4.11). The 65 interviewees had been in Australia for periods varying from two to 45 years. This extensive range represents women at different stages of the settlement and adjustment experiences in NQ.

The 65 MAAWE participants were asked about their pre- and post-migration lived experiences. In this study, their lived experiences are assessed in relation to before and after coming to Australia for settlement, including the transitional period in between. The experiences of migrants in their transitional phase can affect their post-migration lives. History shows that each new wave of migrants that comes to Australia faces a range of issues – both positive and negative – as they settle and become part of society. This is certainly the case for African Australian communities.

The interview findings indicate that African women immigrants came to Australia through different immigration systems: working visa (48%), refugee visa (20%), student visa (14%), partner visa (12%), business visa (3%), visitor visa (2%) and temporary protection visa (2%). Migrant participants (n = 51) reported choosing voluntarily to migrate to Australia for job opportunities, family reunification, social independence, and education. The majority highlighted positive educational, professional, and other migration experiences in their responses. For example, Rose, a professional medical doctor, left her country of origin and arrived in Australia to join her husband. When asked about some of her experiences before migrating to Australia, she explained:

My migration was smooth. I looked forward to joining my husband. It had been four years since I saw him. It was an exciting travel. He had come here to study, and he decided to settle here (Australia). He got a job and applied for permanent residence. I was prepared to migrate because the migration process took two years. So, the migration process gave my family and I time to be physically and emotionally ready to move to Australia. I looked forward to calling Australia my new home. (Rose)

Natasha was the primary applicant and came through a skilled visa while her husband and children joined her later:

I came via a one-year temporary visa for working in [the] education sector. I came straightaway to work, and my family followed me later, through the same visa. I came alone, but my husband and two children followed three months later. My travel experience was good and the whole migration process was easy.

Elena left her original country to study, live and work in different countries and arrived in Australia through the skilled migration program. When asked about some of her experiences before migrating to Australia, she described the places she has lived in before Australia:

I didn't come to Australia straight from Africa. I left Zimbabwe when I was 18, then I went to the U.K. - that was in 2000. I went to the U.K., went to Scotland, and did my degree training in Scotland. That was in 2001, then I moved from Scotland in 2004, went to England. That's where I started working... That's from 2004 to 2011, and then after that we came here, we came to Australia. So, 2011 to now, still working in ... I love it here.

Stella has travelled the world extensively:

I was born in Zimbabwe and my childhood was in Zimbabwe. I stayed in Malawi and relocated to live in South Africa when I was 8 years old. I started my schooling in Malawi and then went to South Africa. I moved and lived in the U.K. for years before coming here to get married and join my husband whom I had met elsewhere. (Stella)

It is noticeable from Rose's response that she was a professional who worked in different countries; like Natasha, her migration experience included working in both developing and developed countries. Elena and Stella's experiences mirror those of many migrants who had studied, worked, and lived in other countries before migrating to North Queensland. These quotes illustrate a selection of migration experiences and a variety of social and cultural histories of having studied, worked, and lived in different countries around the world.

The refugee MAAWEs and one asylum seeker (n = 14) talked extensively about the context in which they became refugees. The following account describes the experience of Karen:

Because for me in my country there was war. My family fled war-torn Sudan 15 years ago in search of safety and a better life. The journey was so hard. The sun was very hot, and we had trouble finding food and water. We fled to different countries and lived in refugee camps. It is a violent place, and many women are raped and murdered. We lived in camp for 15 years. We looked for resettlement. Fortunately, we were lucky to get a visa to come to Australia. We continue to struggle with mental health issues, due to the ongoing impact of war in (my) home country, separation, and anxiety. We were resettled in Cairns; I had no friends and very little understanding of English. We now have a home, good food, and are happy and healthy in this free country. When you get in an environment that is natural, whereby your basic needs are met, like food, water, a roof on your head, free education,

there are no gunshots around, you would think that's the beginning of a healing process.

All of the refugee migrants spoke about not having had an opportunity for education and professional experiences, because most lived in refugee camps for many years. The refugees talked widely about experiences of stressors, such as political disruptions in the home country, exposure to war or political violence, extreme poverty, and gender-based discrimination. They spoke of being forced to flee their home countries because of the looming threat of harm or persecution caused by armed conflict and political or civil unrest. All narrated the difficult impacts of wars on their families and themselves, including traumatic experiences of fleeing from their respective countries to refugee camps, combined with the dangerous and difficult years spent in refugee camps before resettling in Australia. The refugee participants lived in different UNHCR nominated refugee camps in Congo, Rwanda, Egypt, Mozambique, Guinea, Liberia, Algeria, Kenya, Tanzania, and Uganda, before resettlement in Australia.

The majority lived for long periods in refugee camps and recounted that these times were filled with anxious waiting. The applications for humanitarian visas took years to process. Megan who is a widow, for example, remembers her experience in a second country, where she sought asylum:

I am a widow. I was born in Sierra Leone, sought asylum in Guinea, stayed in a refugee camp there for several years, and then moved to Australia to reunite with my mother who had already been resettled earlier. I lost my husband to war in my country as he was in the army. I spent several years before coming to Australia. The application for the family reunion visa took years to process.

Vanessa originally from Sudan, initially escaped the civil war in her country by entering the neighbouring country, Kenya. Vanessa explained the effect of war on her life:

I come from Sudan, with my husband and kids. My country went into war, everywhere fighting, and we all fled to the border becoming IDPs (internally displaced people). After a while, we walked miles to the neighbouring country. We stayed in a camp for five years before resettled by UNHCR to here (Australia). I had the worst life a human being could ever face in my country. I experienced genocide, raping, no food, and starvation.

Amina, who started crying when remembering her experience, explained her fleeing:

Civil war in Sierra Leone, I ran to Guinea, spent over 10 years in a camp. It was horrific, terrible, I don't want to remember. I lost most of my family to war.

Three Sudanese refugee participants, Vanessa, Martha, and Karen revealed similar experiences of movements and displacements. Tina, originally from Rwanda, initially moved to Congo and returned to Rwanda after separating from her parents. On her return, the war intensified, and she made the difficult decision to make the dangerous journey through the jungle to Zambia, eventually ending up in a refugee camp in Tanzania. Zoe expressed how she lost children, her husband was killed in the war, and she had to make the painful and difficult decision as a young single mother at the time:

I did not choose to come here. I left Rwanda in 1994, because of war. I ran from Rwanda to Congo. Stayed in Congo for two years because there was war, moved to Angola for one year and there was war again, there was fighting and then moved with husband to Zambia. I lived in Zambia for 16 years before I came here. I lost my husband. We walked from one country to another. I also lost two children. One was three years and is now 20 years, the other one is 28 years now. I have been reunited with one and I have hope of one day being reunited with the other one. (Zoe)

Etta narrated her difficult migration travels when she was 18 years:

Such a long one, lonely, from Rwanda, we ran to Congo, and then ran to Cameroon and now are in Australia. I could not speak French, so it was not fun. I moved from Congo to Cameroon. In Cameroon, I was in Yaoundé where they speak French, I could not speak French. Yaoundé [is] also spelled Yaounde, [a] city and [the] capital of Cameroon. Yaoundé is in the French-speaking part of Cameroon. I got my visa through UNHCR to come to Australia as a refugee. I passed through Kenya, and I could speak Kiswahili, then to South Africa, then to Brisbane, and finally to Townsville. I could not speak with anyone most of the journey, and so I kept my distance, so very lonely journey. It was a terrible, lonely journey. But seriously, you know when you cannot speak, you are lonely. Moreover, I was all by myself, all alone. I was 18. I migrated to Australia when I was 18 years. I am now 27 years.

Etta's account summarises the way most of the refugee participants described their flight from civil war in their countries of origin, the deaths of family members, and the painful separation from their living family members, which demonstrates the involuntary nature of their fleeing to refugee camps. All the resettled humanitarian migrants in Australia were pushed

by situations beyond their control to leave their country. Most of the participants spoke about experiences of human rights violations, including indiscriminate arrest, executions, torture, and kidnapping of young children into forced military service, or marriages.

4.18.2 Settlement Post-Migration

Most of the MAAWEs' settlement in NQ is very recent, increasing only in the last decade, mainly on the basis of humanitarian/refugee applications. In this study, the oldest MAAWE, Amber arrived in Australia in 1974. She commented:

There were no black people at that time, it was a bit hard for me and I used to receive a stare here and there because people were not used to seeing black people of African background.

African immigrants began appearing in NQ in increasing numbers in the early 2000s. Babacan (2006) argues that people arriving in Australia encounter a stage in which they settle or adjust to a new society. This takes place after MAAWEs' arrival, in which they are expected to establish themselves economically and socially in order to contribute to, and make full use of, opportunities available in their new country (Valtonen, 2004). This adjustment is dependent on many factors, and is an ongoing, dynamic process involving the interface of the political, psychological, and social elements of the person/family entering Australia and the community that receives them (Babacan, 2006).

The two main aspects that immigrants face at the settlement stage are sociocultural adaptation and psychological adjustment (Ward & Kennedy, 1993). In the new cultural context, migrants make choices about how they will manage in a society that is different from their own. Their choices refer to a relative preference for maintaining one's culture and cultural identity (cultural maintenance) and/or for having contact with and participating in the host culture (cultural contact) (Berry, 2005).

Maureen had this to say:

Being the newcomers here, it's not easy. First of all, you have to get settled and this is not easy and then you need to know the area very well. So, it was not easy. It was not easy to get into the workforce and because you have to know where you are, we took some time.

Tabitha had a culture shock and difficulties looking for housing on arrival:

So, coming to a new country and trying to find my way around I just got a cultural shock, it was a culture shock to me, looking for a house. I realised looking for a house was a bit difficult because I was not told by the agent that there is a lengthy procedure.

Three migrants, Emma, Rose, and Norma spoke of difficulties in finding a job:

It was so difficult to understand the way of job applications, getting a job, and communication because of staff and supervisors. (Emma)

It was hard for them to give me a job without any certificate from Australia. And despite being – English is my second language – I think it was hard for me to find a job until I went to do some course. English was not my first language, and I was just new here, I didn't have any certificate from here. That's why it was hard for me to find a job. Because after going for a course, I immediately got a job. (Rose)

It was very difficult to get an opportunity to be interviewed. Because sometimes we would get to employers, do interviews, or send a resume and they are interested. But when you go, and they meet you, they would not contact you anymore. (Norma)

By the time Rae received her residency she was in her early 40s which meant a limited ability to get work in Australia. An older age also means one is in a vulnerable position competing for better jobs. Rae commented:

It was all not that easy because when we come here already old, some careers don't work here. So sometimes we find ourselves doing something different from what you used to do. So yaah! It wasn't easy. When you are older the employers don't want you, but they don't tell you the true reason.

Jennifer, because of her religion and way of dressing, experienced discrimination, as she explained:

I had a lot of difficulties finding work, and discrimination because I wear a Muslim hijab. I feel that telling me to remove the veil is disrespecting my religion. Wearing a head covering makes it harder to be hired. People have this attitude that when we wear the burqa we are oppressed which is not true. I got a part-time hotel cleaning job, and I was told to remove the burqa, I was banned from wearing it at work. It is part of my identity.

Emily explained that the stresses of migration brought about problems between her and her husband which had started prior to arrival, and she ended up divorcing after migration:

My marriage was not very well before we came here. There was a big hiccup about a month before we came up here and that set up a path for destruction. Then I came here to Australia, a country where I could not get a job, all these stresses. We still stayed on in marriage for years and then we got divorced in October. It was not a good marriage. The way we both handled the move and settlement, we were not on the same page. If you had a marriage with so many other issues before, the chances are that you are not going to make it in Australia or alternatively, in any other country you move to because you lost all of your support when you came here, and you are supposed to rely on each other, and you do not. If marriages were already not well, with all the stresses of resettling here, if you were not relying on each other before, as a couple, you are not going to rely on each other here. The chances are high that it will end up in divorce. My husband became emotionally abusive, very domineering, and emotionally immature. It was always, it was just his personality. He was an emotional wreck.

4.18.3 Refugee settlement - negative experiences

In this study, all 14 refugee participants had experienced violence and trauma prior to coming to Australia. Most stated that this started either at the point of fleeing from their homes, or before, due to the fear of violence or conflicts.

Tina explained the challenges she faced:

I come from a country that we speak Arabic, so I never speak English in Sudan. And I just learned English in Australia. And, um, when we come here [Australia], I struggle as well to get a job. Yes, because I don't speak English. Um, I was looking for a job. I could not understand or speak in English, only speak French, so it was not fun. Lack of English was a real obstacle and it made me unable to find work.

Quinn spoke of an internalisation of negative self-belief:

Oh, refugees think they are not good enough. They think they're not smart enough, the fear of other cultures has to do with their migration experience, as they were refugees, and faced war or trauma from their countries.

The difficulties the new arrivals in NQ faced at the initial stages of their resettlement tended to decrease with time. The stories of immigrant women and their journeys before and after coming to Australia were explored in relation to childhood, marriage, family, and their

role in the decision-making process. Collectively these accounts revealed a deeper and more holistic understanding of these women's experiences.

4.18.4 Discussion

Generally, migrating to a new country such as Australia is a significant life-changing process that may involve starting from scratch and making challenging life adjustments. However, in most cases, migrants' expectations are high, and they are hopeful that life will be better after arrival. Migrants, including MAAWEs, go through three stages of the migration process as they settle and integrate into their new community: pre-migration, physical relocation, and post-migration (see details in Section 2.2.3). McNeill and Adams (1978) state that the issue of migration is important because it highlights a fundamental historical pressure as part of human experience; from the remote past to the present and on into the future: the desire to travel and explore, the need to search for food, pasture, and resources and, to conquer and possess.

The pattern of the interviews was chronological. MAAWEs spoke about their lives before migration and how they decided to move to Australia. Finally, they reflected on their journeys and offered insights from their life experiences. For the women from a refugee background, due to the vulnerabilities created by migration forces, they were at a higher risk of experiencing various adverse health effects before and after resettlement.

Gopalkrishnan (2005) states that refugees from regions torn by conflict and war are likely to have suffered extreme hardship and may have spent considerable time in refugee camps with limited access to basic human services, such as food, water, and adequate protection. These individuals may also have undergone significant physical and psychological abuse. According to Aristotle (2003), over the past decade, 25% of humanitarian entrants have suffered intense experiences of torture and trauma, while another 38% have had less severe experiences of trauma (cited in Gopalkrishnan, 2005).

Hirsh (2003) suggests that on arrival to the destination country, elements of the pre-migration culture are reconstructed in their new environment, although selectively. Hirsh further considers that what is left out, included, and reshaped are defined by factors in the present, and by past factors triggered by memories, social networks, and the nature of linkages.

According to Bhattacharya (2008), many immigrants' expectations of life in the new country before they migrate can affect their settlement process.

When people arrive in Australia, they look to adjust and settle (Babacan & Babacan 2013) (see details on settlement in Section 2.2). However, according to Babacan and Babacan (2013), research suggests that immigrants and refugees face barriers to accessing resources and services throughout the settlement stages, those of language, cultural, psychological, physical, and geographic barriers. Fundamental issues in the process of settlement include impacts on family relationships, loss of social capital and social networks, identity negotiation, intercultural relationships, and racism/social exclusion, including a sense of loss, grief, and nostalgia. (Castles & Davidson 2000; Adelman et al., 1994). Markus (2016) has found that all new arrivals may face problems in the initial stage of adjustment during settlement, for many adults, integration issues may never be solved.

According to the Australian Human Rights Commission (2010), African Australian communities, including MAAWEs, face a range of negative and positive concerns in the process of settlement and integration. These include family breakdown, factors that destabilise their mental health and sense of well-being, difficulties finding housing, experiences of racism and discrimination, and, for many, unemployment, or underemployment.

4.19 Difficulties experienced by African migrant and refugee women in finding work (employment in the labour market) after arriving in Australia

MAAWEs were asked to describe their experiences regarding finding employment in the labour market after arriving in Australia and the difficulties facing them. They were asked to rate their perceived level of difficulty as either high or low and describe the kind of difficulties they encountered in finding work in Australia. Most MAAWEs in NQ spoke of employment barriers or difficulties accessing the labour market, as Figure 4.13 indicates.

The migrants and refugee women participants were asked to describe the level of difficulty they experienced in finding work (employment in the labour market) in Australia.

Table 4.14: Level of difficulty of finding employment in Australia

Level of difficulty	N	%
High	56	86%
Low	9	14%
Total	65	100%

The data revealed that 86% of participants reported they experienced a high level of difficulty in finding employment in Australia. Further analysis of the data showed that the participants experienced various kinds of such difficulties, as Figure 4.13 depicts.

When asked on a different related question if their overseas qualifications and experience were recognised, 51% (n=27) of MAAWEs indicated that they were. However, further analysis of the interview data revealed that 47% (n=25) of the MAAWE participants' overseas qualifications and experience were not recognised in Australia (Table 4.10). Many migrants relocate for economic reasons, yet despite this, migrants often find difficulties in securing suitable jobs commensurate with their qualifications and experience (Richard, 2013).

Table 4.10: Recognition of overseas qualifications and experience

Recognition/non recognition of overseas qualification/experience	N	%
Yes - Qualifications/experience recognised	27	51%
No - Qualifications not recognised	25	47%
N/A - I migrated as a child	1	2%
Total	53	100%

Economic participation of migrants and refugees into their host societies through the labour market reflects a significant aspect of their integration and settlement (Valtonen, 2004). In other words, employment is central to immigrants' successful settlement and integration (Ager & Strang, 2008). Successful labour market integration has been described by Colic-

Peisker and Tilbury (2007) as 'securing a job appropriate to one's qualifications, skills and experience' (p. 3). Employment has also been recognised as a factor influencing other relevant factors for successful settlement. Employment encourages self-reliance, promotes economic independence, and provides many opportunities. These opportunities include developing language skills, meeting members of the host society, restoring self-esteem, and planning for the future (Tomlinson & Egan, 2002 & Bloch 1999). Migrants and refugees who are working and economically independent adjust more easily in the new society compared to those unemployed or reliant on welfare benefits for lengthy periods of time (Wood et al., 2019).

Satisfactory economic integration has been emphasised as important for the overall successful social inclusion of migrants and refugees in Australian society (Ager, 1999; Jupp 2002, p. 156). In Australia, and in other countries including Canada and the United States of America, successful economic adjustment is a central tenet of immigrant and refugee settlement policy (Waxman, 2001). The National Multicultural Advisory Council (1999) has established that it is in the economic interest of Australia to have all migrants working to their full potential as quickly as possible upon their arrival.

Colic-Peisker and Tilbury (2007) identified that during the late 1990s, Australia experienced an extended period of economic prosperity, with shortages of skilled and unskilled labour and low unemployment of under 5%. To address labour shortages, in 2004 the Australian Government introduced a temporary work visa. However, some MAAWEs who entered as Australian permanent residents on skilled visas revealed that they could not find jobs in the labour market. This aligns with Colic-Peisker and Tilbury (2007) who state that Australian permanent residents entering on non-humanitarian visas continue to experience high unemployment and loss of occupational status.

All the participating African women migrants and refugees were eager to be part of the workforce because they considered it a chance to earn their living, contribute to Australian society, and re-establish their families in a new country. Most of them migrated from countries with no government social security and welfare systems. Imani commented:

Having never lived on welfare, it was very difficult to be reliant on government Centrelink money because I am not going to be a "dole bludger" as they call us. My pride wanted to be independent.

Karen, who was in the same focus discussion group, added:

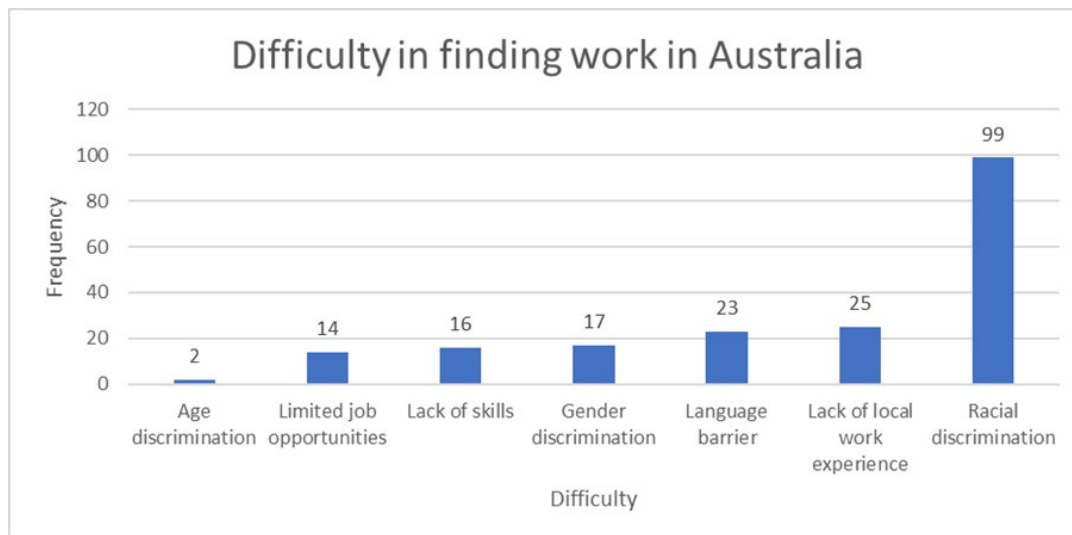
I have never been unemployed before. I never had the dole in my life. I am not used to it. If you are working, somebody will respect you. People don't respect those who get money for nothing, they're against it. Ordinary Australians are against it.

Employment, as viewed by Tilbury and Colic-Peisker (2007), is an important pathway to social inclusion of African migrants. They argue that employment enables the building of local cultural skills and social networks for integration, and a standard of living which may support successful settlement. Therefore, successful settlement is recognised when the immigrant women and refugees establish social networks and have the economic viability to contribute to, and make full use of, opportunities generally available in the host society (cited in DIMIA 2002, p. 1). However, after their arrival to Australia, looking for housing provided the initial shock and frustration to many MAAWEs which accompanies being unemployed. Tabitha had money to support her to settle in her bank account, but she experienced difficulties in getting a house. She realised her success in getting a house to rent was based on having a payslip. Tabitha explained:

I realised looking for a house was a bit difficult because I was not told that there is a procedure. But here, you look for a house and you are telling the landlord or the agent that you like this one, but you are not getting it and you're wondering why. So, you realise that you must have gotten a job for them to, to give you a house. Because they will check on your payslip first. Which I did not know. I was like, I have money and if they want, they can check on the bank statement. But I realised it's the payslip, then we could not get a house. So, that one was difficult because like - a culture shock to me. Yeah. Not good at all. Yeah, but it was a culture shock to me, looking for a house. [That was] never explained before, but now I'm used to it here. Look, I'm not a judge, but I was just shocked. Nobody told me before that this is what happens.

In the following section, I present the MAAWEs difficulties in finding employment in Australia, as described in Figure 4.14:

Figure 4.14: Kinds of difficulties in finding employment in Australia



Overwhelmingly, participants reported racial discrimination both direct and indirect, was the most common barrier that they faced when attempting to find employment at 51%, it was mentioned 99 times, in different forms.

4.19.1 Forms of discrimination

4.19.1.1 Racism

Racism impacts on life chances and social inclusion outcomes, in the areas of educational achievement, occupational earning and status, and social integration (Gopalkrishnan, 2005). Studies by various researchers indicate that the life chances of racialised minorities are negatively affected (Bonnet, 2000; & Hollinsworth, 1998). Claire, a skilled visa holder, came to Australia at the age of four and speaks English like a native Australian. Her skin colour is visibly different because it is in between black and white. She feels that she gets overlooked for a lot of jobs because of it. In her lifetime she has only had temporary jobs. She says that when she sends her resume, she gets invited to an interview, but when she physically hands in her resume and the employer sees her, she is rejected. It has been difficult finding fulltime work in Australia. Claire explained this barrier as:

Colour matters and differences in colour in white competitive jobs. So, finding a job was really difficult, the employer or agent tests you to see your knowledge and then they put you in a job. Whereas when I go for job interviews, I get to an interview, I hand in my resume, they see my resume, they see my skills and they say everything is good and I go through an interview. Because they see my skin colour, they ask where I am from and then I never get the position. I have in my lifetime got only temporary jobs. It has been difficult finding fulltime work in Australia. It's because of where I am from and my colour that there are barriers to getting employment. People, without realising, discriminate because I am not a white person, you are not from Australia, and they want to give jobs to Australians. I am from South Africa. It doesn't matter to them that I have been here for 41 years. They want to give the job to an Australian and they won't get extra money for giving [me] the job because I am not Indigenous and so I don't get the job. (Claire)

For Claire, African migrants and refugees are discriminated against in the Australian labour market based on their skin colour in combination with their immigrant status. Claire feels that there is no justification for her not qualifying for a fulltime job. Uda et al. (2019) defines the term 'visible minority' as referring to immigrants, other than Indigenous Australians, who are racially different to non-Europeans and visually recognisable as non-white. Uda et al. (2019) observed that for black Africans in Queensland, this can be based on their physical appearance, race, facial features, skin colour, accent, and other visibly observable cultural differences, such as attire.

Generally, immigration contributes to the establishment of a dual labour market in Australia (Collins, 1978). Hugo (2014) argues that employees in the secondary market have lower wages, poor working conditions, high labour turnover, fewer benefits, and little chance of advancement. MAAWEs in this labour market were found to experience what Hugo identifies as an inability to secure jobs proportionate with their skills, experience, and qualifications.

Claire's experiences about not getting a job after the employer or the agent sees her were also shared by Norma who migrated to Australia on a skilled visa:

It was very difficult to get an opportunity to be interviewed. Because sometimes we would get to employers, do interviews, or send a resume and they are interested, but when you go, and they meet you they would not contact you anymore.

Colour discrimination was experienced by other participants, for example, Cara, Tammy, Nelida, and Sheila. Cara, from a refugee background, explained:

[It is] hard to find jobs in Townsville. Sometimes skin colour can be an issue. There's a bit of racism here compared to other places. My sister has been turned down because of skin colour. They went for an interview, and they had ten people. Eight Australians and one Asian and one South African and they employed all the eight and they didn't give her a job. I think it was childcare. She is qualified. She had a diploma. In childcare. And a blue card and everything. But they were biased because of her skin colour. You can just tell. You can tell.

Tammy, who migrated on a student visa, commented:

Having my black skin colour was a barrier. They just look at you and they are like, what can this African, what does this African know? And like I mentioned to you, some of them have told me, yeah 'what I had in mind when I saw you is completely different. You are very, very knowledgeable'.

Abdelkerim and Grace (2012) maintain that psychologically, discrimination has injurious effects on individuals, and in terms of their employability, it can be damaging. Tan-Quigley (2004) notes that one of its devastating effects is that it discourages immigrants from job seeking. Colic-Peisker and Tilbury (2007) concluded that if a "previous professional is reduced to menial work, the downwards mobility certainly impacts on all areas of life, and not just their work life" (p. 21). Sheila, who came on a student visa, explained how she obtained a carer position at an aged care facility. On her first day of work, the employer allocated her to stand in for another staff who was off duty. On reporting at the client's home, the client rejected her straight away.

I had a rejection experience, when I got a job at an aged care, I had to go to some older woman's house, and I had to cook her breakfast. She had another carer before, her carer she was not around and I had to substitute... When she saw me she just cried, cried, cried and she called her son and she told him "Why bring this lady to my house? Where is my previous carer?" She cried, she cried. He tried to calm her down. Yeah, to calm her down but she refused me. I didn't feel anything, I just accepted it. Then I came back, I called to my team leaders, and they just sent another white person, I don't know who she is, then I came back. I feel I was black, and when she saw me, she refused to accept me.

A contrasting view was given by Quinn, a MAAWE who migrated on a student visa, studied in Australia, and got a job after completing the university course. She commented about encountering racial discrimination through the glass ceiling:

I didn't struggle to get jobs. All my academic study was done in Australia. But I'm having difficulties being promoted. And I've now sort of given up on promotions. They won't let you go to – they put a ceiling. Basically, my skin colour has put a ceiling. Not my brain, but my skin colour has put a ceiling. I'm one of the highly qualified persons. In my area where I work, I'm the most highly qualified person. Nobody has a clue. It's who you know. I'm a woman. A black woman. And I have a big mouth. Yeah – when I mean a big mouth, I know my job. Yeah, I'm a specialist in the area. (Quinn)

4.19.1.2 Sexism

Regarding **gender discrimination**, a few MAAWEs revealed experiencing this form of discrimination targeted at them. This which included extra barriers from their patriarchal society, in terms of familial responsibility and cultural norms concerning the role of a woman. Immigrant women's settlement experience as expressed by Fincher et al. (1993) is different from that of men's because women are affected by the demands of their reproductive nurturing and their role in paid employment. These researchers also state that the participation rates of migrant women in the workforce did not increase significantly as compared with Australian-born women. A lack of access to childcare, family responsibilities, and encounters related to cultural norms, presented other challenges for MAAWEs in seeking employment. These difficulties compare with the barriers experienced by newly emerging African communities (NEAC) in Australia (Hatoss & Huijser, 2010; Haque, 2005).

Claire, who migrated on a skilled visa, commented that having her two small children was a barrier to getting a job:

I observed and experienced that having small children is a barrier to getting a job. The employer doesn't tell you and will not take you because they fear they will be accused of discriminating against you. So, they will not take you and will tell you that you were not successful and will not state the reason why. When I did put things in my resume such as I am a mother of two children, from Africa, aged 45, I did not get to the interview. When I did not put all that in the resume I would get to the interview. To prove that you didn't get the job because of those is very difficult. In actual fact, I got a job one time before, after the company had employed someone else and they realised that, that person who was a single girl, she was only 19 years old... I had 20 years of experience and she had two years of experience, they thought she would be more reliable because she didn't have children and she

was an Aussie. After three weeks of calling that she could not come to work, that she was sick all the time, they terminated her and rang me up and said, “you are the other person we interviewed, can you come and work?”

The issue of gender discrimination with small children is shared by other MAAWEs, for example, Imani, Patricia, Michelle, and Anita. Imani came on a skilled visa and thinks that having small children accompanied by the cultural norms and traditional role of an African woman regarding the responsibility for children presents barriers:

To some extent, the qualifications I had when I started were not relevant because of having small children. I couldn't work a 9am to 5pm job and that is why I joined the casino. I decided to do the casino job because my husband was available to look after the kids at night.

Similarly, Patricia, who came on a skilled visa, talked about having small children, the lack of access to childcare and the cultural norms regarding the role of a woman:

We still live predominantly in a male-dominated society, more so for some cultures than others, where the expectation is of the women being the homemaker. There are fewer opportunities in the workforce and massive pay gaps and the high cost of childcare prevent women from re-entering the workforce. A high incidence of abuse and inequality in access in all spheres is an issue faced by all women, whatever their personal ambitions might be. Until these issues are addressed, we cannot have it all.

Michelle, who came on a skilled visa, thinks having small children and the unaffordability of childcare created severe financial difficulties:

When I migrated, I came to an economy where I suddenly realised it is not as easy to fit in. Why? Because to start with, childcare is very expensive. When I was looking for work, I realised that when I get paid, I was using more than my pay to take my kids to childcare. Because if you do not have permanent residence, you are basically paying the full childcare cost without any support from Centrelink.

Babacan et al. (2007) argue that an individual's problem is not just their own problem. They give the example that if a woman cannot access childcare, it may be viewed as the family's problem, but it impacts on the society. They argue that if one parent stays at home to look after the child and withdraws from the workforce, this may be at a time when the economy needs skills and labour. There may be issues relating to the health of the child if appropriate care is not provided and this will have impacts on the health system. This shows that any

problem that appears to be private is in fact also public and concerns society. Hence the lack of childcare is a structural issue leading to disadvantage.

Other gender discrimination barriers that migrants and refugee women experience were reported as: just being a woman, a reluctance to employ immigrant women, and stereotyping (Emily, Imani, and Phoebe). Emily explained about her experience of being of the non-preferred gender:

I encountered many difficulties getting a job just because I am a woman per se. At several job interviews, the organisation could do all applicants' interviews, but they preferred men.

Imani, who came on a skilled visa, stated:

And African women are an unknown entity. There is a lot of reluctance to employ immigrant women. I don't know why. Some people would think immigrants are good workers, someone else would think you are coming and taking jobs that Australians should have. They also worry that there is no support network among immigrants. If they are ill, they have no one to call upon to help them, thus they may not be reliable because of the lack of family network and there is no anchor in the town. So, they think "how long are they going to stay in Cairns? Are they going to move on?" Because there is a transient population in Cairns so people want to employ someone who is a long-term local because they think "well, they may stay".

Phoebe, who came here as an asylum seeker, explained about gender misjudgements and stereotyping:

There is a lot of misjudgements and stereotyping of the capacity of migrant African women to deliver on their expected advertised position roles.

Colic-Peisker (2005) mentions that employers tend to use cultural backgrounds to stereotype ethnic groups and that "refugees are perceived as the lowest class of immigrants... unfavourably stereotyped [as] is currently the case... with Africans" (p. 6). This finding is also confirmed by Taylor's (2004) assumption that "refugees [and migrants] lack of English, recency of arrival, [a] lack of required skills and non-transferability of qualifications and racism all create barriers to employment. ... refugee experiences add additional barriers, such as unpreparedness for departure, experience of torture or trauma, disruption to education in refugee camps, grief and loss of loved ones and mental health issues" (p. 7).

4.19.1.3 Other discrimination

The other discrimination barrier that migrants and refugee women experienced was **religious discrimination**. For example, Martha who is a refugee explains about wearing a *khimar* headscarf.

I find it hard to get a job when I wear a khimar headscarf. Some of people may be the same [about] your skin colour or... your accent. When I go and do the interview, they say “I will call you”, and that’s it. They are not going to call you.

Age discrimination is another type of racism that some migrants and refugee women have experienced. Zoe, who came via a refugee visa, explained:

The age factor, like these women who come from Africa, when they are 50 years and above, there is some difficulty in getting a job. I am older person, 55 years, and no one to employ me.

Vanessa, who came on a refugee visa, explained about her age and health:

I am aged between 58 and 67. I came on a refugee visa, because of civil war in Sudan for a long time. We fled the country to escape the fighting and have been living in refugee camps. The worst life a human being could ever face. In Australia, my first job was housekeeping for three years. It’s a hard job, my neck and my shoulder started paining. Working for two hours felt like working a whole day. My manager gave me off duty. On return, my neck pain became worse. I went to see this doctor, he examined me, and he said “and you work in this job? You are going to die. You have to stop this job”. And he wrote a letter and filled a form. I took them to the housekeeping office, and the manager said, “yes we have to terminate your contract”.

Vanessa’s health problem with being unable to work reveals the pre- and post-migration trauma and lack of emotional stability that she carried on to Australia, which has impacted adversely on her physical well-being. The data showed that Vanessa and a few other women have come from violent places and war zones, and have witnessed unspeakably horrible scenes, which have harmed their well-being, mentally and physically.

Kieselbach (2006) explains that having good health is conducive to gaining stable employment. On the other hand, research on refugee mental health and immigration has indicated that social dislocation and prolonged exposure to violence leads to emotional stress (Gray & Elliott, 2001; Shakespeare-Finch & Wickham, 2010; Silove, 2004). Vanessa’s experience concurs with the research by Schweitzer et al. (2007) which explored pre-migration

and post-migration traumatic events among humanitarian-entry Sudanese in Australia. This team identified the most common mental health issues as depression, anxiety, emotional distress, psychosomatic disorders, post-traumatic stress, and grief-related disorders.

4.19.2 Lack of local work experience, lack of skills, and limited job opportunities

The other barriers and challenges that migrants and refugee women experienced were due to the lack of local work experience (13%), lack of skills (8%), and limited job opportunities (7%) in the NQ labour market.

4.19.2.1 Lack of local work experience

Many MAAWEs in this study are educated, having qualifications and experience in a wide range of fields. As indicated in Section 4.8, 63% (n=41 out of 65) had a bachelor's degree or higher, and as stated in Section 4.14, 84% rated their level of speaking/writing in English as average to high. Despite such high levels of education and English proficiency, several skilled migrant women had problems with recognition of their overseas qualifications.

This finding is consistent with Abdelkerim and Grace (2012) who found that refugees and immigrants from certain regions of Africa who have settled in Australia face challenges in accessing employment. African Think Tank (2007) reports that a disturbing percentage of their members face a combination of obstacles to fulfilling employment and are caught up in underemployment and unemployment.

Colic-Peisker and Tilbury (2007) also concur, finding that a significant number of non-English speaking background (NEAC) are educated, have qualifications, and are experienced in a broad variety of fields. Colic-Peisker and Tilbury (2007) identified a relationship between a lack of recognition of qualifications of NESB immigrants and difficulties in finding employment. The process of having overseas qualifications recognised in Australia is challenging, complicated, and expensive, and many migrants and refugees cannot afford to do further study (Colic-Peisker & Tilbury, 2007).

Stella, who came on a partner visa, commented about the lack of local work experience:

It is not the lack of jobs out there but limited jobs in my particular field and I don't have the necessary local experience.

Anne, who came on a skilled visa explained:

Yes, office jobs were not easily available and accessible. Potential employers needed local work experience and no employer was willing to give local experience even when I volunteered my free time. In Australia, employment is based not on what you know but who you know.

Vanessa agreed with this conclusion:

I look for a job a lot of time. I was looking for cleaning, I was keep looking, I didn't find a job. It's really hard. You have, sometimes you have to, you have to know someone who will help you. You have to know someone that knows the manager, because I know lots of people get job like that. Or you have to know a friend. Someone. They go and ask, and they say "oh, I have this person, my cousin, my sister, or my friend, she need a job."

Tina, from a refugee background, said:

Yeah, it was really hard because I couldn't understand the Australian accent and they needed qualifications, three years' experience, and I didn't have it. They ask for experience because they want to see how well you work, because they want to see how you work in that job. But if you have just come from Africa, how do they expect you to have that local work experience? I don't know, that is the thing that is confusing up to now because there is some job that I apply where they say they need experience for 6-7 years. I am still 6 years in Australia, and they don't accept background experience because they think we don't do the same thing and because they think we don't understand what they are asking us. (Tina)

A lack of work experience and local knowledge in the new country, as explained by Abdelkerim and Grace (2012), can lead to a lack of local references, lack of access to formal and informal employment networks, poor delivery of advice, and low self-confidence in a relatively unusual setting. Kayla reported a catch-22 predicament:

For those like me who want to gain local experience in Australia, there are no documented initiatives or opportunities.

Amber, a skilled visa entrant, commented about the apparent imperative for local work experience:

If they know you, they will give you a job. I have seen a lot of immigrant African women come here with many degrees and experience and are stuck in the house with no jobs or somebody to give them local work experience. If they call you for an interview, they look at your papers and, if qualified, they think that you will run away with their jobs.

Similarly, Tammy who came on a student visa, explained this barrier of local work experience:

I had some difficulties getting a job for the first months after I migrated. I applied for almost 100 jobs. For most of them, I got regrets. I did not have any local experience which the jobs required. The difficulty was the lack of local work experience, the number of applications, and satisfying the selection criteria. There was also no certainty. Having no experience in Australia limited me from getting a job.

Emily, a skilled visa entry holder, talked about her overseas qualifications and experience and being discriminated against in favour of local qualifications:

I was a flight attendant for 21 years. That was my career for all my working life. So, when I got to Cairns, I had no local work experience and qualifications for anything else in Australia. My 21 years' overseas experience and credentials were not recognised and so, I was rendered unqualified for a flight attendant job. I also looked for jobs outside of Cairns but did not get a job.

According to Iredale (2005), the process of getting overseas qualifications recognised in Australia is complex, expensive, and long. Therefore, many migrants and refugees give up on this process and either re-educate themselves or work in areas outside their trade or profession.

Julia arrived in Australia from Africa for postgraduate studies. Her pre-migration first degree and other qualifications enabled her to be admitted in one of the universities for postgraduate study. After completing her postgraduate course, she applied for a bridging visa in the hope of getting a permanent visa. Julia explained how she found it difficult to find employment:

Most difficulty in finding a job is when you do your resume and you do the cover letter they say, "we didn't demand diploma or something, we just need local experience." So, the qualification, even [when] I do overseas qualification assessment, they don't need the qualification, you are overqualified. Experience, it's not easy to get experience. If you do not get a job, how could you get experience? So, it's a difficult equation and no big chance to get a proper job. You should work as a waiter or in a retail shop, and even a retail shop I guess they prefer native people, not multicultural people because they can communicate more fluently with an Aussie accent and other staff [un]like me.

Julia's case illustrates the complex nature of exclusion on the basis of systemic discrimination, immigration, culture, and gender. Patricia came on a skilled visa; she commented about recognition of overseas qualifications:

But then when I wanted to do my law qualifications in Australia, we found that the cost was high, and we could not support it with his work earnings. We found out [what was needed] for me to qualify as a lawyer because when I did my assessment as a lawyer, I assessed with three states, Victoria, New South Wales, and Queensland. Queensland was the one that gave me the least courses to do; the others gave me 13-15 courses to do. Queensland gave me six courses to do to qualify as a lawyer. Considering I was to pay as an international student, that was about \$2,700 per subject. When we considered the cost of staying in Victoria, or New South Wales to do the course, my qualifications would be running into thousands of dollars. So, it was cheaper to do the courses for my law qualifications in Queensland. My husband then looked for a job in Queensland, and then we moved. My husband got a job to help me and enable me to study for the six courses... to qualify as a lawyer.

Patricia's dilemma is representative of the majority of the participants who were prepared to retrain when their qualifications and experiences are devalued. However, since these women bear much of their family responsibilities, the demands on them as students, workers, and caregivers can turn into a triple workload.

As observed, many migrants and refugees give up on the process of skills recognition and either work outside their areas of expertise or retrain. Tina came on a refugee visa. She explained about the non-recognition of her overseas qualification and experience:

The job network did not recognise my former qualifications or experience. They said that I will have to study again. They didn't recognise all my papers.

Ruby, a skilled visa holder, said:

I ask, if Australian employers don't open their doors to the African immigrant women, how are we going to get the experience they need? I found it extremely difficult to get professional work despite having qualifications in an area of supposed skills shortages like my accounting field.

Anne, a skilled visa holder, said this about the recognition of overseas qualifications:

I had difficulties finding work to match my skills and abilities. Employers typically prefer work experience within Australia. Certifications outside of Australia are not usually straightforwardly recognised, as they have to go through skills assessment.

Amber, who came on a skilled visa, commented about her educational qualifications:

I finished university studies and started looking for jobs and everywhere I went to I was told that I was too qualified. They would ask "how do you

study? We never knew you people can study like this.” At the end of the day I was stuck without a job for two years. I only got a job later at Kuranda and Smithfield where there is dancing. I worked with them and they used to be racist. Blacks too used to be racist to me. Aboriginals used to be racist to me. They said to me “oh, you are the wrong blood”. They said to me “you are a right colour but the wrong breed”. White Australians discriminated against me in jobs saying I am too qualified. This is because I am coloured. I am half black. That is why they don’t want to tell us the truth.

Disregarding overseas qualifications is a major problem for migrants and refugees in Australia and the discriminatory nature of not recognising overseas gained qualifications was evidenced in this study with many of the skilled migrant participants. In contrast, Natasha was employed directly in her pre-migration profession without retraining. Natasha attributes her ability to get a teaching job to her training in her country of origin because the education system is based on the Cambridge model. She explained:

I got a visa for working in education. I came straight away to work. My overseas academic qualifications and experience were accepted straight away. My country’s educational system is based on the Cambridge model, I did not have to retrain. I had already registered with Queensland teachers prior to arrival.

4.19.2.2 Lack of skills

Another experience by the some MAAWEs was a lack of skills (8%). Shergold et al. (2019) note that resettlement challenges can be worsened by economic problems, such as difficulty obtaining employment when skills do not transfer well to the host nation. Emily, a skilled visa holder, reflected:

I was also not very computer literate because I had never had to work on one in Africa before.

Sheila, who came on a student visa, commented:

I had no driving licence.

Martha, a refugee with no formal education, stated:

I have no formal education and so I couldn’t get a job. I attended TAFE to learn English, but it was so difficult I didn’t catch anything. I have never been to school, and I don’t know how to read or write in English.

Anita, a skilled visa entrant, reflected on the refutation of her previous qualifications.

There is the feeling that our education background is not the same as the one which is here in Australia. So probably education and experience may not marry or may not carry with the expectations of the employers.

Migrant women have weak employment and earnings prospects, resulting in poor economic adjustment probabilities, especially those who are single, sole parents or widows who have lower levels of schooling and English proficiency than their male counterparts, combined with a lack of appropriate childcare facilities (Burnley et al. 1997; Minas et al., 1996; Bach et al., 1986; Montgomery, 1996; Pittaway, 1991). These, taken together, amount to a circle of barriers which surround the women and restrict their employment and social mobility.

4.19.2.3 Limited job opportunities

Another obstacle experienced by the women migrants and refugees in NQ was the limited job options (7%). Ruby, who came on a skilled visa, reflected on this:

I experienced a lot of difficulties when I first arrived and settled [in] Adelaide in South Australia. Trying to get an accounting job, I couldn't get a job, even a simple job such as data entry. I checked with some of the recruitment agencies and I was advised that I needed to do more courses and to get local experience for me to be able to get a job in accounting. The reason I couldn't get a job is... a number of factors. One... reason is I think some employers think that if you are trained overseas then you are not competent enough and they judge you from that angle that you are not able to perform. So, you are not given a chance to demonstrate your skills. And also... there is some patronage of local people getting a job in preference to immigrants. The other thing I realised is that while most employers think you didn't have local experience, I think there were no avenues to get local experience without necessarily getting paid work, just an exposure to be able to know the systems, if they are new systems. [This] was a hindrance to be able to get a job.

Accent is construed by the gatekeepers to employment negatively as an inability to communicate rather than positively as a sign of multilingual abilities and multicultural knowledge. Australians born in Australia in my opinion think that African immigrant women will snatch jobs and opportunities away from them and they consider this as unfair.

Phoebe said:

Yes, I experience lots of difficulties in finding work in Cairns. Lack of enough support rendered to migrant African women including insufficient skills training needed for specific positions in both government and non-government organisations. On most occasions, there are fewer positions

matching the qualifications of immigrant African women available and/or advertised.

4.19.3 Language barrier

Another obstacle experienced by some of the women migrants and refugees in NQ was the language barrier. Data of this study shows that a lack of proficiency in English was a difficulty experienced by 12% of interviewees in finding employment after they arrived in Australia. The capacity to speak English fluently or not, and its social, personal, and economic consequences, was a theme brought up in the interviews.

When the migrant women and refugees knew that they would migrate to Australia, they learned that they would be coming to a country full of opportunities and were eager to work, earn a living and contribute to their new society. Jones and McAllister (1991) note that those individuals from NESB who had limited, or no English, had reduced chances of obtaining employment by up to three times. Noted in this study, some of the migrants came on skilled visas attached to their husband and had English proficiency problems. They missed out on the TAFE program which only caters for refugees. Jenna, from a refugee background, reflected on her limited English language skills:

I have tried to look for a job, but I haven't been lucky. Maybe because speaking in English is a challenge. English is a problem. I have studied English at TAFE for five years but still I have very little knowledge. I have gone for interviews for cleaning jobs, the employer picked Australians first. I am waiting when I know English and I would like to do cleaning jobs or work at restaurants.

The language barrier was also shared by other participants, for example, Zoe, Anita, Phoebe, Imani, Tina, Sheila, and Karen. English language ability is central to participation in employment and education and social integration with the wider Australian community. Flanagan, (2007) notes that the provision of English language education and English language skills are key factors in promoting well-being, economic development, and social inclusion. Liu's (2007) correlation between English proficiency and the labour supply of recent immigrants in Australia identified that the ratio of those employed who spoke poor English to those who spoke good English was 1: 4. According to Colic-Peisker and Tilbury (2007), knowledge of English emphasises a refugee's cultural understanding, socialisation, and sense of belonging. These findings reinforce Jenna's experience and the experience of other women such as Zoe and Anita:

English language speaking and writing was a challenge. (Zoe)

You find that our accent and most of the refugees from some African countries like Congo, Cameroon only have French backgrounds, others speak Kiswahili. It is very hard for them to communicate so that makes it hard for them to get assimilated here in the community. (Anita)

Phoebe, who came to seek asylum, reflects on English speaking and accent encounters:

Women are assessed unfairly when attempting to participate in job interviews. I faced unnecessary criticism about accent as well as lack of fluency in English speaking. Instead of being provided with constructive comments including appreciating African women who can speak, write, and articulate issues pertaining [to] their lives, families, and the community in general. There is a lot of misjudgements of the capacity of migrant African women to deliver on their expected advertised position roles.

Imani, a skilled visa holder, commented about accent and communication:

Sometimes because of a different accent from the Australian one, some immigrants move to entrepreneurship in response to perceptions of racial discrimination that would limit their upward movement. Sometimes the immigrant African accent is taken negatively as inability to communicate.

Tina, a refugee, recalled lack of English and accent issues:

Hard to find a job because I did not know English. Lack of English was a real obstacle and it made me unable to find work. Lack of English was a real obstacle, and my language back home is French. Another difficulty experienced was Australian accent. It was difficult to understand me, and me understanding them. Accent was another problem. I could not first understand Australian accent and they could not understand mine; they speak so fast. We need to understand some of the jargon that they use.

Some MAAWEs experienced multiple barriers and challenges, for example Megan, from a refugee background:

It is very difficult to find the first job in Australia. I had difficulties finding work because as a refugee, I had no papers to use to get me a job. I struggled to find work because of a lack of relevant experience, English language problems, and prejudice. I had to go to TAFE and do a course. After my study, I got a housekeeping job, but I couldn't continue doing it because it was too much hard work for me. In Australia, African immigrant women experience a tough labour market. I had to go back to TAFE to study and I did English class, then I did Certificate 3 in Aged Care. Then I got a job at an aged care home and that is what I am doing till now.

4.19.4 Discussion

As shown in section 4.17, the reasons for MAAWEs' migration decisions included coming to find employment. Many women hoped to find a job to give their families financial security as they also build their new lives. All the women had to settle their families and themselves into a normal daily life routine. Many of the women talked about their goals around settlement and their expectations of finding paid work. As observed from the results of the interview data, many MAAWEs were highly educated, and a majority identified as having a high level of English proficiency. However, despite this, many found it difficult to obtain employment in Australia.

Cobb-Clark (2000) assessed the competitiveness of skilled migrants and their labour market achievements against humanitarian and family reunion entrants. She found that irrespective of visa category, skilled migrants or otherwise were equally likely to encounter unemployment six months after arrival unless they migrated under the business skills or employer nomination scheme programs.

Discrimination, which 61% of MAAWEs reported, was one of the main limitations to finding a job. Focusing on African migrants and refugees from the Horn of Africa who settled in Australia in the past 10 years, Abdelkerim and Grace (2012) identified discrimination against members of NEAC as a barrier to employment. Similarly, Colic-Peisker and Tilbury (2007) observed that due to their visibility, members of this community were unable to find sustainable employment. The finding is consistent with emerging studies in Australia (Colic-Peisker & Tilbury, 2007; Ho & Alcorso, 2004; Udo-Ekpo, 1999) where immigrants are offered lower-level jobs, treated with rudeness, and despised due to being visibly different.

Abdelkerim and Grace (2012) note that a lack of experience and knowledge in the local employment environment can result in lack of local references and limited access to formal and informal employment networks, poor provision of advice, and low self-confidence in a new environment. MAAWEs commented on employment-related difficulties and a lack of recognition of their qualifications. For example, Claire said:

I encountered many difficulties in getting a job because I only had experience of being a flight attendant that I had done all my working office life. That was my career for all my working life. So, when I got to Cairns, I was rendered unqualified.

Claire explained:

When I got in Cairns, I could not get a job; then I started doing small manual jobs. I did school crossing control (lollipop) in the morning, and in the afternoon, I would go to a sewing job, and I would come up and do the afternoon lollipop job. I worked with for one and two days for a week in a boutique (one in a decorating shop). I started doing clothes ironing for customers. Monday I was doing ironing, working in a shop (boutique) sometimes twice a week in the boutique. I also did tour guiding for wet tropics tours on Saturday and Sunday for four years before I bought this coffee shop business.

The language barrier was another challenge mentioned to finding employment. According to Chiswick (2009), migrants who read and speak the local language tend to find it easier to obtain a job and generally be more productive on the job. Chiswick and Miller (1990) argue that the longer an individual has been in the new country, the more likely the person would be exposed to the dominant language and therefore, have improved existing skills or acquired some language skills. Consequently, the proficiency in that country's language is regarded as important to successful integration.

Udah et al. (2019), in a study on Africans in Southeast Queensland, indicate that a lack of integration because of discriminatory factors made it harder for their successful entry into the Australian labour market. A range of factors, such as lack of proficiency in English, non-recognition of overseas qualifications and skills, and a lack of Australian experience continue to marginalise and act as obstacles in securing employment for many African immigrants to Australia (Udah, 2018; Dhanji, 2009; Colic-Peisker & Tilbury, 2007). Accent and skin colour add an additional layer of exclusion and marginalisation.

While not all immigrant people face the same levels of difficulties or disadvantage in settlement, there is a strong evidence base to suggest that some individuals from culturally diverse backgrounds, especially refugees, face great disadvantage. This includes finding jobs in the Australian labour market, communication around housing, education, and training, accessing services, and experiences of racism (Babacan et al., 2007; Babacan & Gopalkrishnan 2005; DIMIA, 2003; Beer & Foley, 2003; Jupp et al., 1991). Abdelkerim and Grace (2012) are of the view that underemployment and unemployment are the “greatest threat to active engagement of emerging migrant communities in Australian society” (p.116).

The barriers and challenges of finding employment after arriving in Australia as described by the MAAWEs have been considered within the perspective of wider settlement problems and barriers. The disadvantage of unemployment and underemployment that women migrants and refugees have experienced is complicated in nature because it is sometimes a result of personal factors or a combination of both personal and societal factors (Babacan et al., 2007). For example, the participants expressed facing an inability to access services, and for discrimination based on gender, ethnicity, age, and religion (Babacan et al, 2007).

In this study, most MAAWEs experienced multiple challenges to employment. Abdelkerim and Grace (2012) argue that migrants and refugees are obstructed from active contribution to the economy of Australia by underemployment and unemployment and associated factors. African Think Tank (2007) observed that African migrants and refugees in Australia face challenging difficulties and complicated levels of disadvantage to gainful employment and are in danger of being caught up in ongoing unemployment and underemployment. Consequences are also seen in health. Queensland Health (2001) found significant health and disease impacts for CALD communities due to factors such as an inability to speak English, low socioeconomic status, discrimination and racism, social isolation, and an inability to find work.

Some individuals from CALD backgrounds have been here all their lives while others such as the MAAWEs in this study have mainly come recently as migrants and refugees. However, power relations in the labour market shape the way in which minorities participate (Babacan, et al., 2007). Abdelkerim and Grace (2012) argue that many immigrants and refugees tend to lose hope in obtaining mainstream employment. As an alternative, they have turned to self-employment.

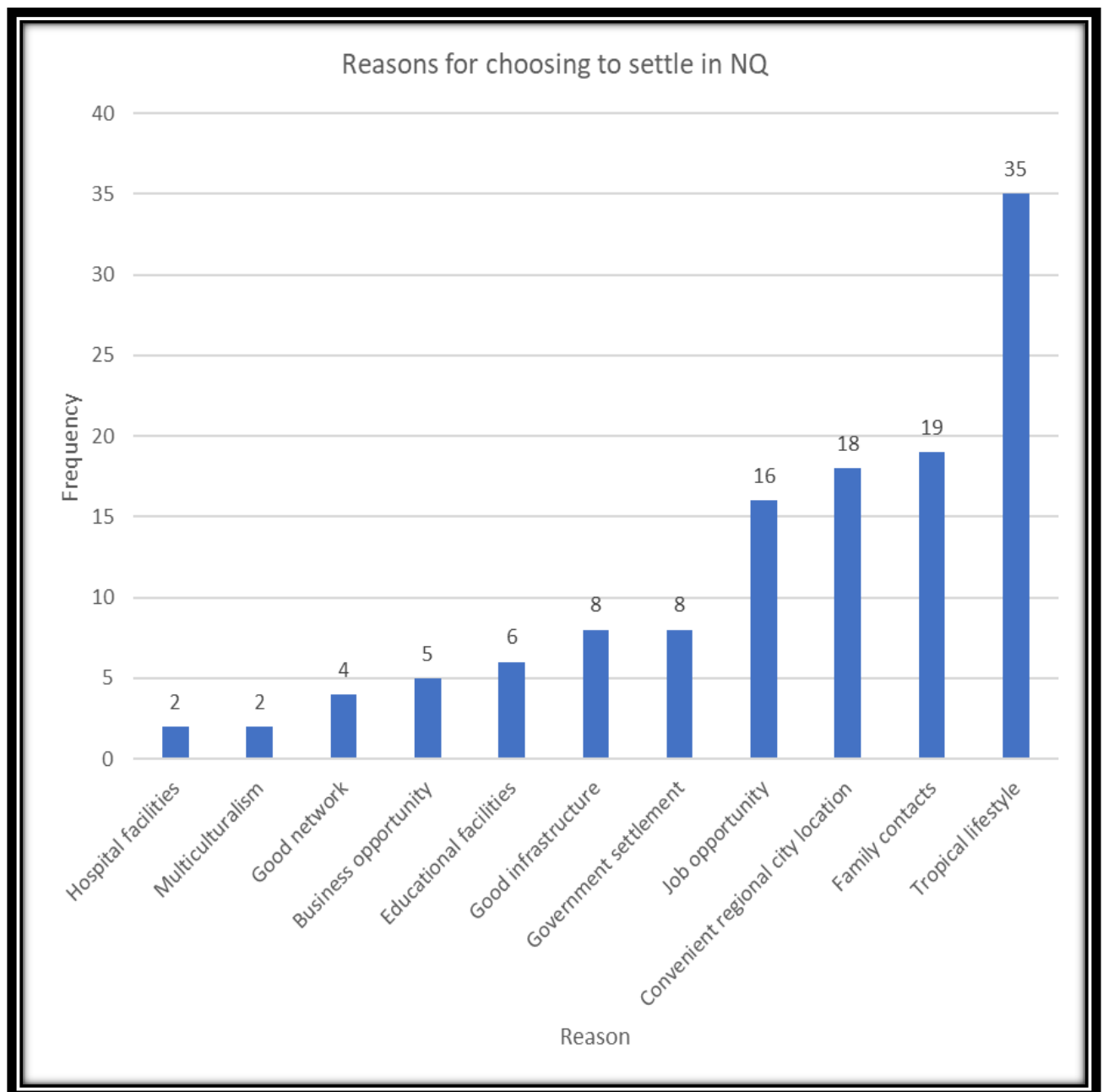
4.20 Reasons for choosing to settle in North Queensland.

Being in Australia is a greater opportunity for myself and the kids and it's a great country to bring up a family. Cairns is a wonderful place, evergreen terrain, the weather is excellent, greater opportunities being a smaller town than bigger cities. (Ruby)

The 65 participants were asked why they chose to settle in North Queensland. Their responses revealed patterns and common aims among migrants and noticeable distinctions between humanitarian entrants (refugees and an asylum seeker) and migrants. The results showed various reasons that have been categorised into pull and push factors. Pull factors consist of the tropical lifestyle (28%); opportunities for: work (13%), business (4%), and networking (3%); convenient regional city location; good infrastructure (health, education, and access to markets); and multiculturalism (2%). While government settlement (7%) was a push factor, family contacts (15%) was considered both a pull and push factor (see Figure 4.15).

Section 4.17 dealt with the various reasons for migration. This section comprises an analysis of why MAAWEs settled in NQ, the location of this research (see Section 2.5.1). All migrant women entrepreneurs stated that they chose to migrate voluntarily to Australia and re-establish themselves in NQ. Dissimilarly, the women from refugee backgrounds were resettled by the Australian government, as discussed in Sections 2.2 and 4.2.

Figure 4.15: Reason(s) for choosing to settle in NQ



Each of these reasons for choosing North Queensland are outlined in depth by participants below.

4.20.1 Tropical lifestyle

Stella described her move from Sydney to Cairns:

My husband and I were living in Sydney at that time, and we kept coming up on holiday. We liked Cairns so much for the natural environment and we kept coming to visit. We found Cairns attractive, with many beautiful

experiences. We just eventually said this is where we want to retire, and we want to move years before we retire so that we will have integrated into the community. Then we decided to move here for me to open up a business. I moved here to do the business.

Quinn was a university student in Sydney before establishing herself in Cairns:

I came because of the tropical climate. The weather is good for me. The climate is good living in the tropics, feels good because I don't like cold weather. I used to be very sick in Sydney because of the cold weather. I have low blood pressure and mild cerebral palsy. Yeah, so I was always sick in Sydney. So, I came on a holiday, and I liked the weather. Yes, I loved the weather, the bananas, the tropical fruit, and yeah, I just loved it so much. So yeah, I thought – my last year of Uni, 1993, I decided that yes, when I finish Uni I will come to live here. I been here since 1993.

Sarah and her husband were also pulled by the climate:

My husband and I were attracted by the tropical weather. We invested in a property business (real estate). In Cairns. I bought land for farming, we built a house and settled in the Atherton Tablelands. The land is big, very big land. Eighteen and a half acres. The house is a two-storey house, it's also a big house, about six bedrooms. But we are making it into an office, and we have downstairs.

4.20.2 Family contacts

Megan joined her extended family:

To stay with my wider family. My mother and all the other family members live in Cairns. To reunite with my mother because during the war we lost contact with each other when we ran in different directions to save our lives. We lost everything. For my mum to hear about us, she tried to get us here to reunite with her.

Maureen was sponsored by a family member:

I settled in Cairns because of family. My auntie who sponsored my migration lives here. The vegetation, the climate is just like my country.

Jessica migrated to be with her husband:

I met my husband in Kenya and I joined him here where he has lived for over 45 years, and it was easier to adjust here than a bigger city.

4.20.3 Government settlement

Sophie is from Sudan and like all refugee participants, she was resettled in Cairns, rather than choosing the location of her home:

Settled in Cairns by the Australian government. Cairns is a beautiful tropical place. I continue living here for education, business, and family.

Similarly, Etta from Cameroon was relocated a little further south:

I did not choose. As a refugee, you come where the Australian government want you to be. I guess the Townsville government wanted people to live here. Townsville is a regional area needing more people to live here, so they brought me here. It was not my choice. I have been here since 2009, that is nine years. It is now 2018. So, when I came here, I came as a permanent resident. Then I did my citizenship later.

Tabitha arrived in Townsville by choice, on a different program:

Because of our skilled visa, we are supposed to go to any designated area. So, we were like, we'll just come to Townsville first. Because ours is strictly regional. They are trying to grow regional areas and are limiting visas to urban areas. They want to grow regional areas. Regionals are better. Townsville rent is cheaper than in big cities.

4.20.4 Regional city advantage

Several MAAWEs commented about the benefits of living in a region rather than a metropolis:

A smaller regional city is good. I think regional areas like Cairns and Townsville are good to raise families. I think it is a good environment for children because it is not a high-pressure city. I think regional areas are good to raise families. I have three children. (Stella)

We moved to Cairns because we thought there would be less printing business competition here and, being a small place, things would be nearby, and we thought that it's a good place to bring up our children. (Imani)

Work opportunities for professional medical services, schools for my children, shops, all other utilities. My husband got a job in Townsville which is good for a young family. And it has all the facilities we needed for a young family...[including] medical because there is a good hospital. For work opportunities, it is it is not too rural, nor too big a city. One of the requirements for my medical job, that is, AHPRA, I can only be licensed to

practice in a regional or rural area. So, I can't privately open a practice in big cities. (Helen)

4.20.5 Convenient location

Some remarked about the convenience of the location for their husband's work:

We stayed in Cairns because it was closer to PNG where my husband works. We stayed in Cairns because it was my husband's choice. It was also convenient for him to fly in and out comfortably. Because PNG is just an hour away from Cairns. Cairns is also an international transport hub: cheaper flights from Cairns to PNG, frequent air services that could allow him to comfortably commute to and from. About 75 minutes flight. (Norma)

My husband works with Australian Army. He kept moving because of work. We have been here in Townsville for two years. We moved because of his work. We have not much choice as to where we should stay. (Lavina)

Cairns was a convenient location that enabled my family to stay close to my husband's workplace. He is a fly in fly out worker to the mines. I initially did some studies and [there is the] availability of educational institutions like TAFE and JCU. It was a welcoming experience and clean and safe environment. (Anne)

4.20.6 Educational facilities

First coming to the city from our home country in Malawi to study at James Cook University. My husband completed a PhD at JCU Townsville in social policy and now works at the Townsville Multicultural Support Group helping other new arrivals. (Brenda)

4.20.7 Discussion

MAAWEs' interview data revealed various pull and push reasons for settling in NQ (see Figure 4.15). The tropical Cairns and Townsville region are attractive for both lifestyle and business investment (Advance Cairns, 2019). In addition, these two areas are major tourist destinations. They are also transient cities popular for defence bases, universities, teaching hospitals, and tourism (see Figure 2.3 for the map of Cairns and Townsville region).

The key industries for NQ include tourism, education, agriculture, marine services, aviation services, construction, and mining. The public sector is an important pillar that supports the region's wage structure and stabilises the NQ economy (Walters, 2013). The region is well connected to other parts of Australia and has an international reach. NQ has links

to export markets such as Hong Kong, Japan, China, Indonesia, Singapore, and Papua New Guinea. There are also international trade ports, which are busy cruise destinations. James Cook University offers world-class study and research opportunities. There are specialised training centres, such as the Great Barrier Reef International Marine College and the Aviation Skills Centre.

Cairns is a leading international education destination. The Department of Education Skills and Employment [DESE] (2020) describes Cairns as the third largest international student destination outside major cities. The Cairns region has internationally recognised education and training facilities in a unique tropical environment. James Cook University is ranked in the top 3% of worldwide universities. Central Queensland University has a Cairns Distance Education Study Centre, and there is a state-of-the-art TAFE at Townsville (Department of Education Skills and Employment [DESE], 2020). Townsville has access to affordable housing, leading-edge healthcare, entertainment, dining precincts, and a wide range of outdoor recreation options. The city hosts a range of community, government, and business headquarters for the northern half of the state, including Lavarack Barracks, one of Australia's major army bases (Queensland Government, 2008).

Townsville and Cairns and surroundings are home to migrants from CALD backgrounds who include MAAWEs (Dawes & Gopalkrishnan, 2014). The number of African migrants and refugee women entrepreneurs in NQ has grown over the years. NQ represents a unique blend of cultures, landscapes, and traditions. Immigrants to NQ have used their culture, food, arts, and handcrafts as the starting point for building bridges with the local society they integrate into. Australia's multiculturalism policies were founded on recognising cultural practice (see Section 2.6). Building an inclusive society requires representation and a voice for all groups (Babacan & Babacan, 2013). The table below show the ABS 2016 general population of people in Cairns and Townsville and persons born overseas, respectively. The Table 4.11 shows Queensland's population, density, median age, and persons born overseas (ABS, 2016).

Table 4.11: Queensland population, density and median age and persons born overseas (ABS, 2016).

Population, density, and median age and persons born overseas SA4, 2016					
SA4	population	Density	Median age		Born overseas
	Persons	Persons/km ²	Years		Persons % of total persons
Brisbane – East	223,095	341.6	40		50,916 22.8
Brisbane - North	206,522	1,104.7	37		49,984 24.2
Brisbane - South	340,569	1,283.5	34		125,675 36.9
Brisbane - West	178,991	663.8	36		52,226 29.2
Brisbane Inner City	250,207	3,061.0	33		71,833 28.7
Cairns	240,190	11.3	39		45,928 19.1
Central Queensland	220,912	1.9	36		24,294 11.0
Darling Downs - Maranoa	126,289	0.8	41		10,265 8.1
Gold Coast	569,997	306.8	39		160,312 28.1
Ipswich	323,069	48.4	34		73,205 22.7
Logan - Beaudesert	317,296	122.7	34		84,415 26.6
Mackay - Isaac - Whitsunday	169,688	1.9	37		20,759 12.2
Moreton Bay - North	236,091	54.3	41		43,143 18.3
Moreton Bay - South	194,969	252.1	35		41,203 21.1
Queensland - Outback	79,700	0.1	33		7,204 9.0
Sunshine Coast	346,522	112.3	44		68,824 19.9
Toowoomba	149,512	66.2	37		19,190 12.8
Townsville	229,031	2.9	36		28,766 12.6
Wide Bay	287,883	5.9	46		34,557 12.0
Queensland	4,703,19	2.7	37		1,015,875 21.6

Source: Census of Population and Housing (G01 and G02) [ABS, 2016]. Statistical Area Level 4 (SA4)

The Australian government is currently settling both newly arrived migrants and humanitarian entrants (refugees and asylum seekers) in rural and regional Australia (McDonald et al., 2008). The concern is to ensure the long-term sustainability of these communities. The African entrants, who include MAAWEs settled in Cairns and Townsville, constitute some of these people (McDonald et al., 2008). This supports the Australian immigration settlement policy (see Section 2.6.2), one of whose aims is to assist humanitarian entrants gain employment and create social and economic benefits for regional and rural communities (Boese, 2010; RCOA, 2011).

Consequently, the NQ cities of Cairns and Townsville have become home to numerous African migrants, who include MAAWEs. The family and skilled migration programs have also contributed to the growth of the African population (see Sections 3.3 and 3.4). The Multicultural Queensland Advisory Council notes that the government's objective is to establish a flow of skilled labour to regional areas, facilitating regions such as NQ to gain from the continuous population growth.

Three distinct approaches to migration settlement have been recognised globally (UNHCR, 2002) that apply to the MAAWEs in this study. These comprise assimilation, integration, and multiculturalism. Assimilation is a process that requires the new arrivals to settle and adjust by learning and taking on the ways of the new society. Integration is where the new migrants adjust to the new culture, and the receiving society also adapts and learns about some aspects of the new migrants. Multiculturalism supports new immigrants to keep their culture of origin while at the same time participating equally in mainstream society (McDonald et al., 2008) (see Section 2.4.10 and 2.4.11) for a fuller discussion).

Reasons for migration have been presented as push and pull factors. The MAAWEs' lived experiences as depicted in the quotes presented in this chapter illustrate, to some extent, the opportunities, and barriers they have confronted through migration, points taken up in Chapters 5 and 6 in more depth. These embody how Australia's migration policies have, over time and in a regional setting, filtered through to these women's lives on the ground, as they adjust to new lives and find entrepreneurship to be their best option for making the best of their opportunities.

Conclusion

As observed from the interview data above, MAAWEs settled in NQ for various reasons and often a combination of reasons: the tropical climate, lifestyle, children's future, job opportunities, advantages of a small city in a regional area, educational facilities, good hospitals, to open a business, to farm, and because of migration policy (see details about NQ in Section 4.20). The findings indicate that the largest number of women chose to settle in NQ mainly because of its tropical lifestyle.

MAAWEs in NQ turned to entrepreneurship for many reasons, as revealed in Section 4.19, including unemployment, low paying jobs (underemployment), discrimination, lack of local work experience and skills, a language barrier, and limited resources for job opportunities. Also indicated was a lack of recognition of their overseas qualifications and experience. In the following chapter, the project research questions are discussed.

CHAPTER FIVE:

FINDINGS

ANALYSIS, AND

DISCUSSIONS

CHAPTER 5: FINDINGS, ANALYSIS, AND DISCUSSIONS: MOTIVATION, ENABLERS, BARRIERS AND CHALLENGES

Introduction

In Chapter 4, I presented the research findings, analysis, and discussions of MAAWEs' demographic profile, their reasons for migration to Australia, pre - and post - migration experience, difficulties encountered in finding employment in the labour market after their arrival, and reasons for settling in NQ.

In this chapter 5, I present the findings, analysis, and discussions addressing three of the first five research questions (RQs), based on responses from MAAWEs (see Section 1.4). These RQs (RQ1, RQ2, and RQ3) involve a unique inquiry into female migrants who are learning to do business in regional Queensland, and their lived experience. In this chapter, the participants' words have been used throughout. The findings are related to similar research in the literature review to point to corroborating and (rarely) dissimilar evidence.

RQ1: Motivation

RQ1: Why are MAAWEs motivated to start their own small businesses in the Cairns and Townsville regions?

The 67 African migrant and refugee women spoke about their personal and professional motivations, experiences, and practices as entrepreneurs in the NQ region, which I also found to be attached to their personal traits. The approach of pull and push factors was again applied in the analysis of responses. In this case, the pull factors emerging from the interview data were classified as intrinsic, i.e., coming from within the respondent herself, while push factors were extrinsic, coming through forces external to herself. Some women mentioned being driven to go into self-employment by a combination of both (see Table 5.1):

Table 5.1: Motivating factors for starting own business

Motivation sub-themes	Pull/Push	Frequency	%
Opportunity (economic/market)	Pull	107	34%
Utilisation of talent/skills	Pull	77	25%
Self-employment	Pull	61	20%
Survival 5% and insufficient family income 4%	Push	28	9%
Lack of employment	Push	13	4%
Family inspiration	Pull	10	3%
Discrimination (racial 2% and gender 1%)	Push	9	3%
Keeping busy	Pull	2	1%
Work life balance	Pull/Push	2	1%
Total		311	100%

MAAWEs reported multiple, varied, and interrelated reasons that motivated them to start their own entrepreneurial activities. The findings revealed an overwhelming ratio of pull (83%) versus push (17%) factors or 84:16, depending on whether work life balance is perceived as having pulled or pushed an individual woman. Most MAAWEs were pulled into self-employment, rather than pushed, at a ratio of 5:1 for these factors. MAAWEs also mentioned more than one reason to establish a business in NQ, as shown by a total of 311 responses in Table 5.1. This reveals diverse and common reasons for MAAWEs' entry into entrepreneurship in NQ.

These findings are consistent with Dana and Morris's (2007) distinction between positive factors that pull individuals into entrepreneurship, i.e., opportunity-based entrepreneurship, and negative situational factors that push, i.e., necessity-based entrepreneurship. In their research on immigrant entrepreneurship, pull factors include the need for achievement and the desire for independence, while push factors include unemployment and family pressure. A number of push and pull factors are at work in the MAAWEs' decision to start their SMEs, as listed in Table 5.1.

MAAWEs' pull factors are related to opportunity (economic and market), utilising their talent/skills, self-employment, inspiration by the family, and keeping busy. The push factors as elements of necessity included: survival and insufficient family income; unemployment; and discrimination (racial and gender). The necessity for a flexible work plan because of family duties was indicated to have involved both pulling and pushing them to go into business.

Sweeney (2008) proposes that the pull factors are benefits to the individual(s), while the push factors create a situation where individuals feel compelled to start the business. Other researchers such as Nijkamp et al. (2010) and Orhan and Scott (2001) have similarly found that immigrants are either pulled by opportunity and individual achievement-driven motives or pushed by necessity, social achievement, and skill-driven motivation into business enterprise establishments. Each identified sub-theme presented in Table 5.1 is now discussed in more detail, with reference to MAAWEs' own words, below.

5.1.1 Pull factors emerging as sub-themes

5.1.1.1 Opportunity (economic/market)

The requirement for a MAAWE to satisfy a need in a new country can motivate her to set up a business. This is consistent with the view that an entrepreneur relies on the market for an opportunity to occur (Sahin et al. 2009). The most mentioned driver for MAAWEs to set up their businesses (34%) was reported as opportunities and market conditions in NQ, which have been compressed into one sub-theme.

The transcripts written below are from a variety of interviews.

To be independent, have control over my future, increase my social status and integrate into the Australian culture. I also wanted to take advantage and use the skills and abilities learned back in Africa. I also had the essential education to run a business, for example, accounting and computer skills.
(Norma)

Sandra who owns an ethnic grocery shop, commented:

When I moved to Townsville five years ago, there was no shop where I could go and buy my own African food. There was nowhere I could buy the skin cream which matches my skin or hair products which are suitable for me, you know, for an African woman. I started buying these things for myself online. So, I would order in food, lotions, clothes for myself and my friends started asking me "next time you make an order, could you sell some to me?" So, I was like 'okay' and then I started ordering in more and more and more. Suddenly, I had two shelves in my garage, and then a couple of months down the track, I transformed our office room into a little shop.

But then I got frustrated with people thinking that it was a 24/7 shop. I couldn't quite have that family time. People were in and out, day and late in the evenings getting stuff. I was like "okay, I need to come up with a solution" and my husband said "what about a little shop? We can get a little

shop and then you can be there 10 to 4” and people know that it’s 10 to 4 on Mondays to Friday and can come and get their stuff within that period. That’s how we started off, with a couple of shelves. A good business opportunity came up, also a way to supplement income and be self-employed.

Sandra saw a chance to provide for this niche market, recognising an unmet need, which motivated her to start her own enterprise. Sandra had never had a business before and was happy for her husband’s support to set it up. She became aware of the need for more African products to serve the African community in NQ. As observed during a visit to the shop, she sells African grocery items, African clothing, African hair relaxers, scalp care products and hair extensions, amongst other products, which one will generally purchase in other African stores in big cities such as Melbourne. The customers spoke of how African products helped them “feel at home away from home and satisfy their taste buds” (Elizabeth). Sandra’s view was that access to such products would also facilitate the growth of a multicultural Australia.

Sandra’s case is consistent with other evidence of a niche market arising to serve customers of same ethnic background (Altinay, 2008) and take advantage of market opportunities available (Kirkwood & Walton, 2010). Emily, who runs a home accommodation business, shared:

I have got two spare bedrooms that I rent to school children on the international student exchange. I do home stays for high school students, particularly where my son studies. I have done this for about five years. I now have a PNG student for the last four years, a German for three years. I get good money for that.

Chrysostome (2010) suggests that when migrants freely decide to take advantage of a business opportunity, some of the objectives they pursue are: to make money, enjoy their independence, or accomplish a dream, including seeking business opportunities which are part of their culture. Massey (2000) refers to immigrant entrepreneurs who find business opportunities as often being natives of developing countries, as was the case with the MAAWEs of NQ.

Helen, a paediatric doctor, saw a favourable opportunity to make an independent living as a paediatrician.

My doctor colleague came up with the idea. He runs his own business. He was so busy that he did not have any space to accept new patients, the waiting time for his clinic was so long. There was more demand than he could provide, and he said that somebody else must come in and start a clinic. The other doctors were also struggling to get patients seen and needed an extra

doctor. He had an extra room to rent and recruited me to provide the medical services. We rent the rooms and he provides the secretarial and other support that goes with it. I got an opportunity to create a job for myself.

Anne, an accountant said that she started the business because she saw a market opportunity for accounting services which she wanted to take advantage of:

I spotted a gap in bookkeeping for small businesses that was not already being satisfied by other accountants. I have relevant skills, qualifications, and experience for accountancy services. So, it was an obvious suitable business as I also have a passion for it. I am an accountant with many years experiences, the idea was clear of the business we wished to do.

Jessica, having lived in Cairns for over 10 years, saw her own friends need for hair products, a demand which complemented her recently arrived sister's skills in hair braiding. Julia saw a gap in the ethnic food market when she was unemployed, so she established a food catering business. Claire, who has some children involved in dancing, spotted a need for economical dance wear and accessories, and started a business providing them. She reported that "it just kind of happened". Bridget, who migrated on a skilled visa, commented that after mingling with other migrant women who did not understand English, she realised a need to help them. She trained to be a professional interpreter for refugees from Congo, Rwanda, Burundi, and a few Somalis who speak the Kiswahili dialect.

These MAAWEs are examples of entrepreneurs who saw a gap in the market and took the opportunity to start a business. Kirkwood and Walton (2010) and Hisrich and Brush (1986) contend that seeing such a gap is essential for migrants to start a business. Hakim (1989) describes it as a pull factor for motivation.

Many of these opportunities involve drawing on their own cultures to find a market gap. This is true of Jessica's hair care business in Townsville area as well as Amber's African pottery and African hairstyling business. Amber commented she was the first woman in Cairns to start braiding African women's hair and that NQ has a concentration of African communities.

5.1.1.2 Utilisation of talent/skills/experience

Some MAAWEs mentioned possessing previous skills and experience that motivated them in their entrepreneurship endeavours (25% frequency). Sadie, an accounting consultant explained why she decided to establish her business:

I wanted to take advantage and use the skills and abilities learned back in Africa. I have 21 years' international experience as an accountant. I also wanted to be independent, have control over my future, increase my social status and participate in the Australian economy.

Sadie's story paints a picture similar to that of other MAAWEs whose motivation comprised a combination of the need to be their own boss, and for achievement, independence, control over one's destiny, job satisfaction, social status, and strong integration into the new society. Natasha recounted how she created a market for her business after she settled in NQ:

I am a tailor and a dressmaker. Initially, I worked at a school where I was a clothing production tutor. I taught the students who sew stuff, sew dresses, and I kept on practising my sewing skills because I was actually delivering. I started off with just having a machine to deal with my own home economics stuff, fixing my own curtains and the family's things, like that. That's how some Torres Straits [Islanders] came to know that I'm a good dressmaker and started giving me orders, thus becoming my good clients.

There are many other similar examples. Before moving to Australia, some MAAWEs had done business in the same field and others in a different industry. They mentioned their business skills helped them in their new ventures. This finding is consistent with an immigrant entrepreneur's prior experience in business having a positive connection with their self-employment (Politis, 2008). Shane (2000) considers that entrepreneurs with prior business experience have developed a problem-solving mindset that increases the ability to discover and exploit opportunities.

5.1.1.3 Self-employment

Self-employment comprised 20% of the total responses about the motivation for entrepreneurship. Self-employment and business ownership are often seen as attractive career options for women such as MAAWEs because of the perceived flexibility offered when combining family and work responsibilities (Carter & Shaw, 2006). Some MAAWEs said that

their self-employment intention was to be independent. Stella wanted the flexibility of being her own boss:

It was interesting because I used to work in Sydney, and I used to always work in big businesses, and you know, once you worked in big business... for a number of years you get tired of... having to do it everyone's way and I wanted to do it my way. I didn't want the stress of big business, big jobs, big responsibilities, or a lot of staff. I wanted to leave my corporate jobs that I did in the past to become an entrepreneur. I wanted to have a small business. I wanted to be more flexible and... I wanted to own my own future.

Certainly, now I feel lighter, and I have less stress in my life, I feel like it has been a very positive change for... family because there is been a better quality of life in having my own business and I can work the hours I choose and I can work as much or as little as I want. In that respect, I have been able to be more flexible. I was looking forward to being my own boss. The desire was influenced by personal inspiration to be independent, to have greater flexibility in my personal and family life and make a life for myself.

For Stella, flexibility meant the ability to choose her work hours. Her enthusiasm for self-employment was one of the pull factors for her to establish a franchise business. Stella's response is comparable to the finding of a New Zealand study on motivations for becoming self-employed by Shane et al. (1991) who found that the flexibility for personal and family life, control over their own time, and the freedom to fit their own approach to work are major intrinsic drivers to become an entrepreneur. Paulose (2011) posits that being motivated by the desire for independence is important in immigrant entrepreneurship.

Tina said that she became self-employed because she wanted to support kids from her ethnic community and at the same time take care of her own:

I started a family day care business because of my love for kids. And I was thinking that that it is the only thing I can do because I have my own young kids, three years and one year, and I needed to work. So, it can help me because I can look after them together with mine. I think it's good when I am raising my own children at home, it is easier for me to look after other children and make some money. I saw an opportunity to make money while I am at home and that is the reason why I became self-employed.

Heather a cleaner, owning her own domestic cleaning business explained her need for self-employment:

The motivating factor for me was to give myself a job. I couldn't find the right job, so I created my own. And you don't have, or I'm not going to have loads of staff, this is just going to be me. Now I could grow if wanted to. So, starting your own business gives you control, and it also, if you do it properly, will give you financial security. The harder you work, the more money you earn. If you work for someone else, the harder you work, the more money they earn. I started small, I planned it.

Self-employed business ownership is considered essential to socioeconomic policies aimed at improving the status of the economically disadvantaged and less educated (Dolinsky et al., 1993). This is applicable to some of the MAAWEs, especially those from refugee backgrounds. Three less-mentioned pull factors are discussed together below.

5.1.1.4 Family inspiration, work life balance, and keeping busy

The motivation of family considerations in establishing businesses and achieving a suitable balance between work and family life were important for MAAWEs. MAAWEs were pulled into creating their own businesses by family-related inspiration (3%). Participants set up businesses for a better work and family balance (1%) and to keep themselves busy (1%).

Kirkwood (2009) states that a family member, particularly a parent, has a positive influence on the chance of an individual going into entrepreneurship. Sophie, a hairdresser, the youngest of the MAAWES, who came from a refugee background, commented:

My mum, and just me personally as well, just wanting to do something with myself and make my time useful. My mum's got very high expectations, she's always saying, "well we came to this country [Australia] for a reason, so that we could have a greater life, and since we are here now it's really important that we build that life ourselves," and it's certainly our responsibility to make that happen. And being in her situation, it's very hard to find a job. So she was that inspiration. I wanted to make life easier for her, I guess, and create something, create a job that she could also be a part of, so that she didn't have to struggle finding work elsewhere.

The motivation for some participants to create a business was to get more time for their families, particularly their children. Anne said the decision to go into entrepreneurship came out of her desire to help and support her children and husband.

I have a young child. Opening a business was a way to manage my domestic work. I saw that I would also be more flexible to attend to family needs. I felt that juggling motherhood would not fit into workplace or office schedules because my husband is not around. Being self-employed was an opportunity to create a balanced lifestyle.

The position of work and family makes the evaluation of the family realm fundamental for an informed understanding of women's entrepreneurship, such as MAAWEs (Jennings and McDougald, 2007).

Regarding keeping busy, Julia who does food catering with other women commented:

As a woman I am used to work. I never used to stay at home doing nothing. I guess most women who come from multicultural background know what I mean. I cannot be just sitting in the house doing nothing, just cooking, and raising kids. I have my own personality and I should prove myself, should go outside, get involved, be a part of community and do something.

Aldrich and Cliff (2003) and Brush (1992) argue that the family resources, values, norms, and attitudes can impact on business activities, which in turn influences the business outcomes. On the other hand, the business can also influence the family members' values, norms, and attitudes. According to Jennings and Brush (2013) and McGowan et al. (2012), more women than men are found to be deeply motivated in their decision to take on the entrepreneurial path to gain a better balance between work and family. These findings are very much underscored by the MAAWEs.

5.1.2 Push factors emerging as sub-themes

Kirkwood (2009) stresses that pull and push motives for business entrepreneurship rarely function to the exclusion of one type from the other. The findings suggest push factors motivating MAAWEs to become entrepreneurs are negative experiences or external factors. The reported sub-themes for push factors included: survival (5%); earning an income (4%); a lack of employment (4%); and discrimination (racial 2% and gender 1%). Work and family life balance (1%) was also indicated as a push factor for a few women. This was mostly related to children and took two forms: the flexibility of being able to spend more time in the business and the desire to earn more money to provide for the children.

5.1.2.1 Survival

Survival was mentioned by a number of MAAWEs as the reason they started entrepreneurial activities.

The lack of job opportunities was one of the reasons why I turned to the informal sector to seek employment as a means of survival. I was pushed to start a business to put food on the table. (Anne)

Emily, a single mother commented:

I had to leave my existing job at the time at my friend's business for personal reasons. My job was unbearable and coming to an end. I was really at the edge. The biggest push was I needed some income to feed me and my son. I had to start a business to put food on the table.

5.1.2.2 Earning an income

In this study, the driver of earning an income has been categorised as a negative push factor, a point which some participants highlighted. For example, Valentina explained:

I was forced to retire early from the bank where I worked for 15 years. I needed something to generate income for my upkeep.

Phoebe commented:

I was jobless, so I thought getting into a business would help me to earn a living.

Patricia made a general comment about African migrant women:

We believe in supporting our husbands even though we acknowledge that traditionally it is our husband's responsibility to feed the family. The African woman hates to stay at home and just wait for his income. Even if he is making some money, the African woman is ready to bring in a few thousands in a year just to see that she is bringing something, to also contribute to the family income. And to not just sit like a liability. She can take up menial jobs.

5.1.2.3 Lack of employment

Some participants mentioned that they found it very hard to get a job in the labour market. Unfavourable experiences in the labour market, were a motivating factor for some

participants in this study. Some said they faced a lack of recognition of their overseas qualifications, or a barrier due to a lack of local experience. (See Section 4.19)

I was unable to find a job in the mainstream sector. I had difficulties finding work to match my skills and abilities. Employers usually preferred potential employees to have work experience within Australia. I saw it as an opportunity to create a job for myself and probably serve my African community. (Sadie).

There was no office job security, and I was forced to resign. I found that there were challenges in getting employment. I decided to start a business that can support myself and my family. I also wanted to be like a role model for the other immigrant women. If they are not able to get a job, they can think of how they can open a business and make an income without necessarily waiting for Australian government handouts. (Ruby)

5.1.2.4 Work life balance

Family responsibilities, including caring for the children and domestic duties, are mainly the responsibility of women in African societies. In addition, some MAAWEs indicated being pushed by economic necessity, forced to establish a business to supplement the family income. In some cases, women are the breadwinners.

This is consistent with findings from the relevant literature. Sahin et al. (2009) and Jenkins (1984) suggest that migrants may be pushed to take up self-employment as they are not able to find opportunities in the mainstream society. Chrysostome and Lin (2010) add that such businesses are for the survival of their owners in the new country. Habiyakere et al. (2009, p. 63) agree that immigrants enter business as their best chance of making a living.

5.1.2.5 Discrimination (racial and gender)

Faith and Sandra had faced discrimination in their workplaces and had not been happy with the circumstances surrounding their jobs. They had stagnated there, with no prospects for growth. They felt that being self-employed would give them better opportunities to advance. Other MAAWEs have experienced some form of racial and gender discrimination, and this also influenced their motives for establishing their businesses. (See Section 4.19.1).

The following quotes are from interviews illustrating such encounters:

I had a job, it's like I reached a glass ceiling. When reaching that glass ceiling, you're either sacked or if you remain there, you are under someone who is looking for a chance to sack you. (Faith)

Kloosterman and Rath (2004) argue that workplace discrimination by employers can act as a push factor for immigrants to turn to entrepreneurship. This was the case for several MAAWES in this study.

Getting a full-time job is very difficult when you don't have academic qualifications and you don't have an Australian background, when you are coloured like me. (Claire)

Regarding gender discrimination, Valentina commented:

According to my traditional home culture, a woman is supposed to be at home to take care of the family. Coming to Australia, I decided to set up a family day care business at my home, which was acceptable.

5.1.3 Discussion

The stories of the MAAWE participants which address RQ1 reveal their multifaceted motivation for starting their businesses. The influence of opportunities in the host and home countries played a great role. All the women's narratives suggest that the motivation behind entrepreneurship is complicated. The prior business experience, entrepreneurial beliefs and values of the individual, the opportunities the woman finds in NQ, and influences from family and friends all contributed to their decisions.

To understand MAAWE's motivation it was necessary to investigate their individual drivers or incentives for choosing to start a business. For this, the pull and push theory of motivation was considered. According to Staniewski and Awruk (2015), the concept of pull and push factors can be compared to driver and incentive models. This is compatible to DeMartino and Barbato (2003) who state that four main drivers for entrepreneurship can relate to MAAWEs: an aspiration for independence; economic motivation; factors related to family; and factors related to work.

Establishing or owning their own SMEs, would be seen as a key strategy for MAAWEs' adjustment to and settlement in Australian society. As described by Cox (1996), in the

settlement stage immigrants are required to find a source of livelihood. During this period, individual MAAWEs develop an idea of establishing a business. This is important to facilitate creating or obtaining a suitable network and to develop a personal and social life in their new society. This is also supported by The National Population Council (1988) [see Section 2.2.1].

These findings in response to RQ1 suggest that a range of factors, rather than any single factor alone, provided the motivation (pull and push) for MAAWEs to create their own business enterprises. However, most MAAWEs were pulled (attracted) into entrepreneurship/self-employment, with five times as many pull as push factors mentioned.

Interviewees mentioned feeling there was more than one reason for their decision to establish a business in NQ and these reasons varied. Although RQ1 responses have been analysed with consideration of the pull/push theory, generally, the motivation to start a business is also based on MAAWEs' personal traits and expectations concerning their entrepreneurial pathway.

Table 5.1 summarises the motivation of individual MAAWEs. As observed from visiting MAAWEs businesses and through ongoing relationships with the MAAWEs years after the data collection. The businesses whose founders were motivated by pull factors are more successful than those where the women were pushed to begin. A few closed their businesses in 2020 due to the impacts of the COVID-19 lockdown.

The data revealed that entrepreneurship has presented an opportunity for the MAAWEs to realise a new-found sense of achievement in supporting themselves as an alternative to being employed by others or relying on Australian government welfare systems. An opportunity may be described as a means of creating economic value that has not been exploited before and is not presently being developed by other people (Baron, 2006). The interview data showed the importance of opportunity recognition and/or cognitive aspects as motivating drivers in turning innovative ideas into profitable realities.

MAAWEs' business skills have played a significant part in the development of the Australian small business sector. Opportunities develop from economic, social, technology, political, and demographic conditions. The recognition of these opportunities depends on the cognitive structures possessed by individuals, such as MAAWE's skills and prior life experiences. Shane and Venkataraman (2000), renowned entrepreneurship researchers,

describe opportunity recognition, alongside opportunity exploitation, as defining aspects of the entrepreneurship discipline.

From the data, I identified that MAAWEs created their own ventures to utilise their entrepreneurial talents and skills. They reported that they wanted to be able to practise their innovative skills and provide a unique product or service. This means that cognitive factors, which include skills, abilities, and knowledge, indeed play a significant role in the establishment of the business.

Baron (2002) claims that identifying a feasible economic opportunity is a significant primary step in the entrepreneurial process. Therefore, an entrepreneur's choice to establish a new business comes from their confidence of finding an opportunity nobody else has recognised, which they can productively exploit. This was the case for the MAAWEs interviewed: seeing an opportunity was recorded 107 times in response to RQ1. Economic opportunity is a key pull factor found to be an important motivator for entrepreneurship (Amit & Muller, 1995). Recognising a market opportunity is an important motivator to start a new business (Kirkwood & Walton, 2010; Reynolds et al., 2005).

Another explanation given by some MAAWEs was that after arrival in NQ, they were not able to meet their expectations, including obtaining jobs, because they faced structural and cultural challenges, such as discrimination, social exclusion, lack of expected local experience and skills, and unemployment. Consequently, these issues motivated them to establish small businesses. Self-employment among immigrant groups in Australia is determined by their experiences in the labour market, level of education, marital and occupational status, and English proficiency, with numerous ethnic groupings engaged in founding and running their own businesses (Collins, 2003).

Some MAAWEs reported enjoying self-fulfilment or self-satisfaction in doing business. This can be seen as a personality trait which influenced their passion and desire for their business.

Family inspiration was mentioned as providing various forms of support to assist MAAWEs' business situations. These included for example, the role model of an entrepreneurial mother, and support from husbands, both of which inspired them start a business.

The issue of work/life balance as a pull or push factor is related to family responsibility. MAAWEs come from a patriarchal system where the domestic duties and care of the children are left to the women. MAAWEs reported that their responsibility towards their children influenced their motivation to begin a business because they had to consider the potential difficulties of integrating it with their family's needs. Work/family conflicts are defined as a form of conflicting pressure from incompatible roles that a person has to fulfill (Greenhaus and Beutell, 1985). Some MAAWEs said that they started a business to find a more flexible solution to combine work with family responsibilities.

Survival and insufficient family income were factors that pushed MAAWEs into the economic activities they took up. Earning more money was also listed as a motivation factor. The lack of opportunity for employment in the labour market in Australia has led immigrants, including MAAWEs to view entrepreneurship as the best way to integrate, resettle their family in a new society, and pull themselves out of poverty. According to Collins (1991), one of the common motivations which push immigrants into starting their own enterprises is the need to make money. MAAWEs reported unemployment and discriminatory forces (racial and gender) as driving them to entrepreneurial activities. Additionally, financial reasons and personal fulfilment are also seen as very valuable contributors for MAAWEs' decision to start a business. These findings are consistent with those by Basu (2004) and Chavan and Agrawal (2002) that migrants are motivated to engage in entrepreneurial activities because of pull or push factors, or both. This goal-led action may be influenced by personal, economic, cultural, social, and/or environmental factors (Vardhan, 2020).

Ownership of a business signifies accomplishment and success for individual women. The women placed greater importance on fulfilling their own dreams and goals through thriving entrepreneurship. For example, Andrea commented:

I wished to have my own shop one day, it was my dream.

Rae said:

For you to become a businesswoman, it is something that you think over and over again, and it's like a dream in you.

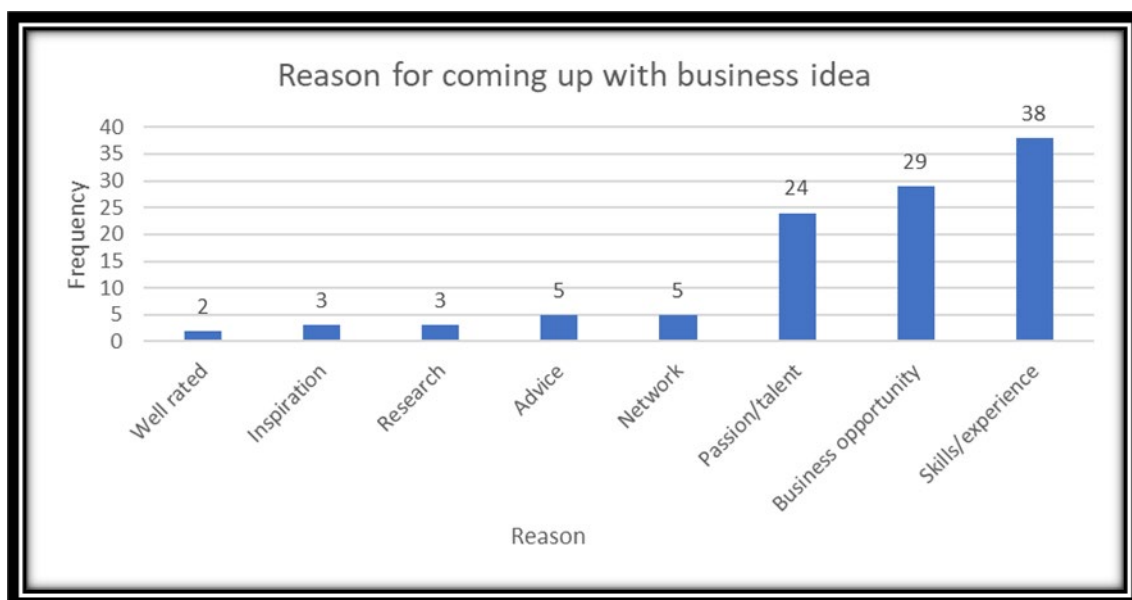
In Section 5.1, I have presented why MAAWEs chose to set up a business. The following section deals with how MAAWEs come up with their business idea.

5.1.4 Business idea

The participants were asked to explain how they invented their business idea. Birkinshaw and Hill (2007) describe an idea set as “the complete stock of new business ideas an individual has accessible within his or her memory at any given time”. They refer to a new business idea as the possibility of employing new knowledge, to one or more of the aspects of a business offering, for instance, to its product/service, technology, market, or business model, such that a new source of economic gain may be realised.

For the MAAWEs, the idea for their business ventures arose due to several reasons, the most common (all measured in frequency), being wanting to utilise their own skills/experience (38) while the next most common reason (29) mentioned finding a business opportunity. Others indicated getting their ideas from: their professional and social networks (5), advice from role models, mentors, and friends (5), and their own research (3), and a good rating for the business (2). For others, the ideas came from passion/talent (24) and inspiration (3), in both of which they turned their interests/hobbies into business (Figure 5.1).

Figure 5.1: Reason for coming up with the business idea



These results reveal that the majority of MAAWEs in NQ have developed their business ideas from skills, work experience or their own professionalism in an industry, a valuable source of information for business enterprise creation. Natasha remarked about how the idea of dressmaking started and was nurtured in her family background:

It's just a talent that I grew up with. When I was growing up, I used to use my mum's machine, redesigning the old clothes to recycle and make something different. I had the passion for it. Initially, it was more experimental. I would ask myself "what if I make this kind of dress this way? What if I slightly alter it to make it look this way?" So, that's how my ideas started.

Jessica explained:

With my experience of having lived in the Cairns region for over ten years, I have looked at the situation in the NQ and saw there was need for the hair products that I am selling now.

Imani commented:

We did research for a highly rated business. Australia had a high rating for businesses that were doing well. We chose to establish a printing business because it was highly rated with good reviews.

Sandra commented:

With this NDIS service providing, I had this idea for a year and a half, but I was like "nah, I'm not going to do it." I just started it two months ago because I wasn't brave enough.

These findings and responses highlight the value of MAAWEs' idea generation and fostering. Schumpeter (1934) claims that with no ideas for new resource combinations, new business interests would not come to markets. Shane (2000) is of the view that not much is understood about the generation of new business ideas, even though their sources and development are significant to economic processes.

5.15 Location of the business

The choice of business locations varied. The results on locations of MAAWE businesses reveal that many of the businesses were based at MAAWEs' homes. Cairns home-based businesses were at approximately (31%) and Townsville (18 %), (n=32); followed by city centre location (Cairns 9% (n=6) and Townsville 8% (n=5).

Table 5.2: Location of the business

Location	N=65	%
Cairns-home based	20	30.7%
Townsville-home based	12	18.4%
Cairns city	6	9.2%
Townsville city	5	7.6%
Cairns suburbs	6	9.2%
Townsville suburbs	11	16.9%
Cairns - mobile	1	1.5%
Townsville - mobile	1	1.5%
Cairns – Mossman & Tablelands	2	3%
Townsville - Charters Towers	1	1.5%

The findings reveal that in NQ locations: Homebased (n=32, 49%); City location (n=11, 16.9%); Suburbs (n=17, 26%); Mobile (n=2, 3%); Cairns surroundings– Mossman & Tablelands (n=2, 3%) and Townsville surroundings - Charters Towers (n=1, 2%). MAAWEs operated their small to medium scale businesses at different geographic locations across NQ.

RQ2: ENABLERS

I established the business when I lived in Cairns for four years, so I have known many established people who could become my clients. So, I have enough network of people in Cairns. My first client was a good businessman with his own company whom I had known earlier. (Quotation from a MAAWE, Anne, an accountant)

Introduction

In Section 5.1, RQ1 was addressed. The motivation for MAAWEs to develop their ideas and establish their businesses in North Queensland were explored. In this section, the findings, analysis, and discussion addressing RQ2 are presented. Excerpts of transcripts documenting the MAAWEs' stories are also incorporated.

RQ 2: What factors enable MAAWEs in the Cairns and Townsville regions to start and sustain their businesses?

The enablers were those factors that facilitated MAAWEs to establish and sustain their businesses. These assist individual entrepreneurs in moving from the cognitive stage of wanting to establish a business to the behavioural phase of doing it, through to entrepreneurial success (Cochrane, 2015). The data analysis revealed that MAAWEs shared both common and differing interests regarding several relevant emerging sub-themes which were grouped under broader categories (enablers) (see Table 5.3). The percentages refer to the frequency of the number of times a certain factor is mentioned.

Table 5.3: Enabling factors to start and sustain MAAWEs' businesses

Sub-themes	Category/enablers	%
Business opportunity	Opportunity (business/market)	25.0%
Skills (business/entrepreneurial) 19.9% Education qualifications/experience 19% Personality traits 35.1%	Human capital	74%
Financial capital	Financial capital	9.3%
Network (professional and social) 13.7%, good marketing 9.3%, customers 11 %, good employees 2%, and suppliers 1%	Social capital	37%
Cultural capital motivation 3%, family support 10.7% and gender 1.7%	Culture, family, and gender	15.4%
Language skills	Language	5.9%
Government support	Institutional factors	6.2%

Note: The percentages do not add up to 100 as sustaining factors were also considered.

For the 65 MAAWEs to start their small and medium enterprises in NQ, they needed to gather the necessary internal and external resources. A participant could cite more than one element. The enablers included opportunity, capital (human, financial, social, and cultural), family, language, and institutional factors. These empirical findings compare with some results of a theoretical study by Azmat (2013) who examined factors that enable entrepreneurship of women from developing countries who migrated to developed economies (similarly to the MAAWEs). Azmat found that social capital, culture, family, and gender facilitated the creation of businesses.

5.2.1 Opportunity (market or business)

Opportunities for businesspersons in entrepreneurial societies are connected to markets (Kloosterman & Rath, 2001). MAAWEs in NQ identified a market for their products and services. These markets had to be accessible for these aspiring women so that they could expand and sustain their business sufficiently to make a living.

The findings reveal that the availability of a business or market opportunity (25.0%) was the number one key factor that enabled some MAAWEs to start their businesses. Other factors mentioned under the opportunity category were the availability of customers (16%), offering competitive prices (4%), a good location for the business (2%) and the fact that the MAAWE was unemployed or underemployed at the time of starting their business (1.7%).

As well as MAAWEs creating or finding consumers or public organisations as markets, the opportunity for this market in their particular industry was influential. Several MAAWEs spoke of NQ as a relatively underserviced market location for their products or services. For example, Megan commented:

I went down to Sydney for a friend's wedding and went into a shop and found African stuff, the wigs, weaves, African foods. I said to myself, maybe it is good to start buying them and sell them in Cairns where we do not have them. I saw it as a good idea and decided to start the business. I buy my products from other Africans who have the licence and authority to import and sell in Australia. My customers here [Cairns] are usually delighted.

Sandra added about maintaining low prices for the African food she sells:

There is a market out there, and there is demand for food. So, I try to keep my prices down to keep African food affordable for my community. It is essential because food is our culture, our roots. That is who we are.

Similar sentiments to these were expressed by 12 other MAAWEs. For instance, Anne found a market for her accountancy services. Helen tapped into the medical services consultancy business due to the availability of clients. Claire found a market for dancewear costumes after making some for her children.

Sophie sensed a broader market for African hair braiding and subsequently translated this into starting a hair salon in a predominantly white neighbourhood. This is an intentional, innovative entrepreneurial move. She remarked about the availability of customers and the business location.

I advertised on Facebook. People in the local area started seeing it. It began with a lot of Western people. Yeah, so there were a lot of people that were white or Caucasian from Australia that were coming to get their hair done, and it was cool, and then the word started catching on, then the African people started popping through. And now there is all this word of mouth, so it's a lot of people just coming through and saying "hey, my friend got their hair done by you, they said it was amazing, I want to get mine done too."

The cases of Megan and Sandra suggest that a concentration of African people formed a natural or a captured market for them as businesswomen offering their co-ethnic products that other Australian native suppliers do not provide. This is consistent with Kloosterman and Rath's (2001) argument that areas with high concentrations of immigrant residents can be productive ground for immigrant business, particularly those that serve ethnic tastes. Sophie's case indicates the spread of service originating from her culture to a larger market. Social networks encourage the social capital that is valuable for business.

Immigrant entrepreneurs from developing countries such as MAAWEs are different from the native populace. As newcomers, they tend to have less capital (human, financial, social, and cultural) at their disposal. Therefore, they are forced to rely on other aspects of the opportunity structure. For example, Vanessa started small, and to sustain her business, her unemployed mother helps sell the products. According to Kloosterman and Rath (2001), the opportunity structure combines market conditions, economic trends, institutional framework (regulations and rules) and business policies.

I started with little, with a hundred palm oil containers, and I made a profit. This encouraged me to continue. And I have an advantage that my mother is at home with no job, and she can sell for me when the products are available.

The findings show that the most mentioned type of client for MAAWEs' businesses in NQ was tourists/other visitors (40%). According to the Chamber of Commerce and Industry Queensland (CCIQ, 2013), NQ businesses are well-positioned to take advantage of international as well as domestic opportunities in normal times when the borders are open (unlike during the pandemic).

The MAAWEs themselves reported various reasons why their customers buy from them: convenience (50%), product quality (31%), and belonging to my networks (19%). Some stated that having an entrepreneurial background prior to migration to Australia led them to establish a business after settling in NQ. As Natasha explains:

It just came [as] an opportunity to continue the business I originated in Africa... So, I would say more than 15 years in sewing. It's the same stuff that I did back home.

Natasha recounted that her prior expertise was a great benefit and motivational push to set up the same type of business in NQ. Kim et al. (2006) highlighted the importance of previous

work experience, especially in the same industry. Individual entrepreneurs will have the chance to understand industry-specific market forces and identify potential market opportunities. For example, Suzanne said:

My main clients when I started were PNG people. There were a lot of them. They used to fly from PNG to Cairns just to braid their hair... and the next day fly back. They came as tourists... Of course, there were locals too, but compared to tourists, tourists were many, and there are still many.

The ability to sell products and services from Africa was an enabler revealed in a question that asked for reasons for selling ethnic products or services. Some MAAWEs indicated that African people have unique preferences best served by fellow Africans. The participants' comments revealed this in various ways. They mentioned culture (22%), ethnic foods (17%), unique products (11%); prejudice (6%), to promote women (6%) and souvenirs (6%). These percentages of the frequency of times an enabling reason was mentioned. Valentina remarked:

And it is easy for me as a Kenyan to sell things from Eastern Africa. Once you identify what they [fellow Africans] need and establish them well, you will succeed because the African products are varied. I will easily sell a kitenge [large, printed fabric], kikoi [smaller printed fabric], beaded necklace or products from any country in Africa... In Kenya, there is a market for everything from all countries of Africa because the Nairobi airport is an international hub. So, my products are unique and handmade, and there is an advantage over other products from some countries [as they come from all over Africa].

A few MAAWEs in this study can be categorised as lifestyle migrants. They have settled in NQ for different reasons, but all express being attracted to NQ to experience something different and exotic. Therefore, entrepreneurship is a means to live in the region. Stella recounted:

We lived in Sydney at that time, and we kept coming up to NQ on holiday... We eventually... planned to move ten years before retiring. Then we moved for me to open this business.

Many other MAAWEs' comments included: availability of market demand for the products in NQ, customers (locals and tourists), products, technology advancement, need to work and earn some money, starting small, to see a good idea, and offering lower prices.

5.2.2 Capital (human, financial, social, and cultural)

Table 5.3 above presents the types of capital mentioned as enablers for the MAAWEs to set up and sustain their businesses. Findings for each type (human, financial, social, and cultural) are discussed below, with relevant analysis from the literature.

5.2.2.1 Human capital

Human capital comprises skills, knowledge, and capabilities and constitutes a critical resource that MAAWEs utilise to start and sustain their business endeavours. This includes the skills and knowledge obtained throughout their lifetime. Human capital includes education or training, industry knowledge, and business experience. Human capital has been recognised by researchers and industry experts as the single most crucial factor for business enterprise capital investment (Collins & Low, 2010; Brush et al., 2001).

The highest-rated source of human capital was business and entrepreneurial skill, which included prior experience in starting other business ventures (19.9%). Following this was MAAWEs' educational qualification and previous employment experiences (19%). Education also assists the individual woman to understand the challenges confronting them in NQ and the best strategies to solve them. Personality traits were also acknowledged to facilitate their businesses (35.1%) (See Table 5.3).

Education, training, and experience

Earlier findings showed that 51% of the MAAWEs owned an informal business in Africa. Forty-five per cent 45% carried out office work, 32% of these had established professional businesses. This suggests that prior experience in business was important for these MAAWEs to re-establish themselves in their new country. This is consistent with a study conducted on women-owned companies in the U.S. by Carter et al. (1997) who suggest a strong positive connection between prior work experience and business enterprise success.

The following responses demonstrate how skills, education and professional experiences helped MAAWEs start and sustain their business ventures. Anne, a professional accountant, commented:

I have been a professional accountant for over 20 years... My educational qualifications were assessed to be equivalent to Australian qualifications. The positive assessment has given me the confidence to carry on my business in this country.

Patricia commented that her business skills and experience motivated her to start out on her own:

I worked for the GB [Great Britain] lawyers for over two years. Everything done in that office was done by me. The only issue was that it was not my own. That is when I start thinking of owning a law firm—having that intellectual ability to think wisely and having the guts... It was from there that I opened my own law firm.

Amber talked about the development of skills for her business:

I was a housewife, and I did not have an education, then I taught myself to make African pottery, used to do artefacts, and began to do African hairstyling. I was the first woman in Cairns to start braiding African women's hair.

Most women rated their qualifications as an essential source of their knowledge and skills. This suggests that although most MAAWEs' education level was high (see Section 5.1.7), experience directly helped create and successfully operate businesses. In addition, those who did training through apprenticeships acquired the skills, knowledge, and expertise they utilised when starting their own ventures. Bruderl et al. (1992) argue that human capital may influence the survival of ventures by increasing the owner's productivity, resulting in higher profits, thus boosting business sustainability and existence.

Personality traits

The data revealed that MAAWEs' individual personality traits played a key role all through the entrepreneurial process from idea recognition to creating, running, and sustaining their business. Personal traits (35.1%) were indicated to have facilitated their business venture. MAAWEs perceived themselves as: passionate/resilient/talented (21.4%), possessing a desire for self-employment (5.3%), professional (3%), flexible (2.8%), and hardworking/ honest (2%) among other characteristics. Claire commented:

It was my passion to open a dancewear business. I also had my skills in sewing, and I sewed some costumes, and I was able to sell those and then used that money to buy costumes cheaper from China and sell them at a lower price.

Some MAAWEs expressed an understanding that while their visible image created opportunities, their professionalism enabled them to establish their ventures and increase repeat demand for their business services or products. Sabena commented:

I have patience and am very professional. Yeah. I do it professionally. I am very experienced. Because when I do somebody's hair, they go and tell other people and they ask, "who did your hair?" They come to my salon and ask me to do the same.

This was echoed by Emily who remarked:

I am hardworking, dependable and give good service to people. I am honest. If I sew, I make sure I do it properly, and people are pleased. I put more effort into any alterations or sewing for a customer. We dress nicely and neatly to look good. I do good service. I provide the value of the product we provide. The Australians often comment "that is neat, that is good".

This finding is consistent with a study of Indian women entrepreneurs by Ramaswamy (2013), who indicates that personality attributes are important factors in starting, running, and sustaining a business activity to achieve entrepreneurial success. In other related findings documented about women entrepreneurs in Australia, Canada, the U.K., the U.S., Poland and Israel, possess similar personality traits have been found (Lerner et al., 1997).

MAAWEs reported determination and perseverance (passion, resilience, talent, self-employment desires, professionalism, flexibility, working hard, honesty, and other traits) as part of their identity in business. In addition, most were confident about their practical experience and prior knowledge.

If you know where to get the resources, you must have the determination and a push within you to succeed. (Gina)

It is one of the skills that I came up with when I was in Africa. So, when I came to Cairns, I thought I could help others get places to do their hair. (Suzanne)

As a fundamental resource for MAAWEs' business creation, these findings about human capital compare with those from a previous study by Collins and Low (2010): an entrepreneur's knowledge and skills through education, training, and work experience comprise an essential resource that immigrants draw on to start their ventures in their new society.

Hmeilski and Carr (2008) assert that certain personal traits significantly and positively influence business performance. According to Momanyi (2014), the entrepreneurs who possess

characteristics, such as the ability and willingness to take risks, commitment, the need to achieve, determination and management qualities are capable of taking advantage of available opportunities, attracting and acquiring the required resources, and employing plans to exploit these opportunities.

These traits are similar to those identified by MAAWEs and are reflected in how they successfully conducted their businesses. Similarly, previous researchers point out that individuals' skills and personalities are partly the results of their background and upbringing, that is, their inherited make-up, combined with their environment (Lerner et al. 1997; Hisrich & Brush 1985).

5.2.2.2 Financial capital

Source of start-up capital

Financial resources represented an essential requirement for the survival of the MAAWEs' businesses. MAAWEs said that they had to consider adequate financial provisions for the start-up capital and that an initial capital outlay was needed to improve prospects for their enterprise's survival.

MAAWEs' start-up capital came from varied sources. The majority accessed their personal savings (56%, n=32). Others used various means as presented in Table 5.4.

Table 5.4: Source of start-up capital

Source	N	%
Personal savings only	32	56%
Personal savings plus loans from other sources (business partners, a bank, friends, and family)	12	21%
Loans from family	9	16%
Loans from a bank and friends	4	8%

This finding indicates that little has changed in start-up financing for migrant women since Kermond et al.'s (1991) study suggesting that immigrant women entrepreneurs in Australia rely more heavily on limited personal savings and loans from close relations and

friends for business finance. MAAWEs mentioned that start-up capital was expected to increase the possibilities for business survival. Below are some of their comments:

We shared the cost of starting and running the business among our business partners. So, we bought everything that we needed, and then when we got the profit, we shared whatever we got. So, the money we use comes from our pocket, our own savings (Sheila).

I had saved up quite a lot. So, when I came up with this business idea, I was just lucky that I had money saved... from working for years. So, I was just able to buy a lot of hair extensions, do the business registration, and pay for all the things that I needed to start up the business: paying to make a website, paying for the business cards, that kind of stuff. (Cecilia)

Emily took a loan for a house that she partly uses as an Airbnb business:

There was enough money for me to borrow from my home loan account to buy the business. So, it is a loan from the bank... but I had to have collateral security, my house.

The interview data identified another source of financing unique to MAAWEs, the traditional savings and credit groups popularly known to them as 'table banking'. Groups of women operate rotating savings systems, and this is their preferred mode of saving for low-income women entrepreneurs. Martha explained where she derived her start-up capital:

From my pocket and the merry go round (table banking). The business we do is like, for me, daycare. So, I started to buy myself like chairs and tables, from Kmart, every fortnight I purchase something. Centrelink support enabled me to use upkeep money for the business. So, we are helping each other and saving that money in our accounts.

Kauermann et al. (2005) found a positive correlation between start-up capital and business survival. Cooper et al. (1994) argue that more initial capital buys time, while the entrepreneur learns or overcomes problems. In addition, initial capital gives a liquidity buffer for the business to survive under low-performance conditions (Bruderl & Schussler, 1990). Finally, more financial capital also allows exploitation of some lucrative opportunities that require a level of investment unavailable to other actors in the market.

In this study, statistics from the interview data shows that only a few MAAWEs (n=6) indicated they had obtained a loan from a bank as their sole means of financing. Personal savings were hence the most significant source of capital for the MAAWEs. Some women had

only saved a little money which they used to start their business, and the profits were reinvested for growth and to sustain it.

Claire, who operates a dancewear store, commented:

I used a bit of money that I had saved. I had a lot of second-hand items to sell in the beginning. From what I sold I would then buy twice as much. Because my children danced, I had a lot of costumes and shoes and things from my family... If I have a big order, I ask the customers to pay a down payment, and thus I can pay for the goods.

As revealed by findings, family, friends, and business partners (who are generally family or friends) are an essential source of start-up capital for MAAWEs. For example, a group of MAAWEs who worked as partners in food catering businesses, Sheila, Elizabeth, Mary, Emma, and Michelle, had this to say in unanimity:

The money we used comes from our own pocket. We shared the cost of starting and running the business among us business partners. We bought everything that we needed. We started contributing \$200 to a pool each month for some time; from the five of us, we opened a bank account and put in contributions every month until we had enough initial capital.

Some of the participants interviewed got money from their husbands to start their businesses.

My husband gave me some and I had saved some money and also, I was working part-time. He told me... "I'll cover your first two months of rent, and you can do the rest." I still had my part-time job as a social worker, and then I had a student work the other part-time. So, I got the money from my day job and put it in the shop. So that's how I got it up and running for a very long time. So, within a year, I had grown that big. So, I had to move the shop after a year. (Sandra)

Etta, used her own savings to start the business:

I started doing manual jobs like cleaning, saving enough, and bought hair equipment and products slowly. I paid for what the salon required, registration etc. I was initially doing two jobs to support the business because if I relied on the business itself, it couldn't survive.

A few MAAWEs got loans from a bank. For example, Anne explained:

Yes, I got a bank loan from my country of origin.

Tammy commented:

I got a loan from a friend and then another loan from [another] friend.

In contrast, some MAAWEs established enterprises that required minimal start-up capital. For example, Helen, a consultant paediatrician, commented:

No start-up cost is required. This is a service industry. However, because I'm using a doctor colleague's office, he had a lot of initial financial setup, he had set up the office furniture.

Similarly, Faith, who runs an interpreting and translation business for the Kiswahili speaking refugee community, explained:

No capital is required. I had a home telephone landline.

MAAWEs used a combination of personal funding and other sources (family savings, loans from family and friends, a bank) to start their businesses. The majority initiated their business with personal savings and required outside income to keep the business feasible.

5.2.2.3 Social capital

According to Davidsson and Honig (2003), social capital comprises the ability of people to obtain advantages from their social structures, networks, and memberships. They contend that social capital influences the development of networks and network relationships which enable a business opportunity. Social capital in networking and building up contacts for business is valuable for any business to be established and run sustainably (Kermond et al., 1991).

Social capital and networks were an important ethnic resource for MAAWEs in starting their business and thus bringing success. They drew from both formal professional and informal social networks, finding the latter more important. Support for their business came from industry associations and business networks (13.7%), good marketing (9.3%), and good employees (2%). Other support came from customer's networks who involved relatives, friends, and clients (16%), and reliable suppliers (1%). Table 5.5 presents the number of employees involved in the 65 businesses.

Employees employed by MAAWEs businesses:

Table 5.5: Number of employees

Number of employees	N	%
One	18	28%
Two	15	23%
Three	7	11%
Four	13	20%
Five	3	5%
Six	4	6%
Ten	1	2%
Fifteen	2	3%
Twenty	1	2%
Forty-five	1	2%
Total	65	100%

Further analysis of the interview data revealed that most businesses had employed a mix of co-ethnic individuals and Caucasians. A total of 98% per cent employed 1-20 people, establishing them as micro-businesses per the Australian Bureau of Statistics' classification (ABS, 2016), which suggests their involvement in low-level activities (Rath, 2000). Approximately 2% (n=1) had employed 45 staff, classifying it as a medium-sized business. The 65 MAAWEs had employed 265 employees at the time of the interview, indicating their contribution to the Australian economy. These results are consistent with the literature on entrepreneurship that small, micro, and medium enterprises offer great economic value by stimulating economic growth and creating employment in regional areas (Charman et al., 2017). These enterprises contribute to employment in marginalised communities through business generation and the transfer of skills and experience to informal workers, which alleviates poverty (Maloney, 2004).

MAAWES have demonstrated that their participation in Australia's economy by paying taxes and creating jobs. Australia places importance on immigrant entrepreneurs because of their investment in job creation. Amber remarked:

My customers for the hair are tourists of all kinds and Torres Strait Islanders. I have been employing people to help me at the shop. I have hired an African, an Australian white and a Torres Strait Islander to help me attract various customers.

The use of informal ethnic social networks was perceived as more important than formal business networks. Sandra recounted:

You find that mainstream businesses, you cannot quite fit in. You will end up catering for your African people because the Caucasian people will not come to you, you know? So, when African people heard that I had opened this NDIS, all of them left the mainstream providers to come to me.

In a similar study of Arab women entrepreneurs in Israel, Heilbrunn and Abu-Asbah (2011) found that these women entrepreneurs, like the MAAWEs in this study, mainly used informal networks, which helped them to serve the needs of their national, local, or kinship groups and ethnic communities. Some general comments support this:

When you do business, you will get good at networking, which will help you grow up and up. And you have lots of friends. So, get involved with the community, chat with someone. That's a relief for you and better than paying for depressing books. (Jessica)

Cairns is about getting good help networking. Cairns is a networking town. It's who you know. So, just to continue with that, I think. (Julia)

Some MAAWEs draw on kinship networks in their business ventures.

My relatives (nieces) were already living in Australia, they accommodated us, and we sold our goods from the garage. They made it easy because they had many friends and friends of friends who were our clients. So, to do networking was very easy. And the Kenyan community supported us by buying, networking, helping to market our products by word of mouth, in fashions, that is, wearing them when there are celebrations. And already, there was a Kenyan group that existed in North Queensland. Joining social media networking groups, churches, local markets, I have noticed that once you live in a particular area, there is usually a community setup. I gave product specifications—an opportunity to sell the artefacts in Australia. (Valentina)

This business has been here for three years. So, for a business to grow, it takes time. You have to be patient because now, the customers who are getting in are the same customers spreading the word, especially when you are not significant. So, advertising through word of mouth has helped you along the way. (Rae)

A few women received advice from their religious pastor on the market for their business and obtained referrals from church members, clients, and friends. For example:

So, then in our church, the pastor came, and he was used to so much in the business side, so he introduced us to establishing businesses and discouraged us from using credit cards and all those things and asked us to work for ourselves. Because we are scared as immigrants how people would accept our businesses and everything, he said with God's scripture that God says he was going to give you the wisdom. So, because we are children of God, we are blessed, so he told us how to start businesses. And we did not know which, so we were introduced to all this social network development and everything. And there was everything ready for anyone who wanted to start the business. That is how we started a business. So, I started a business as a nursing agency because we were trained back home. I wanted to use that business, that training, to start a business, which I did. And it came out so well. Enabling is the pastor's advice. (Gina)

These networks were considered crucial sources of advice, marketing by word of mouth, inspiration, knowledge, encouragement, labour, and finance for MAAWEs at the start-up and growth stages of the business. The networks played an essential role in the success of their enterprises.

MAAWEs also indicated using advisors as business mentors, including accountants, marketing consultants, and lawyers. They sought inspiration, expertise, and a forum to discuss opinions and ideas. Emily commented:

The financial business next door to this coffee shop, I used them before for financial advice. When I had to refinance my house, I came to consult them, then one day she told me that the coffee shop was for sale. So, the finance consultant is the one who advised me to take it. She organised the contact with the owner. That is how I came to buy it and own it.

My business is on Facebook now, where I advertise. [I get] word of mouth advertising by my friends and customers, and also the businesses in this shopping centre, e.g., the pharmacy, the GP clinic. My loyal customers help sustain the business, especially the businesses around my coffee shop... They will not go in a hurry, and their clients come all the time. Like today, it's full of people and they have bought a lot of coffee.

Maureen commented on the value of mentoring:

A mentor is perfect because that mentor helps you if you get stuck. Anyone who is already into a business here can be your mentor and guide you, and once they see that you are on your feet and doing okay, they wean you off to run with it. But you do it yourself. I mean, there is still a lot of things for me to learn.

Collins and Low (2010) report that women migrant entrepreneurs are more dependent on social than business networks. MAAWEs in NQ use diverse networks, from friends, kinship ties, and religious group members to business associations, mentors, and experts. These networks play a significant role in the success of the MAAWEs' business ventures, a point supported by Boyd (1989) who observed that ethnic businesses use family relations and rely on women. This finding is comparable with MAAWEs' business processes; for example, some women used relatives back home to buy and send goods to Australia, while others used family members to sell for them in NQ.

5.2.2.4 Cultural capital

UNESCO (2001) regards culture as a set of distinct material, intellectual, spiritual, and emotional features of a social group or society, including traditions, beliefs, value systems, lifestyles, literature and art, and ways of living together (p. 2). All these aspects form the basis of cultural capital. Culture (cultural and family background and orientation to Australia) played an important role in enabling MAAWEs' business initiatives in NQ and significantly advanced their ability in business.

The findings reveal that cultural capital as an enabler for MAAWE entrepreneurship included family support (10.7%), cultural motivation (3%), and gender (1.7%). These female African migrants and refugees reported how they have benefited from the various values, beliefs, attitudes, norms, and practices obtained from their family and cultural background, to facilitate their entrepreneurship interests.

Just being a woman acted as an enabler. The following responses show how MAAWEs have used their experiences as African women, together with their cultural attributes, linguistic skills, knowledge, and ethnic contacts to exploit their own identity as women entrepreneurs. For example, Anne, Emily, and Natasha explain how African culture influenced their business activities.

I have a robust entrepreneurial spirit deeply rooted in my cultural upbringing. I have grown with lots of female influencers who have demonstrated an impact in the smooth operation of an enterprise. (Anne)

Some people walk into my shop and say, "We can see a bit of African taste here." I have slightly mixed in the African flavour. The African cultural flavour in me sneaks in a little bit. (Emily)

Back home, women believe in protecting their lounge suites from damage with an extra cover. It was more a norm to ensure they were safely covered not to get dirty. That became a big business for my tailoring to my advantage. (Natasha)

MAAWEs are utilising what they know best, for example, cooking skills and family caring roles. These are significant because they relate to the differences in insights, tastes, values, and appreciation experienced by MAAWEs in their new country. For example, Emma, Mary, Elizabeth, and Sheila, who are involved in the food catering business, commented:

We have known how to cook since we were young. We cook many varieties of food.

Jessica explained how her family's support back home has helped:

The advantage is that I have family in Africa who helps buy and ship the hair, in family there's love and caring, and my family knows they are helping my sister and me.

The data reveal some MAAWEs, especially from refugee backgrounds with no formal education, have acquired trade skills, mainly through apprenticeship government programs, from skilled relatives and role models. For example, Etta reflected:

I did my hairdressing back home in Africa, and so I had that knowledge and used that skill here. I went to an English class and then the more hairdressing courses with NEIS program. So, with my qualifications and by that time I could speak English. It was easier to get start a business. I did a couple of work experience and loved what I was doing, especially my clients loved my head massage because it is different (Etta)

The family influence or cultural background of MAAWEs was reported to be of effect. The data revealed that 96% said they had a parent or family member who was an entrepreneur. They acknowledged that they acquired many entrepreneurial skills, knowledge, and abilities from family and female mentors.

MAAWES in NQ have diverse work experience in various industries and sectors, mostly in small business and formal employment, except for the refugee women who had no proper job or business due to war. Azmat (2013) posits that the traditional role of women as homemakers with the main responsibility for the family is expected of women such as the MAAWEs in practically all economies. It was found in this study that MAAWE's roles as females enabled them to draw from the knowledge and values associated with those responsibilities so as to participate in innovative business enterprises.

5.2.2.5 Language

A good understanding of English language skills is important for MAAWEs in Australia and has implications for their successful settlement. Language skills play an important role in immigrants' structural integration into the host societies through education and the labour market for both social and economic participation. The findings revealed a frequency of 5.9% the number of times the language skill was an enabler.

The Australian government ensures that individuals with limited English proficiency receive competent interpretation and translation when accessing services and businesses such as Centrelink, and medical and legal services. Therefore, the need for qualified language interpreters exists. This necessitated two MAAWEs to open language translation and interpretation businesses. In Faith's case, she was able to do this while caring for her young children.

I got the opportunity to do a short course on language translation and interpretation services, for which I registered with Centrelink and the National Translation and Interpretation Service (TIS) itself. I work on a pre-booked or emergency basis for courts, schools, Centrelink, banks, hospitals, police stations, accidents, or anything that can may be required.... My clients are from the African Swahili-speaking group. Most Swahili-speakers are the humanitarian entrants, the refugees from Congo, Rwanda, Burundi, and a few Somalis... who came through Kenya. I wanted to participate in the workforce while raising my young children, which was convenient. I have the advantage of working from home.

Chiswick et al. (2002) shows that English speaking skills are negatively correlated with the linguistic distance between the immigrant's mother tongue and English, with the geographic distance between the country of origin and Australia, with exposure to English in the origin country, and positively correlated with refugee status.

5.2.2.6 Institutional factors

The business environment was an important factor that MAAWEs considered, and they found entrepreneurship to be encouraged by a supportive environment in NQ. The government support was rated by MAAWEs at 6.2% of the total number of mentions (frequency) as an enabling factor to starting and sustaining their businesses. MAAWEs spoke in general of a positive institutional environment for their business growth, some simplified conditions, and

explanation of formal rules and requirements that permitted them to receive institutional support. For example, Sophie related:

Registering a business has been made easier by the Australian government, and the city council. It was easy to obtain an ABN. I got government support through ATO and knowledge of keeping our books of account.

Phoebe commented:

The Cairns Regional Council provided markets, mainly for retailers, whereby you pay on weekends. They were for food, farm produce and other things. I used to go to Tablelands, Cairns, Rusty, Pier, Port Douglas, Kuranda, Yungaburra, and Townsville markets. My customers, most of them are tourists, and local too.

Other institutional factors enabling entrepreneurship revealed by the data include government licences, regional council business permits, education workshops to understand the law and guidelines, tax breaks, childcare rebates, free English language education for eligible African women and government efforts to bring more tourists. The other consideration was the Australian policy permitting people to set up a licensed business at home if it is registered.

Amber commented:

I started doing my hair at home, where I lived with my host Australian parents. That gave me a good start. My pottery business is based at home because I have a machine for mixing the soil. (Amber)

The government youth boost helped when I opened the business. I was able to employ a young worker. (Emily)

In addition, two MAAWEs, Elena and Sandra, mentioned that they set up their medium-sized businesses when the government NDIS scheme was introduced. Elena remarked:

And I am excited about this new venture. We thought we would jump onto this service opportunity here; we saw a growing need. And all the services in Townsville combined cannot even service the market.

Further data analysis revealed that some government or government funded organisations (Centacare, Centrelink, TIS National, hospitals, lawyers, councils, caregivers, and nursing homes) are MAAWEs' customers, therefore facilitating the growth of their businesses.

Interview data also showed that the Australian culture played a role in creating and supporting the success of MAAWEs' businesses. Some support mentioned by MAAWEs included: the acceptance of other cultures, peace and security, the multicultural community,

advanced technology, and a preference for coffee. A few women also mentioned the norm of giving people ‘a fair go’. For example, Amina runs a small business that requires driving and said:

Having ‘a fair go’ encourages migrants to establish their own businesses. I am a Muslim woman from Sudan. Back home, I would never think that I’m going to drive, yeah, a car or own one, driving, doing everything.

According to Kloosterman and Rath (2001), immigrants are not only embedded in immigrant networks and ethnicity but also in the “socioeconomic and political-institutional environment of the country of settlement” (p. 2). Entrepreneurs such as MAAWEs create new value for their businesses organised according to various governance rules, which are enabled and confined within a specific institutional context. Brush et al. (2009) acknowledged the importance of the institutional dimension as vital to women's lives and their enterprises, such as MAAWEs. The findings suggest that a supportive government can facilitate entrepreneurship among immigrant women, such as MAAWEs, to increase entrepreneurial activity. The institutional, social, and cultural arrangements defined how MAAWEs recognised opportunities, made intentional choices, and positioned their businesses.

5.2.3 Discussion

RQ2 aimed to identify the enabling factors for African migrant and refugee women entrepreneurs to start businesses in NQ. This empirical research contributes to the construction of a framework of enablers for this little-known group, migrant women from Africa trying to be entrepreneurs in NQ. Even so, it is worthwhile keeping in mind that MAAWEs are a diverse group, with diverse businesses and factors that shape their entrepreneurial endeavours. While this framework is helpful for its analytical strength, the data also reveal a rich complexity of experiences.

The framework of enabling factors consists of opportunity (business/market), capital (human, financial, and social), cultural factors (including orientations to family and gender), language, and institutional factors which MAAWEs can take advantage of. Given the increasing economic potential of MAAWEs, recognising this framework of enablers can contribute to customising policies to benefit this diverse group. As it is supported by many studies relating to female migrant entrepreneurs, this framework, by extension, can be considered relevant beyond the confines of the study.

The opportunity structure of NQ facilitated MAAWEs to start their businesses. This included the existing conditions in the economic, social, and institutional environment. The NQ region is ideal for business across sectors, with lower operating costs than Australian capital cities, access to skilled employees, excellent connectivity, and a supportive local government. North Queensland is a vibrant and progressive location in which to invest and live. MAAWEs identified economic benefits that included: market availability, tourism, infrastructure, legislation (ease in setting up a business, capacity to work from home, government support for youth, good infrastructure, availability of land for farming, proximity to the airport and thus customers and tourists of all kinds, including Torre Strait Islanders and Papua New Guineans). All these factors develop the region's opportunity structure.

MAAWEs' new businesses occupied a market with identifiable services and product gaps. The MAAWE businesses that provide cultural products from Africa easily found a market within the abundant immigrant community which included members from 26 African countries. The demand for products from these ethnic groups gives ethnic entrepreneurs a high chance of success. The MAAWEs' background provides a knowledge of culture, tastes, and religion, making MAAWEs experts in their business even without special education. As well as market availability, MAAWEs' businesses were sustained and stayed competitive due to their reputation and experience.

The RQ2 examined enabling factors for MAAWEs' new business formation in NQ. The results show that financial capital was an important resource, closely followed by human capital and social capital. The interaction of human and social capital influenced access to financial capital during the start-up phase. My empirical findings indicate that these three forms of capital are central to MAAWE's entrepreneurship, implying that higher levels of each lead to higher-level start-up enablers in NQ.

For MAAWEs to establish their businesses, it was necessary to have entrepreneurial skills, and particular skills which may involve an education or not. Entrepreneurial human capital is an important resource that provides MAAWEs with the capability to discover business opportunities and the skills to exploit them and take the goods or services to the market to meet the demand. Davidsson and Honig (2003) contend that human capital results from formal and informal education, vocational experience, and practical training. Coleman (2007) found that education and work experience positively impact the profitability of businesses owned by women, such as MAAWEs. The study data show that the MAAWEs' human capital

is crucial for achieving economic advantage. Access to financial capital also played a crucial role in the success of MAAWEs businesses. The data show that the women obtained start-up capital from personal or family savings and in loans from financial institutions or friends. Brush et al. (2009) posit that access to capital is at the core of any business endeavour.

The MAAWEs' social capital included networks of business advisors, for example, accountants, lawyers, technical experts, and friends and family contacts through whom they could create, promote, and market their enterprises. MAAWEs expressed the view that who they knew mattered for their business success. Through networking, they could exploit the resources possessed by other people, which then increased the flow of information about their business. However, by establishing and using social capital, MAAWEs found it an appropriate way to enable their business activities. They identified opportunities and niche markets, attracting customers, suppliers, and stakeholders, and saving on various costs. Social capital is important to acquiring access to resources and opportunities, saving time, and exploiting moral support and advice sources (Brush et al. 2001; Roomi, 2013). However, the findings reveal that most MAAWEs have poor professional networks (with only a few women being members of professional clubs). Most used informal networks through friends, family, and ethnic connections to develop and support their businesses in NQ.

The MAAWEs interviewed come from diverse developing countries in Africa and from patriarchal societies. Although they have migrated to a developed community, they are expected to care for family, including children and home. In this study, the data reveal that most MAAWEs succeeded in creating businesses in their new society because they could draw from experience and values related to these gender responsibilities. MAAWEs' businesses include services related to caring and domestic services, such as family daycare, medical services, catering, hairdressing, tailoring, cleaning, homestays for students, and Airbnb for tourists.

MAAWEs indicated family support helped most during the start-up and growth of their business. This included labour, feedback on products, other ideas, purchasing goods, transport, and advertising. The family was also a source of financial capital, inspiration, business knowledge, and business skills. In addition, when asked how their African cultural background influenced them to start a business, some participants indicated having an entrepreneurial mindset, support for female empowerment, and a strong belief in hard work.

The data show that MAAWEs used traditional values, cultural knowledge and learning practices that they applied to their business: hard work, professionalism, respect, confidence, hospitality, resilience, passion, religious values, discipline, harmony, integrity, kindness, patience, and trustworthiness. These findings are corroborated by various researchers. Leung (2011) identified a strong connection among Japanese women with their motherly responsibilities which benefited their success in business. In addition, Dhaliwal et al. (2010) researched South Asian women entrepreneurs based in the U.K. They found that the family played an important role by providing start-up support, mentorships, and employees, enabling the growth and success of their businesses.

In North Queensland, there is a positive environment for business development, simplified conditions, and formal requirements that allow the receiving of government support. MAAWEs emphasised that registering a business was easy. Government strategy to encourage businesses opened avenues for different kinds of entrepreneurs. For example, demand for childcare made some refugee MAAWEs start up family daycare centres. The NQ business environment is also considered attractive due its regional potential. MAAWEs reported that business registration and the preparation of necessary documents was made very easy, and this led to their feeling confident and secure about possible business issues. The findings suggest that entry to the market and access to human capital are essential parts of the opportunity structure. Together, they aim to expand and support business activities and their long-term prospects. The opportunity structure affects entrepreneurs such as MAAWEs on different levels from those of the local and national economies.

Social networks play an important role in helping access financial capital (Shaw et al., 2009), a point which Brush et al. (2006) agree with. Greene et al. (1997) suggest that support systems, mentors, advisors, business and trade associations, and women's groups are significant networks that positively affect business performance. Policymakers at federal, state, and regional levels should continue to collaborate directly and indirectly with immigrant entrepreneurs to improve their entrepreneurial skills and knowledge and establish contacts with the market.

The government's role in promoting immigrants' small and medium businesses was examined. The majority MAAWEs have highlighted that the initiatives taken by the government are very important in promoting immigrant entrepreneurship. Therefore, the government should play a leadership role regarding policy development, training, information

dissemination, and education. In addition, the government oversees institutional support, and devises legislation and tariffs. A range of government initiatives are necessary to encourage a marketplace.

In responding to RQ2, a framework was developed showing the enablers MAAWEs reported for their entrepreneurial activities in North Queensland. The following section answers RQ3, presenting the barriers and challenges that MAAWEs faced.

RQ3: BARRIERS AND CHALLENGES

I'm an NDIS provider. Some people in the community need services, so my services are culturally aware and culturally sensitive with people from the same cultural background... And I was told that they do not refer people to providers like mine. She told me that they aim to refer African people from the cultural background to mainstream service providers... I told her that I saw people who had their approval for NDIS, who had not used it for over a year because they did not trust or want to go to mainstream providers. What does that tell you? When people heard that I was opening up, they left the mainstream providers to come to me. (Quotation from a MAAWE, Sandra)

Introduction

Starting, operating, and sustaining a business involves considerable effort and risks for entrepreneurs, particularly given the possible high failure rate. The risks are even higher for migrants and refugee women entrepreneurs from Africa, like the MAAWEs, when establishing and maintaining businesses in a developed economy. The relationship between immigration, ethnicity, gender, and entrepreneurship has received little theoretical and empirical attention (Azmat, 2013). Research Question 3 links these discourses to examine the barriers faced by migrant and refugee women from Africa who have established SMEs in NQ.

RQ3: What are the barriers and challenges experienced by MAAWEs in establishing and operating their businesses?

The analysis of the data identified eight emerging sub-themes: (1) discrimination, (2) human capital, (3) financial capital, (4) market opportunity factors, (5) social capital, (6) the language barrier (7) culture, family, and gender, and (8) institutional factors. Because one's culture influences family and gender norms, these have been subsumed into one category. These are the barriers and challenges faced by MAAWEs while running and sustaining their businesses (see Tables 5.6 and Figure 5.2). It is important to note that all the enablers identified for RQ2 also acted as barriers and challenges due to most MAAWEs experiencing an insufficiency of support from these enablers (see Section 5.3). Discrimination was an additional obstacle. The percentages below represent the percentage of total responses for interview items designed to address RQ3.

Table 5.6 Barriers and challenges experienced by MAAWES in the establishment and operation of their businesses

Sub-themes	Category/barriers and challenges	%
Forms of perceived discrimination (racial, skin colour, gender, and religion)	Discrimination	28%
Inadequate access to capital	Financial capital	18.1%
Market opportunity factors	Market opportunity factors	16.2%
Inadequate skills/experience	Human capital	15%
Patriarchal culture (work and family conflicts, gender)	Culture, family, and gender	6.2%
Language barrier	Language barrier	5.9%
Lack of network	Social capital	5.3%
Government regulations and limited government support	Institutional factors	5.3%

Note: MAAWEs indicated more than one barrier.

These findings were compared with an empirical study done by Teixeira et al. (2007) who found that the main barriers to business establishment among immigrants to Canada were; perceived discrimination, inexperience, and lack of connection both in general business and in specific Canadian contexts, financing, marketing and market penetration, and language and cultural barriers. Thus, many barriers were common in both contexts.

In a theoretical study, Azmat (2013) investigated various factors that act as barriers to entrepreneurship for immigrant women coming from developing to developed countries and outlined that human capital, culture, family, institutional factors, gender, and social capital may represent such barriers. In another similar study, Akehurst et al. (2012) found five kinds of barriers affecting women's entrepreneurship: gender discrimination, lack of business training, lack of institutional support, and family, human capital, and social capital problems.

All the MAAWEs have their origins in the same continent, Africa, but they are a heterogeneous group from diverse developing countries. Therefore, the problems they face as

they create and run their businesses in a developed economy such as Australia are multifaceted. Rajiman and Semyonov (1997) claim that such women may face additional challenges compared to other migrant women or natives and would be considered the most marginalised and disadvantaged of all entrepreneurs. Their lack of education, skills, experience, exposure to different social and institutional orientations, and a very different regulatory environment are cited as sources of such disadvantage (Azmat, 2013; Kantor, 2002).

For women such as the MAAWEs, their experience of entrepreneurship is influenced by the double effects of first, being an immigrant and second, a woman (Rajiman & Semyonov, 1997); their behaviours and attitudes are influenced by their African culture and gender-connected traits (Baycan-Levent et al., 2003). Additionally, the socioeconomic disadvantages of MAAWEs also differ according to their country of origin and their migration status. For example, the refugee women in this study who came from complex backgrounds of war-torn countries are more disadvantaged (Boyd, 2018). Each of the eight types of barriers and challenges to entrepreneurship which MAAWEs reported are outlined in detail in the following eight sections.

5.3.1 Discrimination

MAAWEs reported discrimination (perceived) (28%) as a significant challenge that impacted their business, family, and themselves personally when running their business. All the MAAWEs perceived that they had encountered one form of discrimination or another in Australian society. They identified experiencing discrimination based on race, skin colour, gender, and religion as challenges in starting and running their businesses in NQ. This is consistent with research done by Hancock (2017) and Fozdar and Torezani (2008) who claim that high levels of discrimination affect Africans in Australian everyday life, including in their businesses.

MAAWEs voiced that they repeatedly experienced racism and explained how it has impacted their business, family, and personal life. Most MAAWEs talked about working hard to prove their worth and competence, which they directly related to their identification as immigrant African businesswomen and the operation of their enterprises as African businesses. The responses reported here are specifically confined to business-related examples, in order to address RQ3.

Quinn commented:

When I give them my business brochure, people pick them up and quickly scan through to point out a grammatical error or a spell check or something like that, just to kind of try to put me down. Or if I pronounce something differently than them, just for them to highlight that for me, they ask “where do you come from?” Or “what is that accent?”

Discrimination because of their visible immigrant status, accent and skin colour was also experienced by other women.

I feel our background has hindered our business success. We have difficulties attracting customers, keeping good and reliable employees, and accessing talented and skilled workers, especially white Australians. (Sadie)

I feel that an African woman lacks an opportunity to be respected in the business community. We are not given the opportunity in the mainstream sector. I feel that I am offered less opportunity than my Caucasian service providers. They can enter through the door, and they are welcome. For me, who provides the same service as them and enters the same place, I am asked if I am looking for a job. So many doors were closed when I decided to run my own business. (Sandra)

Some people come in to get their hair done, they come in, and they don't want you to touch their hair. And the other staff are busy. And you are the one available and they say, “I do not want you to do my hair.” (Etta)

It's racist when somebody comes to your store and turns around to my white Australian husband, who just comes to help me sell, and they can clearly see your photo on the wall, that it's you. But they just turn around to my husband and ask him “did you make this?” and “you do a good job, they're lovely.” (Quinn)

When I go for professional development seminars and am the only black, not many would sit at my table. If they do, you can count how many will ask you anything. All they ask is where you come from. You can't quite fit in because of skin colour. (Norma)

I had a store on the showground selling soft drinks. People would come to my stall, look at it, a kid came and took a soda and ran with it, so the mother ran after it. She returned the soda and went and bought for her a similar soft drink from the next shop. It all unfolded in front of my eyes and in full view of other customers. (Anita)

In addition to these forms of discrimination, MAAWEs reported being confronted with added barriers relating to both their gender and their ethnicity. They indicated being subjected to more discrimination due to their religious clothing and appearance.

I do food catering, and when I am serving customers, some people see me in a scarf, and they give me a weird look, and yeah, because I am a Muslim. Sometimes, if you're Muslim and without a scarf, no one would notice, but if you wear a scarf, you are Muslim. The islamophobia now is highly spread, and many people have a wrong understanding of what happens. They blame you for every disaster that occurs in the world. Well, I don't believe that it's my fault. Many people ask why that happens to your country, why you are constantly fighting, why you wear this, why, why? (Julia)

The evidence expressed in these comments is consistent with Altinay's (2008) finding that the religion of immigrant entrepreneurs can be a barrier to the growth of the business.

Chiang et al. (2013) contend that racism and sexism are experienced and felt in many various ways in Australian societies "despite the claim of building an open and liberal civil society" (p.72). However, systemic racism and sexism are rooted in economic, social, and political systems to exclude women and minority groups from equal participation. These are widespread and extremely ingrained in the histories of patriarchy and colonisation. For MAAWEs, there is no exception. They spoke of facing various forms of discrimination in their everyday life, on buses, in meetings, and at supermarkets etc. This is also emphasised in Section 4.19.1.

Jones (2002) describes racism as a system, comprised of practices, policies, structures, and norms, that shapes opportunity and assigns value based on the way people look. It impacts by unfairly disadvantaging certain individuals and groups. Racism systemically undermines the accomplishment of our whole society to its full capacity because the potential contribution of subordinated groups is undervalued.

5.3.2 Financial capital

Inadequate financing and a lack of formal access to financial capital (18.1%) was expressed by MAAWEs as a challenge for the start-up, implementation, survival, and sustainability of their business. Most women said that they used personal economic resources or borrowed from the informal financial sector, i.e., from friends, family, and their ethnic community. Women mentioned that insufficient funding prevented them from entering more productive businesses. The expenses connected with the start-up and business operation were of concern to all MAAWEs interviewed, despite their using a range of sources. MAAWEs reported a lack of, and inadequate access to capital (18.1%) to finance their business, which was problematic for most. Even so, a few mentioned they had borrowed from financial

institutions such as banks. All the MAAWEs who came as humanitarian entrants faced financial barriers to entrepreneurship in NQ. This result is consistent with a similar study's conclusion (Collins, 2016).

Other problems included: high operating costs, currency fluctuations, economic changes, low profits, the impact of the internet, the lack of loan or credit guarantors, strict loan lending policies by funding sources, and bad debts.

Kloosterman (2010) posits that finance to start a business poses one of the main obstacles for immigrant enterprises, even those dealing with goods or services in demand. Inman (2016) compared immigrant and native women's access to employment and finance and found immigrant women faced limited choices in the mainstream labour market and more significant problems in acquiring financial and other resources for their business than their counterparts. In an earlier study, Rath (2000) found that immigrant entrepreneurs have fewer chances of getting financial capital from banking institutions than native entrepreneurs.

Most of them said that they were interested in securing a loan but could not meet the requirements of the financial institutions because, as women immigrants, they had no credit history, no assets to mortgage, and no collateral security. MAAWEs expressed a feeling of negativity and rejection associated with their ethnicity; these feelings developed from their experiences with mainstream financial services. Most felt that they are discriminated against by finance companies to a greater extent than small business owners in general. The results correlate with Waldinger et al. (1990), who found that business finance is recognised as the most significant single problem experienced by ethnic minority entrepreneurs at the start-up stage.

Although 89% of women indicated they did not meet the bank's lending minimum requirements, the reasons they gave for not getting a bank loan as; limited loan security (74%), lending discrimination due to being a migrant (13%), cultural fear of borrowing (12%), and red tape (1%).

Rae explained her situation in these terms:

The other barrier I see is the lack of enough capital. For you to succeed in business, you need to have enough money. When I opened my business, I would have liked to get a bit of a loan, but when you have things like school

fees to pay, mortgages, the banks look at all that, and it is not easy to give you a loan. I lack financing and access to capital assets.

Although all the women acknowledged that their personal circumstances played a role in limiting access to financing, they also suggested that racial discrimination may be an important factor in this process:

My white Aussie friend and I decided to apply for a loan in a particular bank. She was given a loan, and they gave me none. (Lavina)

Neville et al. (2014) posit that a sense of belonging is a key aspect of racial and ethnic identity. However, the data reveals that obtaining financing seemed to be an enduring problem, suggesting that institutional discrimination might be a contributory factor. Some women spoke of discrimination from financial institutions. In this, it was unclear when there was outright discrimination and when cultural sensitivity was at play. For example:

Access to capital due to low confidence from financial institutions. If you walk into the bank as a migrant and ask them to give you a loan. [They] will not because you have no case to provide that you can do viable business. You have no proof... You have to produce your business transactions for the last five years. They will not accept any statements for businesses outside Australia [or]... your credit history or businesses back home. What the bank will tell you is that “since you haven’t started a business, give us your forecast cash flows” ... but then you will be lucky for them to provide you with a loan based on that. So, it is a huge challenge. It is not possible. (Anita)

Access to capital is not that easy. How can refugees start a business? It may not be accessible because it will require a lot of training... education... guidance. So, I think I wouldn’t encourage them to start businesses immediately for refugees who have been in camps for very long, where they have been seeing all the atrocities being done on them. (Anita)

As one refugee said:

I did try with banks in Australia, but I did not meet the minimum requirements... Bankers look at a business owner’s personal credit history as an indication of how the borrower handles debt and the business’s credit history. Establishing a credit history takes time. Some of us need to repair our credit as a first step towards starting or improving our businesses. (Sadie)

In terms of finances, we don’t have the opportunities... First, it will be tough for Africans with limited assets to get any loan... as an African refugee, [or] as an African migrant, what do you possibly have in assets that you can use to get a loan? Nothing. Primarily for Africans, we come here with nothing much... So, the financial opportunity is not there. (Sandra)

The first and foremost [barrier] is the financial constraint. Not able to access business financial assistance from the government and the banks. Banks will require you to provide collateral security. They will need you to do the business feasibility study. They will require you to write a business proposal. (Ruby)

The other barrier is that we don't have EFTPOS machine. We sell in cash because I am not doing it full-time... so I sell less. Not many people carry cash to such events. I asked the organisers whether I could use their EFTPOS and they said no. I had people who wanted to buy, but they did not have cash. (Valentina)

Dolinski et al. (1993) report that less educated women may face financial capital constraints that limit their business pursuits. That was the case with all the women from refugee backgrounds and a few migrants. Bruni et al. (2004) report on investigations conducted in many Western countries; they identified women entrepreneurs experienced a lack of access to capital, whether they applied to a financier, friend, relative or an institution. This was the case for some MAAWEs too.

5.3.3 Market opportunity

MAAWEs encountered barriers and challenges such as limited market (7.6%) and competition (3.5%). Other factors mentioned were; limited opportunities, bad location, limited suppliers, a poor economy, inadequate information, and transport unreliability. These findings are consistent with a study by Brush et al. (2001), who argues that the perception exists that women prefer to start and develop businesses in the retail and service sectors. This choice may limit their growth opportunities because these sectors experience extreme competition and moderately higher failure rates. For MAAWEs, this is no different. These results are also consistent with Collins' (2016) finding that immigrants complained of having little familiarity with the local market and business opportunities, which is the informal knowledge the aspiring entrepreneurs must possess. Luiz (2002) suggests that insufficient demand for SME products and services remains one of the significant factors responsible for such businesses' limited growth. Some MAAWEs made these comments about their predicament:

Cairns has a limited market because we do not have many industries. Cairns is a smaller city and doesn't have a robust client base, not many industries. Stiff competition. (Claire)

Cairns is a small marketplace. Distance from our suppliers. Our suppliers are in Sydney, Perth, and Brisbane, and not down the road. You can't get

something in a hurry. Cost of freight on top of your normal costs. A small pool of labour force. Brisbane is three days away if you run out of paper in Cairns. (Imani)

Things were not working on the side of the economy. People had no money to purchase. The first business which I thought could get me market and earn me lots of money is the one that died. (Rae)

Lack of market support. People are happy to shop at big stores. The government is encouraging small businesses, which is why it is giving tax breaks, but if the customers are not buying from you, the tax break is of no use, and there is no way you will survive. In my assessment, the locals do not nurture the entrepreneurial spirit. There is also patronage if the product is made in Australia. The government has also helped advertise “Buy Australia Made.” (Ruby)

Cairns region is far from the other parts of Australia... The population is less... We need to have marketing to attract more people to come to get these services. However, it is an excellent place, and many people from Africa come to Cairns. Africans are trying to establish themselves. We need to have more customers, more people coming to Cairns, or do more research and advertising of the products of Africa. I think the institution of Cairns Council could do it. We need more advertising about the good things in the businesses from Africans... We rarely see that... And if you can have advertising, people would be trying to find the goods we sell. (Phoebe)

The competition was identified as a barrier by 94% of the MAAWEs who indicated having business competitors. These are some example remarks:

In a depressed economy like the regional areas, you will find that it probably has one cafe. If you mistake by opening up another cafe, one of the cafes must close. For example, Bridget opened up an African grocery store, another African woman came and opened a similar store, one closed down, and there was competition and rivalry. There are not many chances of diversifying so much. There are not many businesses you can set up. (Anita)

No tourism is a big barrier in the Cairns region... The Australian dollar is going down now, which may impact local travellers. I think the economy, in general, is struggling. And I think the fact that people over the last couple of years, people’s household costs, have gone up significantly with the power bills. When the previous government brought in all those levies... for green energy, and all the power bills went up, the rates bills went up... I think people generally have reduced disposable income. Now what they did two years ago, I think that is a significant barrier in that when the whole economy struggles, people’s discretionary spending gets reduced. (Stella)

Claire comments about her business not doing well in a specific location:

I had a shop, and the rent was very high. Unfortunately, the sales were not meeting the budget to pay the rent, so I had to close... I discovered that quite

early, so I had to adapt and ensure I was not left with a hefty bill. The business was still dancewear, but it was different.

This study has found that MAAWEs encountered various business risks due to their chosen location. These risks include big businesses swallowing small ones and tight and competitive markets. In addition, MAAWEs faced various business risks due to establishing their businesses in regional North Queensland.

The data show that NQ as a location has numerous business risks (12%). In MAAWEs' own words, these include: "lack of product ingredients (raw materials), the biggest challenge was the waiting time sustaining the business. The raw materials we need to make the food we sell take ages to get here" (Elizabeth). Others like Imani complained that freight delays meant their raw materials took over a week to arrive from Brisbane. Claire said that dancing events are seasonal. Grace expressed problems with finding fabrics, manufacturers, keeping up with the production, and lack of brand awareness.

5.3.4 Human capital

Some MAAWEs mentioned inadequate and limited business skills and experience (15%) impacting the establishment of their business. Other issues were a lack of education on business management and a lack of training. MAAWEs stated they used their own funds for personal training on business operations and management. Others mentioned issues that affected the sustainability and running of their businesses, both minor and significant, included: fear of failure, lack of staff, untrustworthy employees, lack of privacy, clashing of events, demanding customers, inability to keep time, lack of confidence, lack of patience, lack of time, limited time, and insufficient IT skills.

A lack of human capital in business skills or qualifications disadvantaged some MAAWEs. Some employed workers initially to run their business for them and while they themselves had to do further training. For example, Emily explained her challenges:

I had no experience running a coffee shop. When I bought the coffee shop, I decided to retain two employees of the former owner so that I could learn from them first. I had to pay them good money until I was confident that I could run the business independently... I also had to undertake a barista course at TAFE, paying with a loan from a friend. I had to do my own logo myself... I learned as I went... or I learned through my costly mistakes. (Emily).

Lack of computer (IT) skills was an obstacle to a few MAAWEs with low-level education. For example, Amber, the eldest MAAWE, has run farming, hair, and pottery manufacturing businesses over 45 years. However, she mentioned having little knowledge of how to use a computer:

My business has no technology use. I don't want to know. During the old days, there were no computers. I want to use my brain. I don't want technology to tire out my head. I am too old to learn it now.

During one of my visits to her market stall, I witnessed many customers wanting to pay using EFTPOS and walking away without buying because they did not have cash.

Lack of prior employment and managerial experiences may have resulted in MAAWEs' differing choices of business. Some, especially from refugee backgrounds, expressed they had had fewer opportunities to gain education, business skills, and employment. Those with a lower level of education established hair braiding and farming businesses while some professional women established medical, legal or accountancy businesses.

Reported in the data was how MAAWEs' ethnicity caused problems in the running of the business. These included: low perception of overseas qualifications; suspicion of the quality of their education, even when degrees have been officially certified to be equivalent to an Australian degree by a government skills assessment body; and doubting how a MAAWE can have the money to operate her business. For example, Patricia made these comments:

When they see me working in a law firm, they are surprised how I qualified as a lawyer to the point that I am now practising, and more surprised to know that I own the law firm. They ask how I travelled to come to that point. That is the reaction I get from some of my Australian clients. They will first want to kind of doubt my competence and capability. After I have helped solve their issues, they realise that I am good at it. Some of them will start asking "did you do your law degree in Australia?"

This correlates with a study by Collins and Low (2010) on Asian migrant women entrepreneurs based in Sydney. Although they were educated and had significantly higher human capital than the average Australian woman, they faced more significant problems with the recognition of their overseas obtained qualifications and skills. This non-recognition blocked their labour market mobility and because of this they faced racial discrimination (Collins and Low, 2010). This is confirmed to be true for immigrants from non-OECD countries such as the MAAWEs in this study.

Another concern was the lack of financial literacy, record-keeping, and marketing skills. Some MAAWEs identified their lack of financial literacy as one barrier to being able to compete, adopt new products, and keep the business sustainable. Others reported being disadvantaged or disabled by low levels of financial literacy. Australia and New Zealand Bank (ANZ, 2011) defines adult financial literacy as the ability to make informed judgements and make effective decisions regarding the use and management of money. For many marginalised groups in Australian society, such as MAAWEs, the lack of financial literacy is a barrier to effective use of financial services and income-generating opportunities and hinders personal well-being and social inclusion. Two MAAWEs explained the challenges encountered regarding government rules and regulations:

I am still struggling to meet the government regulations. The government officers come to my shop for inspection and say my packaging is not to Australian standards. They issue you with a warning, and off they go, and they do not take time to tell me how to do it better. How am I meant to do it, to make sure it meets Australian standards? I am treated as an offender and out to break the law, and they need to put me in line. I do not know what I need to put on a package to make it right. I have no idea. I did not know that my measuring scale has to go through a different company, which does something to make it Australian standard. I am smacked with a warning straight up. (Sandra)

I lack familiarity with business culture as I have had no one to learn from. Lack of familiarity with the Australian business environment, taxation, and legal requirements. (Rae)

Education, training, and technology are closely interconnected, therefore, a lack of knowledge in any area can prevent immigrant women entrepreneurs from reaching their potential (Jalbert, 2000). Dolinski et al. (1993) support this argument and report that less educated women may face human capital constraints that limit their business pursuits. The findings show that MAAWEs' demographic data and migration and settlement experiences varied. In addition, they differed in their levels of human capital and therefore in their opportunities in NQ. For example, significant differences were seen in their entrepreneurial experiences, industry experience, and prior knowledge of customer needs before they started their businesses. MAAWEs with more or higher quality human capital performed better at running their businesses. However, they vary in their capability to discover and exploit opportunities in NQ, a point confirmed by an OECD (2004) report on women migrating from less to more developed countries.

5.3.5 Culture, family, and gender

As mentioned in the description for Table 5.6, responses involving these three elements were grouped together as one barrier and challenge because of their interrelatedness. Each is discussed separately below.

5.3.5.1 Culture

Their patriarchal culture affected the balance of MAAWEs' work and family life as reported by some MAAWEs (6.2%). Some were subject to religious restrictions, and limiting cultural norms and practices, especially those living in patriarchal relationships. For example, MAAWEs' restricted mobility in the evening affected participation in business training programs offered freely by one of the non-profit organisations. A few married women wanted to attend, but childcare responsibilities hindered them. I interviewed the consultant instructor for that course who told me:

The cultural factors are jealousy from husbands when classes are late at night. It was such a problem trying to get a schedule that worked for the majority. Yes. Oh, the jealousy from husbands was a big issue, I think. You know, if they're out at night. It's just a factor we need to consider. And the patriarchal element within some cultures. You know, they just don't allow their wives to be present in the training without them. And if we don't have a relationship as a training organisation with the husbands, they can assume the worst. So, I think maybe investing with programs that may engage husbands, and the wives could benefit. Or invite them to come along and join their wives. The other factor we also considered was childcare. In the future, if we were to do this, we would offer childcare so that that wasn't an issue for either husband or wife. And then you'd be far more able to get the husbands to come along if they didn't have to have that responsibility of caring for children while the women are at the training. (CSM11I)

This response suggests that this continued patriarchy limited MAAWEs' mobility, freedom, independence, business opportunities, knowledge and access to markets, and networking information. This further contributes towards structural inequalities for MAAWEs in NQ society.

Structural inequalities exist when both the society and family are male-dominated, and women are not supported to go outside the home or move about freely. This limits their social, political, and economic opportunities (Mahmood, 2011). This was the case with a few MAAWEs. A male stakeholder (TSC17), a participant in this study, explained:

Women will need double the support because one, the women have a lot of responsibilities which African men have refused to accept to help in or don't have. And there is that culture, and there is the feeling that the women cannot be at the top. So, what that can tell you is that women will probably need to work extra harder and show a lot of confidence. It is a huge challenge to work extra hard to be recognised when you have a lot of other domestic responsibilities. For some men, they could have one commitment. But for a woman, she is looking after the children, household chores, putting food on the table, being a mother. It is not acceptable or common that an African man can be the babysitter himself.

The support for the African woman that I am talking about is family support. It is not easy for an African man to give family support, especially on the domestic front, because of the cultural background. So, if you're a man helping in the house with the household chores, people will think it is wrong. But the African man needs to change with time because we are in Australia, and we have to go by the Australian culture.

Integrating into a new culture in Australia was reported as challenging for MAAWEs. The cultural challenges experienced are deepened by additional barriers, such as a lack of adequate human capital and family support.

Some MAAWEs said the lack of family support structures, cultural restrictions, and lack of adequate childcare impacted their businesses, kept them smaller, and some women closed altogether. MAAWEs associated disruptions in family dynamics with their immigration experience. While trying to establish a business, they encountered role changes, and issues about children's welfare, childcare, and dependency.

Consequently, marital conflicts were created. Azmat (2014) argues that in most societies and cultures, the perception of women as homemakers and men as breadwinners is deeply entrenched. Therefore, women in both developed and developing countries face restrictions when they venture into business and extend their roles beyond domestic work responsibilities. One example of this is encapsulated in Phoebe's comment:

Cultural restrictions, some cultural beliefs may not allow women, especially married ones, to integrate with the broader community—patriarchal and religious culture limitations, the male-dominated society.

Also reported in the data was how MAAWEs' ethnicity caused problems in the running of the business. This included a lack of respect for the African culture, kindness abused, and customers not paying their debts.

Other barriers identified were that MAAWEs' were understandably unable to compromise their culture in their business operation (59%), which then negatively impacted their business. For example, a few MAAWEs refused to sell alcohol when they catered for food at some events. Australian cultural barriers to the success of MAAWEs' businesses were reported as are racial discrimination, the difficult Australian accent, and religious discrimination.

5.3.5.2 Family

MAAWEs spoke of barriers they face regarding the traditional role of taking care of their family and managing their home, both in their countries of residence before migrating to Australia and in NQ. They said that the patriarchal society they come from left all women who had children with the responsibility for child caring, which was a challenge and a limitation in addition to their businesses. They report many challenges to achieving a work life balance: too many family responsibilities (33%), working long hours (20%), difficult to balance (19%), business and family conflicts (16%), mental illness (6%), inadequate time with family (4%), physical illness (2%), and government regulations (1%).

The gender role of looking after children, husbands, and the home creating a challenge in MAAWEs' entrepreneurship in NQ. Furthermore, they explained that the family or the African community did not simply accept the shift when some became breadwinners. A few reported that their husbands were not helpful or did not get involved in the business and expected them to be engaged in household duties regardless of the enterprise's demands. These traditional roles have implications for entrepreneurial success (Azmat, 2014 & Kirkwood 2009). Many MAAWEs expressed concern about this balancing act:

All I know is when I have a big order, I try and make sure every weekend, I get busy, so time allocation and also just perhaps negotiating around my domestic work with my daughter so she can do most of the stuff while I am busy. Just time management primarily. (Natasha)

Having small children is a barrier. It is difficult, especially when you have small children and little income. Having small children, I couldn't work a 9 am to 5 pm job. (Imani)

Inadequate childcare was a challenge for MAAWEs with small children, especially those with no or few close social network members. Yet, support from the government in the form of subsidies was insufficient to cover the high costs of childcare. This limited MAAWEs

personal and business ambitions and strained family relations. Burdened with childcare responsibilities, many MAAWEs' businesses encountered slow growth or failed. This was very stressful as the following comments indicate:

So, we are here, have kids, want to work. So, you would be at home with the kids, looking after the kids, but you will struggle inside. You don't have money, you are stressed, you can't get a job. Sometimes even I'm so stressed, I cry. It's very hard, but the government is not helping us with daycare. (Karen)

A lot of conflicts all the time. I try and plan, but you can't plan for everything when you've got children. You can't prepare for a sickness tantrum day. Like I was supposed to meet you at 10am today, I got here at 11.45. This is because of my children, and it's a significant barrier. My day at the shop seems to be busy after 3 o'clock. My children need to be taken home and cared for. My business becomes busy after 3 o'clock and Saturday morning when I need to pick up my kids. I have had them walking to me instead of walking to pick them up. I have one child who needs to be dropped at dancing class. I have to rely on other parents. It's a bit of a trade-off. (Claire)

Time in terms of running everything when you go home, you are a family person, but you still want to do business work. The distance of some of the events. Some events are too far. Sometimes we might need to go to far places like Charters Towers, and we might need to hire such things as a cold room from Townsville... We carry the ingredients and cook there. That means that one of us has to have a tow bar, and if not comfortable to drive it, we have to ask one of our husbands to drive the truck with a cold room. We also need to carry the BBQ stands. At times we can hire transport (UTS), and at times we can use one of our own vehicles. (Michelle)

Trying to balance work life and family life can be very annoying. I must assume or believe it would be easier if it were back home. Sometimes it's not balanced. It's pretty irritating. It is maddening. Sometimes it's not flat. You get to a point where you are, like, I have to drop one, unfortunately. Exactly. Because I had to choose family and my own sanity. Yeah. And my health as well. Because I realised, I couldn't work 24/7. It's going to kill me. As much as we needed that, it's going to kill me. So, you have to strike a balance. And the balance here is giving up one. And unfortunately, you can't give up family. (Tammy).

The challenges are that I need to be at home for my kid. I was always in the shop and never at home in the first year. So, this year is a little bit better. I have to be at the shop all the time. I start early, and I am at home later. Another challenge is that being in the business all the time has taken a toll on my health. I rarely take a day off, even when I am not feeling well. If I have to close the shop, no income is coming. It was already a quiet week when I got a cold. I leave home at 6.30 in the morning, and I return at 6 pm. I have a son, and I am grateful that he is a teenager. He gets himself up and

goes to school. He is 16 years. I am never at home. It is hard. There is no balance there; it is all business. (Emily)

These multiple roles are typical for migrant women entrepreneurs. For instance, in Collins and Low's (2010) study of Asian migrant women, they also found that the women were responsible for looking after the family, cleaning, and cooking, as well as working for their businesses.

5.3.5.3 Gender

Some MAAWEs said they faced disadvantages as women, as migrant women, and as migrant women from Africa trying to do business in a developed economy. In addition, they faced more structural, cultural, and economic barriers instigated by their business and the society in NQ. This has caused them to venture mainly into female-specific industries.

Most MAAWEs expressed problems due to family responsibilities and prejudices according to individual women's cultural background, as evidenced by many responses discussed in this project. For example, CSM13, one of the stakeholders stated:

I think there are plenty of barriers. For instance, being a woman first and foremost is a barrier on its own. You know prejudice against women is real in life. It doesn't matter whether in a developing or in a developed country. Men are mostly prejudiced against women. Men in general. Women too, but see, men are not simply going to surrender power. Men are not going to surrender an advantage. It's up to the woman to stand up and say, OK if you want your right, you have to demand it. It's not going to be given to you on a silver plate. If you want change, change my son. It's too late to change me now. I'm already set in terms of how I think. I might change in certain areas but, the way I was brought up is what I am, you know?

The issue is, women first of all, is the fact that they are women, and, coming from Africa, there are a lot of cultural barriers, prejudice, social prejudices, racism. Racism from the contemporary society here in Australia. There is a lot of racism in this country. African migrant women face racism in Cairns. I mean, there's racism. From what I've seen, from what I've experienced, I mean, because we are minorities here, it's tough for African women. It's very hard. So, imagine trying to run a business. It has to be an excellent business, or it has to be a perfect product to sell. A unique product from Africa has a lot of artistic value. (CSM13).

As suggested by Ahmad (2011), constraints faced by women-owned businesses include: family responsibilities, gender biases, poor access to market information, political instability, poor infrastructure, high production costs, limited access to technology and finances, poor linkages with support services, and a generally unfavourable business environment. All these factors

shape women's entrepreneurial development. These barriers and challenges were similar for MAAWEs.

5.3.6 Language barrier

Some MAAWEs reported a language barrier (5.9%), especially those who arrived on humanitarian (refugee) entry visas. Language affected those who received education in English in their home countries and those who had no English language skills. While all MAAWE participants acknowledged the importance of acquiring English language skills, some indicated that learning English was difficult, especially for adult learners, because of age, time constraints, and domestic responsibilities. These comments reflect the complexity of language as a barrier:

Most refugees from some African countries like Congo and Cameroon only have French backgrounds; others speak Kiswahili. It is very hard for them to communicate, making it hard to integrate into the community. (Anita)

I had to deal with Australian customers, and the hardest thing for me was understanding them and them understanding me. Because of the difference in our culture, the Australian accent was very difficult to understand what people were saying. It is not easy learning their accent. (Stella)

Even if we speak good English, good enough to communicate but still sometimes, I don't know. People knowingly or unknowingly pick up on your accent, and they seem not to understand what you say, which makes you annoyed and puts you off balance in those things. So that doesn't encourage you. If people cannot understand what I'm saying, how will I sell my products? So that kind of thing is a bit – yeah. (Emma)

There is also communication barriers. You might not be as outgoing by nature, so somebody who has a lesser quality product, can talk fast, and has marketing skills can quickly get into the market. In contrast, somebody who is not as such will take longer to achieve the same objective to reach the same target. (Ruby)

These comments reflect concerns not simply about English language knowledge or confidence in communicating with Australians. They also highlight issues with misunderstanding the Australian accent and a similar misunderstanding by Australians of some MAAWEs' accents.

5.3.7 Social capital

The findings reveal that some MAAWEs encountered a lack of a social network (5.3%). This sub-theme included a lack of or limited marketing and market penetration, a lack of integration, bad publicity, limited advertising, and limited social support.

Some MAAWEs talked about how they developed inadequate social skills due to staying at home because of family responsibilities, gender related issues, and sociocultural barriers. Surprisingly, 72% (n=47) of MAAWEs belong to no business organisation. They spoke of relying on informal and ethnic networks. Those who were members of some club (28%) mentioned that while working within various networks, they build connections around variations of gender, class, race, and ethnicity. This has increased their innovation, involvement in activities, thinking globally, and viewing the world differently beyond the lens of gender, race, and ethnicity, all leading to the success of their businesses.

Sandra, a provider of NDIS services, said that, rather than using the established formal networks, she used an informal social network to serve her African immigrant people because she could not fit in with mainstream providers.

You find that you can't quite fit in mainstream businesses. So, say if you decided to open your accounting firm, you're going to end up catering for your African people because the Caucasian people will not come to you... So, when people heard that I was opening this business, they left the mainstream providers to come to me. What does that tell you? They are not comfortable. They are not happy with where they are.

This finding suggests that relying on informal networks prevented MAAWEs from having meaningful exchanges within business networks and possibly limited their chances of gaining access to financing and other resources to develop their business ventures. Collins and Low (2010) state that migrant women entrepreneurs are likely to use informal instead of formal business networks. This was the case with the majority of MAAWE businesses.

Many MAAWEs reported not having particularly extensive social networks which could provide capital, advice, and support, including established family and friends. They therefore lacked the social capital that many entrepreneurs in Australia can draw on. However, while informal social networks were important to MAAWEs, dependence on this prevented

them from entering the mainstream market and being socially included in mainstream society. The comments below illustrate this.

There are business organisations where business entrepreneurs can meet. I went there once, and I was the only African. Someone asked, “what is this African doing here?” I felt bad. I was out of there after a while. (Grace)

After I opened the business, I discovered Knit, a network of mainstream businesses in Cairns... They only give jobs to each other and network with each other. They send referrals to the members of their group and no other person. As a migrant, you are not in the inner circle of that network, and you are blocked out either directly or indirectly. Thus, you cannot penetrate this business line. This is a disadvantage to migrant businesses. (Anne)

Roomi (2012) supports the claim that a lack of appropriate social capital and the capacity to make links within business networks impedes opportunities for immigrant women, such as MAAWEs, to raise funds and other resources essential for the growth of their businesses.

5.3.8 Institutional factors

MAAWEs identified a lack of knowledge of Australian government regulations (5.3%) and accessed limited government support. MAAWEs expressed how they were confronted with significant differences when setting up their businesses in NQ to their business experience in previous countries. They had to adjust to the institutional and social environment. They observed that the environment in NQ and Australia requires strict compliance to the law and regulations. Imani commented:

There are so many rules and regulations. You must pay super and get used to the idea that that is an employee’s entitlement. You must pay a lot of tax, much higher than we were accustomed to paying. There are so many fees to pay, fees for this, fees for that, fees for the other.

CSJ9, a business law consultant for one of the multicultural services providers (CMS) and a stakeholder to this study commented:

Australia is very regulated, there are rules, there are departments. You need permission to do this, you need a licence to do that, it’s very hard for migrants who aren’t used to it.

The challenges were greater for some MAAWEs especially those from refugee backgrounds with limited education and experience, mobility, and little support from family and spouses. CSJ9 explained:

Well, that would make it very hard. I think the easiest way to get a lot of information to a lot of people is on the internet. I know a lot of websites now have translation into a lot of different languages. For example, a lot of government websites, the Tax Office, Centrelink, the Fair Work Commission, a lot are now having the information translated.

Other challenges MAAWEs complained of were the institutional administrative and bureaucratic procedures and red tape. Imani expressed it this way:

Getting a licence to start the business was a problem. There is always red tape. There is this sheet not done alright. You have to register your business and get an ABN number, and tax file number, all that stuff, it is not specifically difficult, but it is tedious and too much red tape.

This finding is consistent with Collins' (2017) study that suggests that many immigrant minority groups do not know the rules and regulations, the formal institutional and legal framework of red tape that all new entrepreneurs must work within. They also have little familiarity with the business opportunities, the market, the lay of the economic land, and the informal knowledge that new entrepreneurs should have. Most MAAWEs mentioned facing numerous obstacles and challenges at the start. These included relying on non-institutional sources of funding from family or friends instead of approaching institutional sources of credit. This slowed and confined the growth of their ventures to an ethnic market.

Barriers in Australian administrative and bureaucratic procedures to which entrepreneurs are subject may be particularly burdensome for migrants.

Procedures, such as registering the business, obtaining a professional permit, and joining the relevant chamber of commerce or professional body, can prove incredibly complicated for recently arrived immigrants. It is difficult to navigate legal obstacles, business regulations, and insurance requirements. The local bureaucratic requirements are obstacles to migrants setting up and running a successful business. (Anne)

Some MAAWEs commented that they have limited means for looking for and obtaining the needed support. Besides, limited language skills prohibited them from seeking help from service providers. In addition, some found it challenging to manage bureaucratic systems, which made them feel helpless and lost. Nelida faced a challenge that included complicated government regulations:

I have a food catering business that also has the option to cook meals at the client's house. I wonder what licences and permits I might need to cook, prepare, and shop.

Sandra also acknowledged the complexity of regulations in Australia:

Many people who try to open business don't know how to go about doing it, and they don't know how to stay in it. They're not given the foundation, you know? For a long time, even until now, I'm still learning because business is not my background. I'm still learning to meet my tax obligation. Still struggling to meet the government regulations even to this day, you know? Even when the government comes down, they'll say "You're doing this wrong." They don't take time to tell you how to do it better.

Helen commented on government restrictions about where she could work:

One of the requirements for my medical job, i.e., AHPRA, is that I can only be licensed to practice in a regional or rural area. So, I can't privately open a practice in big cities. Yeah. Licences. So, there's that at the beginning, which would be a challenge—finding the paperwork that you need to start this... The registration body has to give you a new licence for every place you go. So, even if you work at the Townsville Hospital, you get a new licence if you're working at the Mater. You get a new licence if you're working at the Mater Children's. If you work in a private business, that process takes a long time, and you're always waiting for the next licence. And then, you send the form, and they say "Oh, we don't have this form. We don't have this certificate. Can you go and find it?" So, you go back and then, they tell you "You haven't done this." ... The paperwork is never-ending.

A stakeholder (CSM12) explained the need for a community-based commercial kitchen:

You need to understand the requirements well because you can get shot down quickly. So, one of the women in the program struggled to deliver the business because they couldn't get a kitchen – access to a commercial kitchen at an affordable rate – to get their food licence from the council. So, unfortunately, they were caught in a situation. They were getting orders from customers but had no kitchen, apart from their home, that they could cook from. They could do that, but they wouldn't then meet the safety food hygiene regulations. So that's still a need, access to a community, commercial kitchen, which I think is needed here in Cairns.

5.3.9 Discussion

Responses to RQ3 provide insights into the barriers and challenges that MAAWES faced in their businesses. These are multifaceted. The findings revealed many barriers: discrimination, financial capital, market opportunity factors, human capital, culture, family, and gender;

language barriers, social capital, and institutional factors. These empirical findings provide a framework of disablers faced by MAAWEs (see Table 5.6) as they re-establish themselves and their family in a new society in NQ, Australia.

For the most part, these disablers are the opposite side of the coin of the enablers. For instance, their position as women, with gendered roles, is both an advantage and a disadvantage. Similarly, they draw on help from their family, but this assistance can be very limited. While they experience support from human capital, financial capital, social capital, market opportunity factors, culture, family, gender, and institutions, this is less in comparison to native-born Australian female entrepreneurs. Most MAAWEs reported they experience insufficiencies in all these enabling factors. In addition, they recounted numerous examples of discrimination in their host country.

The ABS (2016) census data reports that the population of migrant women to NQ has substantially increased. Despite this increase, there is limited documented evidence to date of the barriers and challenges faced by migrant women from developing countries starting their businesses in developed economies, especially in regional areas such as NQ. The research findings include that MAAWEs started their own business for a range of reasons: opportunity; utilise talent/skills; self-employment; inspiration by the family; keep busy, survive; insufficient family income; unemployment; discrimination and to create a work and life balance (Table 5.1).

The data has shown that MAAWEs faced additional disadvantages, first as immigrants, second as women, and third as migrants from developing countries of Africa to a developed country, Australia. A three-fold perception of disadvantage (ethnicity, gender, and race) is consistent with the claims of other researchers (Boyd, 2018; Rajman & Semyonov, 1997) that the socioeconomic disadvantages of immigrant women such as MAAWEs are likely to be different due to their country of origin compared to native-born women.

Azmat (2010) and Drori et al. (2006) suggest that the immigrant entrepreneurs' main challenges come from conducting business in different cultural, social, and institutional orientations to those they are familiar with in their countries of origin. They add that these challenges are likely to be greater for recent migrant entrepreneurs, which is the case of nearly all MAAWEs in this study. The responses of MAAWEs concerning barriers and challenges encountered in starting and sustaining their businesses in NQ substantiate this. The results

present an empirically based framework that outlines the barriers impacting MAAWE entrepreneurship, similarly to other migrant women entrepreneurs moving from developing to developed countries.

Many MAAWEs said that discrimination, prejudice, and racism caused challenges such as a lack of business opportunities and the ability to rent a business premises. They indicated that racism was reflected in unfriendly attitudes. They were also observed to have been offered unequal business opportunities. In addition, some of them experienced discrimination because of accent, skin colour and being women from Africa. Collins and Low (2010) argue that although entrepreneurship is an option for women such as MAAWEs, their “opportunities as entrepreneurs are still constrained by the double bind of racism and sexism” (p. 103).

MAAWEs reported lacking human, financial and social capital resources to facilitate their businesses. Similarly, for immigrant women entrepreneurs a lack of human capital in the form of practical skills or qualifications has been identified as a likely disadvantage (Alcorso, 1989). Additionally, the lack of prior employment and managerial experience may affect their entry into the mainstream business market (Hisrich & Brush, 1984). These disadvantages apply mainly to the immigrant African refugee women because they had limited opportunity to get an education, acquire business skills, or enter their home country’s labour market, therefore being triply disadvantaged. In addition, some of these women were disadvantaged by low financial literacy.

The problems MAAWEs encountered establishing and operating their businesses, included acquiring the skills and training to run a business, managing relations with suppliers and customers, and surviving stiff business competition. My findings agree with those of Fatoki (2013), who argues that barriers to the growth of immigrant business include: access to finance, access to market, legal and regulatory environments, an unfavourable business environment, a lack of managerial skills, the tax burden, a lack of appropriate education, and sociocultural differences. In addition, some MAAWEs, because of a lack of financial capital and educational qualifications, were only able to establish small businesses that required small capital outlays, limiting their market base and profit.

MAAWEs mostly used informal networks, family, friends, and ethnic ties to support and grow their businesses rather than formal business networks, thus hampering them from entering the mainstream market and being socially included in mainstream society. Moreover,

the reliance on informal networks prevents MAAWEs from having meaningful exchanges within business networks, thus limiting their opportunities to gain access to finance and other resources to develop and grow their businesses (Roomi, 2012). This dependence on informal networks can be explained by many factors, including culturally rooted constraints, gender seclusion, family commitments, and lack of human capital. This result is confirmed by Collins (2016) and Light and Rosenstein (1995) who suggest that social capital and social networks are among the ethnic resources commonly used by migrant entrepreneurs.

Some MAAWEs mentioned that they would be keen to participate in relevant business associations. Still, they complained that the meetings are usually held at inconvenient times for working mothers, during breakfast or late in the evening. In most cases, because MAAWEs divide their time between family and business commitments, this reduced their business networking opportunities substantially.

MAAWEs differed in their ability to discover and exploit opportunities, according to their varied level of human capital. Most MAAWEs relied on customers with ethnic affiliations, which while market conditions encouraged serving their ethnic community's needs, limited their other business opportunities. Aldrich and Waldinger (1990) found that when the competition is high, ethnic groups concentrate on a limited range of industries, are forced out of more profitable activities, or are pushed out of business altogether. This was the case with a few MAAWEs, particularly those working in grocery stores and hair braiding. For example, Anita remarks:

Nelida opened an African grocery store, Carol another African woman came and opened a similar store, next to hers. There was competition and rivalry. Carol could not survive and was forced to close down her shop. This means that there are not many chances of diversifying so much. You cannot look at a business and think that you will open a similar one and succeed. You also need to do a lot of market survey.

Several MAAWEs, especially from refugee backgrounds, pointed out that their limited English made communicating with potential customers and suppliers demanding. In addition, they admitted that it also made it challenging to learn and understand government rules and regulations. Therefore, a lack of fluency in the English language limited opportunities and emerged as a hindrance in doing business, causing setbacks in negotiating, and navigating the NQ environment.

Cultural characteristics, norms, expectations, and religious beliefs were obstacles for MAAWES and their businesses. The primary sociocultural role of MAAWES was with their family, which reduced their credibility in running successful businesses. Migrant women are still responsible for childcare and home management, and these responsibilities often lead to work and family conflict (Das, 2000). This situation applies to MAAWES coming from developing countries where patriarchal and sexist societies exist, as also acknowledged by Collins and Low (2010) for South Asian migrant women entrepreneurs in Sydney, Australia.

The findings made it clear that MAAWES face numerous rules and regulations when setting up their businesses, about which they lack knowledge. Similarly, they were insufficiently aware of the available government support. They said that they were used to operating in a social and institutional environment in Africa where the regulatory frameworks and the formal legal institutions are not strictly followed. In that context, there is limited compliance with voluntary standards, codes of conduct, and regulations. As a result, they are used to depending mainly on informal practices concerning these rules and their enforcement. These women, therefore, faced problems in adapting to the social and institutional environment for businesses in Australia, which requires a strict adherence to law and regulations, which is enforced. Navigating the Australian government regulatory system concerned MAAWES, as they had insufficient information about how the Australian system works. They commented on encountering numerous regulations and red tape and not being advised what they should do when officials stated they had transgressed. The MAAWES considered that their business activities were being obstructed by a lack of institutional support.

Due to some MAAWES facing disadvantages in the labour market and difficulties finding employment (see Section 4.19), this resulted in more significant challenges in obtaining business capital and therefore a lack of financial resources and skills and fewer informal support systems and networks. This situation corroborates with that identified by Dhaliwal et al, (2010) and DeWine and Casbolt (1983).

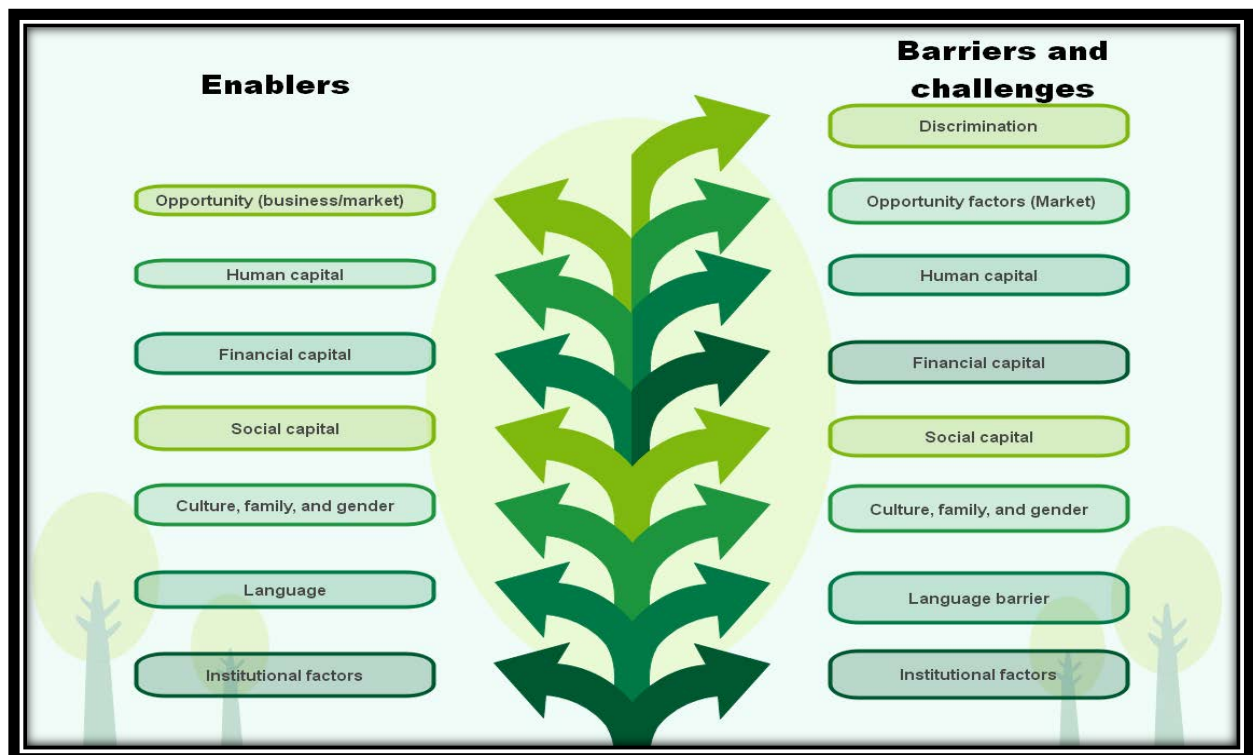
Overall, eight dimensions were identified in the framework of barriers and challenges for MAAWES: (1) discrimination, (2) financial capital, (3) market opportunity factors, (4) human capital, (5) culture, family, and gender, (6) language barrier, (7) social capital and (8) institutional factors, which explained the barriers and challenges faced by MAAWES.

This concludes the discussion on RQ3.

5.3.10 A framework for enablers, barriers and challenges faced by MAAWEs

This section discusses the developing relationships between RQ2 and RQ3. The Figure 5.2 shown below illustrates the framework devised from the data concerning enablers, barriers and challenges. The categories are listed in the order of having the same label.

Figure 5.2: A framework showing both the enablers and the barriers and challenges faced by migrant African Australian women entrepreneurs in North Queensland.



Source: The author

In the following chapter, the responses for RQ4 and RQ5 are presented. These comprise the findings, analysis, and discussion on formal and informal learning strategies accessed by MAAWEs to overcome their challenges.

CHAPTER 6:

LEARNING STRATEGIES

AND

ROLE OF STAKEHOLDERS

CHAPTER 6: FINDINGS, ANALYSIS, AND DISCUSSION: LEARNING STRATEGIES AND ROLE OF STAKEHOLDERS

RQ4: LEARNING STRATEGIES

Tell me, and I will forget. Show me, and I may remember. Involve me, and I will understand. (Kolb, 1984)

Introduction

The challenges facing MAAWEs in their new business environments have been outlined in Section 5.3. To overcome these the women adopted various learning strategies. These were principally a combination of learning by doing and, for many, some more formal learning. In this chapter, I present the findings, analysis, and discussions addressing the RQ4 and RQ5, based on responses from MAAWEs and industry stakeholders (see Section 1.4). As with Chapter 4 and 5, the participants' words have been used throughout this chapter.

RQ4: Which formal and informal learning strategies do MAAWEs use to overcome their business challenges?

The objective of RQ4 is to illuminate the role of formal and informal learning approaches that the 65 adult African migrant and refugee women were using to overcome the identified challenges encountered in their businesses. Using the tenets of feminist theory, the investigations for RQ3 took into account the opportunities for formal adult education, work experience, or peer-to-peer learning that facilitated the creation and sustainability of their small and medium-sized businesses in NQ. RQ4 also considers adult education and learning programs accessed by MAAWEs to enhance their entrepreneurship profitability and sustainability. At the time of data collection, these hardworking African migrant and refugee women were aged between 18 to 77 years (see Section 4.5).

Entrepreneurial learning is defined as a “continuous process that facilitates the development of necessary knowledge for being effective in starting up and managing new ventures” (Politis, 2005, p. 401). Erikson (2003) also acknowledges that entrepreneurial learning focuses on actual or potential entrepreneurs' knowledge, skills, abilities, and attitudes. Therefore, the process of MAAWEs' learning to do business is shaped by their perspectives as adults in their new society.

MAAWEs developed their business entrepreneurship by accessing and utilising various kinds of adult learning such as formal and non-formal education, informal and incidental learning. MAAWEs' formal education comprises a form of adult learning established by professional educators, with a set curriculum, and a qualification (a degree, diploma, or certificate). Formal study is conducted in educational institutions, for example, education colleges, technical universities, and structured training sessions in workplaces (Jesson & Newman, 2020; Foley 2004). Informal learning occurs when MAAWEs intentionally try to learn from their experience. Informal learning is related to knowledge developed from daily activities such as work-related, family, social, and recreational activities, including hobbies (Werquin, 2010; Misko, 2008).

For the 65 MAAWEs, learning to do business in their new society was central to their life. They spoke of a great need to have appropriate entrepreneurial knowledge, abilities, skills, and attitudes to facilitate them to deal with their personal, family, and business challenges, and their uncertain future as they settled and established their SMEs in NQ. They said that from the time they landed in Australia and then NQ, they were on high alert to learn about their new society. They explained that as adults, they had to build a new life and took to learning all the time. Their learning was embedded in their work and family, and included the new society's language, community activities, foods, culture, and way of living, among other aspects. They reminded me that they did not arrive in Australia empty-handed but possessed valuable cultural, social, and economic skills, abilities, and connections to Australia. They also came on various types of visas and for various migration reasons (see Sections 4.4 and 4.17).

Table 6.1: Formal and informal learning strategies used by MAAWEs to overcome challenges

	Formal strategies	Informal strategies
1	Learning basic English language skills	Taking advantage of informal business courses and every available learning opportunity
2	Acquiring training in business skills and obtaining professional qualifications	Taking advantage of mentoring and work placements
3	Having their overseas educational qualifications and experience recognised	Using prior business or employment experience
4	Updating their knowledge of advanced information and computer technology (ICT)	Acquiring informal training available through educational or business facilities
5		Taking advantage of information and advice passed through peer-to-peer interactions
6		Using cultural capital through the influence of their family, society of origin and community
7		Applying traditional values and learning practices and identifying personality traits that impact business success
8		Being prepared to compromise their culture in the interest of business success
9		Balancing their work and life to ensure family well-being
10		Other coping strategies Drawing on religious faith to nurture their spiritual health while facing the demands of daily life
11		Volunteering and undertaking casual employment

Most MAAWEs mentioned engaging in both forms of education for broad skills development. As a result, they acquired business skills, formal qualifications, and social connections to enable their businesses to successfully compete in the market.

6.4.1 Formal learning and education MAAWEs used in Australia

The formal education opportunities that some MAAWEs accessed as adult learners were higher education programs, TAFE programs, and AMEP. At the time of the investigation, most MAAWEs had completed or were in the process of achieving formal education for qualifications ranging from undergraduate and postgraduate degrees, vocational training, education diplomas and certificates, and high school certificates (see Sections 4.8 and 4.9).

6.4.1.1 Learning basic English language skills

Some MAAWEs realised that English language skills were fundamental in their relationship with their new environment. They acknowledged their need to engage in formal learning by taking AMEP courses to learn the language of their new society. Attending formal classes was essential for them to understand and deal with the social and cultural realities of their daily lives in their new community. They said that because the course was based on assessing their needs, it followed a syllabus that indicated the objectives to be achieved as learners. Unless they belonged to the same ethnic community, to understand each other, it was essential to use English. These comments highlight this:

My first language is Amharic, and English is my second language. (Sheila)

I just learned English in Australia and earned a Certificate 3 in childcare. I am working, and I am running my family daycare. (Martha)

When I come here [NQ], I have to go to TAFE and learn English, say hello, or how are you. I've been there for two years. I was struggling to learn English. I can continue learning English. I need money. I need a job. I prefer to go back to study. I completed the home and family daycare course certificate [in] 2015. (Karen)

Martha noted that the social networks she created through AMEP supported her business. In addition, the findings revealed that, for many MAAWEs, the reduction in their language barrier enabled them to adapt and integrate into the local NQ business culture.

6.4.1.2 Acquiring training in business skills and obtaining professional qualifications

Formal learning occurred in educational institutions, such as technical and further education colleges, structured training sessions in workshops, adult community-based education centres, vocational education, and training providers (VET), and higher education institutions. Findings show that MAAWEs' formal education was acquired through training for business in Australia: 40 have obtained a certificate, six a diploma and one a degree.

From MAAWEs' quotes as presented in Chapter 5, it is evident that the majority were highly skilled and experienced before migration. However, they encountered various obstacles in their new society because of sociocultural differences in values, language, norms, customs, policies, and business rules and regulations. Through a combination of race, ethnicity, gender, and migration status, all of which influences their outlook, MAAWEs understood that, to survive in their new environment they could not depend on the linguistic skills and cultural practices they had used before migration. Hence, they participated in substantial formal learning to identify and understand their new experiences and ideas so as to participate effectively in their businesses in NQ. Examples of this are outlined in the following comments:

Before buying the shop, I did a business management, a barista, and a first aid and CPR course in TAFE. VET has a lot of courses you can do for free... I can now make coffee and manage the shop successfully. The courses helped a lot. (Emily)

Well, the two-year training in childcare helped, it gave me experience. I knew pretty much everything already because growing up in a big family, I did everything anyway. But it's good to have that piece of paper that said I did it because sometimes you need that piece of paper.... Learning about business gave me some experience and showed me a way to do certain things that helped grow my business. (Sophie)

In a similar study to mine, Politis and Gabrielsson (2005) found that individuals with higher education experience are more likely to recognise business opportunities than those with lower ones. However, specific knowledge seems essential for the MAAWEs' ability to identify business opportunities. Therefore, to manage and organise a new business requires practical experience and learning by doing, described as experiential learning, which generated a gradual or tacit change in their orientation or attitude (Cope & Watts, 2000).

Two MAAWEs reported attending short language interpreting courses to translate for other migrants and refugees with limited English. One woman mentioned that she initially

translated informally for family and friends and decided to do the training to enhance her competence:

I am a registered Multicultural Affairs Queensland NAATI recognised interpreter. I gained NAATI recognition in Swahili and Kinyarwanda after completing the training. Multicultural Affairs Queensland has been leading a project to address a lack of training options for individuals wishing to enter the interpreting industry in regional areas of Queensland. Since participating in the project, I have provided on-site and telephone interpreting in the medical, employment, and settlement service sectors. (Talía)

I've done interpreter training as a professional interpreter for my passion for providing interpreting and translation service to migrants. They used to call it a recognised skill. They called it recognition, but they have scrapped it off. They only have that for languages that are not required so much. But because Swahili is becoming one of the major languages, you have to sit an exam, so you have to be professional. So, it's one certificate, and the next one is a diploma. So, you have to get the certificate by doing an exam. (Bridget)

This shorter formal training course offered an accredited pathway for paid translation and interpreting. Through successfully completing a final exam, their pre-existing language skills were recognised, together with their understanding of formal training in the processes and legalities of translation and interpreting in their new country.

6.4.1.3 Having overseas educational qualifications and experience recognised

Some MAAWEs said that when they arrived in Australia they applied for their overseas qualifications and experience to be assessed by the relevant government department. The findings reveal that 51% (n=27) of MAAWEs had their qualifications and experience recognised. This enabled them to create and operate their own businesses successfully, as the following remarks indicate:

...because I worked in the UK as a paediatrician, they recognised my qualifications as equivalent to an Australian-trained doctor. But even with that, I had to do one supervised practice before they could give me the qualifications. So that one year of supervised practice could be as a consultant or a senior registrar or trainee. That helped me to run this business. (Helen)

The skills recognition body assessed my qualifications and experience. My first degree and master's in accounting and 21 years as an international accountant with a multinational company were evaluated as equivalent to Australian universities. They helped to register and run this accounting business. (Sadie)

My qualifications were straight away recognised in Australia, but they needed me to do more subjects. I did about seven courses, seven subjects at the University of New England, at the Faculty of Law before it was accepted as being at par with an Australian LLB [Bachelor of Laws degree]. I was then able to open this business. (Patricia)

6.4.1.4 Updating knowledge of advanced information and computer technology

Some MAAWEs did not possess ICT knowledge and skills on arrival. However, they all realised the significance of computer literacy in an advanced economy such as Australia. They understood that these skills were essential for employment, studies, communication, and many daily business operations. Therefore, these women enrolled in computer literacy programs, private tuition, being self-taught or by family, or as part of their studies at TAFE and higher education. Most said they developed skills in this way for local and international business and private transactions. This is typified in the following remarks:

Yeah, accounting. I learned accounting software, operating the computer and some accounting tools. Then, I needed to know how to work with them. So, I've had to learn some computer packages as I go. (Suzanne)

Technology use has helped. I use an accounting software called Quickbooks. I use a point-of-sale system in the shop. I can scan the items and receive the payment... I have a printer and a fax machine. I had to learn how to use them. (Ruby)

I needed to know how to use a computer. I needed to feel confident with answering a telephone and understand basic business technology like using a smartphone, or a photocopier, anything like that. It's essential. This is a great passion of mine, digital literacy. I think digital literacy is crucial to giving people the base skills that they need to go ahead then and go right... I used to be a pastry chef when I lived in Africa, so now I'm going to... combine [those skills] with my new soft skills of using a computer and having digital literacy. Then I'm going to... take it to the next level with a specialised business qualification, you know, in a program that will enable me to get those opportunities started... keeping up with the technology, having an open mind and accepting that you have to work smarter and not harder, but you do have to work hard. (Imani).

The above comments suggest that these women understood how important it is to have computer skills, for business success. Many other women mentioned that computer skills helped them to do digital marketing. Brookfield (1986) notes that “most adult learning is not acquired in formal courses but is gained through experience or participation in an aspect of social life such as work, community action or family activities” (cited in Brookfield, 1995, p.

5). Consequently, MAAWEs had a high interest in informal learning and education to contribute to their holistic development.

6.4.2 Informal learning strategies MAAWEs used in Australia

MAAWEs also learned informally from other businesswomen (peer to peer), friends, family, co-workers, employees, while on the job, engaging in business mentorship, through trial and error and numerous other strategies to overcome the challenges they faced. The findings showed that informal learning provided them with foundational skills to participate in their new society. In sum, as small business owners, MAAWEs learned through doing, and much of this was influenced by their existing concerns surrounding their environment in NQ.

6.4.2.1 Taking advantage of business courses and every available learning opportunity

All MAAWEs revealed that formal learning situations did not offer all the necessary skills and knowledge needed for their business. They, therefore, accessed short-term, non-accredited programs delivered by the government and non-profit organisations in public service management and professional development offered by employers. The range of knowledge offered in these was very broad. Such informal training included inductions into their new society around perspectives on civil rights, parenting skills, consumer rights, housing and tenancy rights, conscious biases, food handling, and how to apply for public grants.

6.4.2.2 Taking advantage of mentoring and work placements

The findings showed that MAAWEs utilised mentors and role models. They mentioned gaining from mentorship that occurred at both formal and informal levels. They acknowledged that role models were most important in setting up and learning how to do business. The mentors and role models provided them with advice, expertise, and support from their experiences, thus assisting them in achieving their intended business goals. Most MAAWEs spoke about using the mentors and role models as a guide to their own entrepreneurship. Julia commented about a business mentorship program provided by a professional business consultant of a government agency:

At the Active Biz Savvy program, we did two markets in Centacare, that stall, and the other in Trinity Park. So, we had to experiment with our business products in that. They provided the mentorship, and Mark was our mentor. It's helped a lot. We stopped and reorganised our menu again and

rescheduled. Previously, we would accept any order, even if it was not worth it, but now we say no, we will not work for free... So, we did really that, we were firm about reorganising our bookkeeping and keeping the new minimum and reviewing the prices. And... they helped a lot in marketing because we did two markets and two stalls.

Maureen commented:

We can benefit by learning other people's business models within Australia, presentations, and how they started with capital. It's something that we need to start with somewhere.

Tammy summed up the benefit of her work placement:

One and a half years ago I went for my training placement. And guess what? The thing is, what I had to do, was work on my confidence. And it was what works for me at my business.

Patricia recalled:

But in terms of a job, I think I was a bit lucky when we came here. I had already finished doing practical legal training with ANU, and I needed to do some placement with a law firm. I had to call up one. When I went there, I asked if I could chat about my law placement, to complete my law requirement. After the chat and meeting, he said he would take me on. That is why he allowed me to work with him for six months. I worked with him for six months. It was unpaid, but it gave me the opportunity for [understanding] Australia's work environment and what it entails.

These MAAWEs' comments suggest that using successful entrepreneurs, role models, and mentors in training and as examples acted as a solid driver for their business practice. They spoke of extensive benefits with the support gained, such as general advice, expertise in the industry, and help with confidence building in the business.

6.4.2.3 Using prior business or employment experience

The findings indicate that the MAAWEs obtained substantial prior experience from the diverse types of businesses they were engaged in before migrating to Australia. These included a mix of formal and informal business, work, and professional experiences. The most common industry-specific experience which MAAWEs reported was from business services (67.7%, n=44), followed by retail (20%, n=13) and food (12.3%, n=8). About 32% of participants had professional business experience, for example, in accountancy, bookkeeping, migration, medical services, language translation and interpretation, and legal services. In addition, most

MAAWEs had experience in three or more operational areas: general management, marketing/sales, accounting/finance, and legal and medical services.

Further analysis from the interview data showed that 63% of participants (41 of 65) are, to some extent, using prior work or business experience gained in Africa in their current businesses in Australia. MAAWEs explained that their prior experience in business was significantly related to their recognition and operation of their current business. This suggests a positive correlation between industry experience and the MAAWEs' ability to recognise business opportunities. Roberts (1991) argues that prior entrepreneurship experience may influence the way entrepreneurs such as MAAWEs understand, infer, construe, and apply new information, which those lacking it cannot replicate. In a previous empirical study by Shane (2003), it was found that new business opportunities tend to arise in growing markets, which is where MAAWEs were also developing their business ideas. Several MAAWEs commented on this connection:

Before, I used to work... as accounts payable for the council. Back home, I used to be a hairdresser, and I kept thinking of doing something related here [NQ]. I just wanted my own small business to make it and grow. Then I decided to open it here because I finally settled here. (Rae)

I was doing the same legal services business as my current business before coming to Australia. (Patricia)

I had relevant work experience in the airline to serve clients for 21 years. Running and working in this coffee shop was easy. (Emily)

Before I did the childcare course, I didn't have experience, but I got the experience through job placement during the training course. So, I am already working part-time at a childcare centre. So that is two years now. (Rose)

I worked with the UN interpreting and translation and did some short-term work in the U.S.A. I also had small businesses. (Norma)

I know how to cook. I used to do a business for food catering before, for family or business events back in Seychelles. It gave me a lot of money there. I have continued with it. (Tabitha)

Overall, previous exposure of MAAWEs to business was important for their entrepreneurship in NQ in terms of knowledge gained from start-up and small business management as well as previous careers. They placed high importance on their prior business and work experiences. This is related to other findings in the literature that the ability to

recognise and act on entrepreneurial opportunities is correlated with previous start-up and professional experience (Politis & Gabrielsson, 2005).

6.4.2.4 *Acquiring informal training available through educational or business facilities*

The informal training and education acquired through MAAWEs undertaking business activities can be summed up as learning by doing. The findings show that MAAWEs learned by doing through on-the-job training (71%), experimenting (13%), and job placement (6%). Others learned by copying (5%) and learning from peers (5%) (see Table 6.2).

Table 6.2: Informal training on how to do business

Type of informal training	N	%
On-the-job training	27	71%
Learning by experimenting	5	13%
Job placement	2	6%
Learning by copying	2	5%
Learning from peers	2	5%
Total	38	100%

CSM11, a stakeholder who supports women on family legal matters commented:

I learned by experience. I learned by working for other people. That's how I learned, literally, from a young age, just being in businesses and having jobs. I think it's very dangerous for someone who's never worked in the industry to start a business. It would help if you worked for someone else first. Learn from someone else's mistakes before you spend your own money. So that's where experience counts. A lot of people, you can do volunteering, volunteering is a great way to interact in the community.

Two MAAWEs commented on how they learned by experimenting:

That's the talent that I just grew up with, and when I grew older, with the resources, I decided to have my machines. I decided to even take it further and be more creative because even now, I'm free to buy my own materials and also to make as many mistakes as I wanted because I was working then. So, I could afford to experiment with different designs and also perhaps using patches. (Natasha)

[I have] ... no relevant experience in catering but the way an African girl is raised in Africa, the skills are transferred from one generation to another. I began experimenting with cooking from an early age. (Michelle)

Kolb's (1984) experiential learning theory provides proof that individuals learn through experience, by moving through four stages: reflective observation, concrete learning, active experimentation, and abstract conceptualisation. Kolb's theory is a strong starting point to understand better how experience facilitates and shapes learning via experimentation.

These comments relate to learning by copying what others have done in some form or other, either by making a pattern from a dress, by imitating the Australian accent, or by following a mentor:

I take orders from the Torres Strait people. Usually, they give me a sample of the dress they want me to make in the right size, right everything, and I copy it and make it... What I'm saying is when I get samples from someone who brings an order of a dress that has been made somewhere so I can copy. I look at it and think. (Natasha)

The first thing I did was I went out and got a job. I got a job with BHP where I had to deal with Australian customers, and the hardest thing for me was understanding them and them understanding me because of the difference in our culture. The Australian accent was challenging... and it made me learn how to talk more like an Australian... So, it helps to talk more like Australians because it helped them understand me and they were more willing to dialogue with me. It is not easy learning their accent. What I would do to the Australians around me, I copied... little things like raising the voice at the end of the sentence. The way Australians speak was essential for me, too—an important step for me to integrate. (Stella)

Set your goals, learn from other people. And when I mean learning from other people, you do things differently from them. It's not nice to copy exactly what other people are doing—bringing competition. And you don't want to burn those bridges because they will be your mentor. You lift them as you lift yourself. And you build them. You know, you get ideas, but change them. Copying is good, but we learn from others. But still, maintain friendships because you need those mentors. (Quinn)

How has the identified informal training in the above comments contributed to MAAWEs' skills development for their business? The findings show that informal training helps MAAWEs with; business management skills (77%), marketing (10%), first aid skills (7%), and English proficiency (3%) and translation skills (3%). Percentages refer to the percentage of MAAWEs who indicated each of the identified aspects. Table 6.3 provides some quotes substantiating this.

Table 6.3: How the identified informal training helps

How the identified informal training helps
<i>Business management skills:</i>
<ul style="list-style-type: none"> • The training provides me with professional knowledge and skills. (Sadie)
<ul style="list-style-type: none"> • All the training blended into my business because, in accounting, you need to know how to manage your money well and make good decisions in your business. (Suzanne)
<ul style="list-style-type: none"> • I can now make coffee and manage the shop successfully. (Emily)
<ul style="list-style-type: none"> • The training does precisely relate to the business, the people I meet are my network, and they promote my business. (Norma)
<ul style="list-style-type: none"> • Just learning about business as well just gave me some experience as well, showed me a way to do certain things that helped grow my business. (Sophie)
<ul style="list-style-type: none"> • I have learned to have a plan. (Tabitha)
<ul style="list-style-type: none"> • Learning to be patient to run a business is a virtue. (Tammy)
<ul style="list-style-type: none"> • What I'm doing now is community paediatrics which is, they don't need to go into hospital... you can manage them in the community. So, that's what I've been doing in the last year anyway as part of my training on the job. (Helen)
<ul style="list-style-type: none"> • I learned how to manage time well. I manage to deliver food at an event on time. While it is directly linked, my skills gained are transferable to the business. (Michelle)

Aldrich and Waldinger (1990) suggest that newly arrived immigrants who find employment among co-ethnics in their business industries automatically gain opportunities to learn on the job and gain access to contacts and role models. They benefit from a higher chance of advancement to business ownership.

6.4.2.5 Taking advantage of information and advice passed through peer-to-peer interactions

MAAWEs expressed that the immigrants who arrived in NQ earlier have been crucial for those MAAWEs arriving later. Some MAAWEs said they began working as an employee in a business owned by another immigrant. They acknowledge the importance of the resources and knowledge which was transferred to them in their daily work. They indicated it was easier to learn on-the-job easier from an already established peer. After some time, the employee established her own business, and a few mentioned buying the business where they were formerly employed. The MAAWEs also shared their thoughts on the support networks from various places, including the African community in NQ, workplaces, and learning institutions, for example, those offering further education and training or universities. The experience of advice from peer-to-peer interactions are evident in the following comments:

I got to work for another woman after I arrived here. It was good for me because I met other women from other parts of the world who were qualified in their own way but living here in Australia. We have to start learning the laws and policies about getting into work. So, it was good for me to engage with women from other parts of the world, migrant women. (Maureen).

They need to get out and integrate into the community. And talk to other women... One of the things I've learned is being with other women—the power of integrating with other women. (Quinn)

I have to use other women with internet knowledge to help order my products online, including sending money by internet banking. I am still learning how to do this. (Jenna)

MAAWEs' responses revealed their connections with other African groups and other migrant communities in NQ. In these networks they socialised and supported each other's significant events and celebrations. Fatoki (2011) posits that learning from peers or mentors can be instituted by government agencies to help new SMEs.

6.4.2.6 Using cultural capital through the influence of family, society of origin and community

The findings reveal that most MAAWEs reported African culture had influenced them positively to become an entrepreneur. For different MAAWEs, various factors were at play: their culture's entrepreneurial attitude (65%), coming from a business family (14%), having an enabling/supportive culture (9%), coming from a culture and family that believes in women's empowerment (5%), and having a hardworking culture (5%).

Further analysis showed that the nature of family entrepreneurial knowledge and influence included: business knowledge/skills (96%) and financial support (1%). MAAWEs stated that they used the lessons from their families and their connections in carrying out their businesses. They also benefited from entrepreneurial foundations, financial backup, and business networks. The family back home continued to support MAAWEs and their contact circles in NQ. This networking played a significant role in MAAWEs' businesses in NQ. People from the same cultural group support each other through buying culturally specific products and services. MAAWEs also built friendships with people of the same ethnic group for mutual business and personal benefits.

6.4.2.7 Applying traditional values and learning practices and identifying personality traits that impact business success

MAAWEs were asked what traditional values they still practice that impact their business. These equate to cultural knowledge and learning practices that MAAWEs have applied to their business. They also include informal knowledge and principles that inform MAAWE's capacity to succeed in business. The key cultural values comprise being hardworking, professionalism, respect, confidence, resilience, hospitality, passion, patience, commitment, and the preference for African products. Many of these values overlap with what can be regarded as personality traits. MAAWEs recognised that their culture shaped the importance they ascribed to these principles.

6.4.2.8 Being prepared to compromise their culture in the interest of business success

To complement the previous element, MAAWEs were also asked how they compromised their culture in their business operation. The findings showed that 42% mentioned having done this. Of these, 38% cited adopting the Western culture, while 4% have compromised their choice of employees for their business (see the following responses presented in Table 6.4).

Table 6.4: How MAAWEs compromised their culture in the operation of their business

Type of compromise and example remarks
<i>Adapted Western culture:</i>
<ul style="list-style-type: none"> Conforming to Australian culture, learning to dress up like people here in Australia to attract customers. (Phoebe)
<ul style="list-style-type: none"> Respecting Australian law and the culture. (Anne)
<ul style="list-style-type: none"> Cooking flexibility - I cook African dishes and other cultures' foods that suit any customer. (Nelida)
<ul style="list-style-type: none"> Innovation/target market - the style of my clothes was new and unique to them. The style was Western, but for the fabric, they had never seen anything like that before. (Grace)
<i>Choice of employees:</i>
<ul style="list-style-type: none"> Employed a Caucasian Australian to get Australian customers. (Elena and Amber)

Elena commented about the choice of employees:

[W]e looked at the Caucasian market, and we've only got one African as a customer. And the rest are white and Aborigines and these other nationalities... this is why I detached myself from the business. The manager does interviews and the office coordinator, the Aboriginal woman, and the rest, they do interviews. I don't do interviews. I just oversee how the business

runs: ensure that the business is running, make sure that the clients are coming in, make sure that the money is working in the right way... So, it's a business decision and a business process.

Cara stated:

Because even the first time, a guy came in to get their hair done, my mum was like "yeah?" Good. So, you have to – I have compromised my culture because I am here now. I do men's hair.... If I was in Africa, I wouldn't do men's hair.

6.4.2.9 Balancing their work and life to ensure family well-being

The participants were asked how they balanced work and family life. The findings revealed the following strategies: good planning (62.5%), family support (19.2%), help from friends (10.6%), employees' support (3.2%), bringing kids to work (2.6%), and technology use (1.6%). Table 6.5 offers evidence of all these with quotes.

Table 6.5: Work-life balance strategies to overcome challenges

Work-life balance strategies to overcome challenges
<i>Good planning:</i> <ul style="list-style-type: none"> I can never balance, what works for me is to integrate between work, love, and life balance. (Anne) I try to work within the time my kids are at school. (Norma)
<ul style="list-style-type: none"> At the weekend, I spend the time with them [family] as much as I can. I also involve them in the business. Time management is important to balance my time and business. (Michelle)
<ul style="list-style-type: none"> I just arrange for myself that I do my housework in the morning before I start my hairdressing. (Rose)
<ul style="list-style-type: none"> Cooking before starting to work and cooking after work, I manage well. (Zoe)
<ul style="list-style-type: none"> You need to be highly organised running two businesses and a household, three kids... I have to be organised in the things I do. (Sandra)
<ul style="list-style-type: none"> It's not so difficult. It's just how you prioritise yourself. Wake up early in the morning, prepare your kids to go to school, and then like, if somebody asks me for catering for that day, I will wake up earlier... even as early as midnight. (Tabitha)
<i>Family support:</i> <ul style="list-style-type: none"> My husband, since he works part-time, does my book work, he does the programming of my computers, and equipment and things like that, all the barcoding, so he is very supportive in that respect. (Stella) With my supportive partner, I know I can try and do things because I know he's supportive of me and where I lack, he steps in. (Rae)
<i>Help/ advice from friends:</i> <ul style="list-style-type: none"> Networking with women who are doing the same thing as you. (Grace)
<i>Employees' support:</i> <ul style="list-style-type: none"> I employ some people to cover me when I'm not in the business so that I may have a rest and do other stuff, especially one day a week. (Phoebe)
<i>Bring kids to work:</i> <ul style="list-style-type: none"> Given an opportunity, [I] involve the kids in the business. (Quinn)
<i>Technology use:</i> <ul style="list-style-type: none"> Today's technology, smartphones, social media has made it a bit easier to achieve a work-life balance. I can network and have a lot done on the phone while away from the office or home. (Sadie)

6.4.3 Other coping strategies

Together with the formal and informal learning experiences shown in the section above, MAAWEs recounted aspects that assisted them to cope with and overcome the challenges encountered in their businesses. Some of these are discussed below.

6.4.3.1 Drawing on religious faith to nurture spiritual health while facing the demands of daily life

Most MAAWEs who belonged to various faith communities indicated that God helped them through all their difficulties. They said that God provided spiritual healing and regeneration and promoted prospects, including their business. These two examples are typical of this:

The waiting time is painful because it's a time of unknown. As for me, because of my Christian beliefs, you know, knowing and having seen what God has done for me before, that strengthened me to say "God, if you have done this before, you can do it again." If I had done this cleaning business before and managed to get this many contracts and more contacts, I can do this again. So that strengthened me, and I started to look for people within the business to talk to. (Elena)

Believe in yourself and your God. That will help you get along in this Western society. (Etta)

The impact of faith was felt by several MAAWEs, which was a valuable strategy to cope with challenges. They expressed their reliance on God for intervention and guidance to deal with difficulties, such as stress, lack of finances, and other problems.

6.4.3.2 Volunteering and undertaking casual employment

MAAWEs mentioned volunteering as an important strategy to overcome challenges encountered. They said while in Australia, they realised that volunteer experience was equally acknowledged and recognised. The voices below show the value of volunteering and taking casual jobs. Tammy's administration experience with a church is one example:

The most significant experience I had was volunteering back in Africa. I came here and didn't have much experience working in a paid job. I was worried about whether anyone will accept my experience in volunteering at church. Interestingly the volunteering experience is what got me a job. I volunteered in the church in an admin role. A volunteer is valued more than

paid work. Did you know that? Your volunteer work does count. That's one way of integrating.

Asked how she thinks the Australian government would support MAAWEs, Anne said:

Settlement works best when the community in which refugees settle are prepared for their arrival, have information about their refugee experience, and can play a role in helping them to settle, for example, through volunteer programs.

Sheila commented that volunteering helped her gain paid employment, in the end:

[W]e couldn't get a job easily and had to do volunteering for a cleaning job. After that, you'll get a bit of experience, and after that, you'll get a bit of trust and get a job, which is a long process. When you go to the job service, people will tell you "Go volunteer" ... If you are given a good opportunity to volunteer, you interact with the people. If an opening comes, like a job, they will provide you. So, you will start being a volunteer and then, if there's a paid opportunity, you'll be able to apply.

Isabella said that she targeted her voluntary community activities:

[S]ince I came here, actually, I have been involved with the community. I have been a community person. Volunteering. If you want to work in a particular area, you just contact all the businesses that do that type of work. For example, if you're working in a law firm, contact every law firm in town and ask them to volunteer for a few hours to get some experience.

CSM11, a stakeholder and a lawyer advised:

[For] a lot of people, you can do volunteering, volunteering is a great way to interact in the community. I started volunteering with the Cairns Community Legal Centre when I completed my law degree. I still do it every month. I do a couple of hours there. And even for me, I meet other lawyers. I meet potential clients. I meet people who work in the legal industry. So, I'm creating my circle. That's part of my circle.

Quinn advised that volunteering helps immigrants to integrate and give a sense of empowerment:

You have got to go out there physically. Where your kids are going to school, put up your hand to help out. Preparing lunches for the tuckshop is another thing. You are helping in the tuckshop—working bees for the school. Your children's school is a great starting point because that is where you meet the mothers and fathers of children in the same grade as your children. That is a great starting point. They are the ones you could ask for any opportunities.

And then, the church. Go to church, and you volunteer to help with the cleaning or weeding. These are little practical things, and while you do that,

you meet people. Then, your kids have an interest. Either a sport, soccer, or swimming, your kid's sport, but you must introduce your children to interest because sport is a big thing. It breaks the barriers, so you volunteer to help in the canteen, prepare something, do timekeeping, or do something.

For a migrant person, if they do all they have built in the first week they are here in Australia, they have met 15 plus people... from outside their little community. Interest groups, other volunteering, hospital foundations. It is important. Volunteering is important, and it is a way that helps your acceptance. Even though you were born overseas, you are genuinely interested in assimilating into life here. (Quinn)

Similarly, CSM12, a stakeholder and a consultant commented on other factors that can help integrate migrant women into Australian society:

Getting involved in volunteering is a really good way. Helping at the school, there are plenty of associations and groups – community groups, church groups, any of those areas that you can start being part of the community. People start to get to know your story, build trust, and open the door for opportunities. Just being around and being part of the communities is important.

I think isolation is a real barrier, and that's, unfortunately, the cultural thing a lot of women face is isolation. So, anyway you can just get connected with some groups, even if it's other women's groups or women's support groups – it will help. Just getting involved, even volunteering, helping out with other businesses is a perfect way to do it. Again, volunteering, community groups, and being involved in the political groups around town. I think there are some real success stories. (Name) volunteered. For the first job, she volunteered, then got paid work. Earns enough money to save – enough capital to start a business. By that stage, you've kind of built up enough networks to support you to start the business.

Some of the MAAWEs reported that they were given training as volunteers. This increased their working skills and knowledge, which enhanced their self-confidence. Jupp et al. (1991) contend that undertaking volunteer work is an essential aid that shapes successful migrant settlement because it offers emotional steadiness and harmonious expectations about life in the new country.

6.4.4 Discussion

MAAWEs used several multifaceted forms of formal and informal learning approaches to overcome their business challenges. To them, learning meant knowledge additional to what they already possessed. It was an adaptive strategy for economic and social integration, to

survive and rebuild their identity and lives in a new society. Moreover, their involvement in learning activities empowered them to participate effectively in the cultural, political, social, and most importantly for this RQ4, economic activities in NQ. The findings show that, as a result of learning, MAAWEs secured business success by recognising a need for transformation, evaluating fresh opportunities, and applying a different course of action in their new environment.

Learning, as noted by an American experiential learning theorist, Kolb (1984), is a valuable adaptation method for human beings, such as MAAWEs, to survive and prosper in entrepreneurship. Kolb stated that learning is complicated and means much more than formal education. MAAWEs also engaged in formal learning, for example, taking part in English classes, other areas at TAFE and other institutions to obtain training, knowledge, qualifications, and experience in Australia. These formal education programs followed a syllabus and after assessment, participants received an accredited qualification.

MAAWEs' informal learning was a natural and reasonable part of their changed daily life. For MAAWEs, this took place at homes, workplaces, or elsewhere. They stated that such learning was valuable and relevant to their entrepreneurship. MAAWEs utilised far more informal than formal learning strategies (see Table 6.2). Saffu (2014), in her study of African immigrant women in the Northern Territory, found that they learned the ways of life and values of their new culture by taking part in both formal and informal education and through social activities.

The findings show that MAAWEs used a mix of formal and informal learning strategies to obtain the knowledge, skills and experience required to grow social capital and networks. In addition, the different networks, and connections that MAAWEs built with peer business colleagues, mentors, co-workers, family, friends, and clients provided them with further learning opportunities. This was all done with the aim of integrating themselves in NQ and making their business a success.

The findings concerning RQ4 also reveal that MAAWEs continued to use formal learning after migration as the primary pathway to recognised qualifications required for entry into jobs and businesses, particularly in regulated professions. However, they also talked of combining or alternating learning acquired in formal and on-the-job training with informal learning acquired through everyday experience at work. The most common approach used was

informal learning through experience in work and life through networks. The formal and informal learning strategies utilised by MAAWEs to overcome the challenges encountered in their business have been identified via RQ4. In the following section, the findings, analysis, and discussion are presented on the role the local NQ business industry plays in assisting small business entrepreneurs (RQ5).

RQ5: LOCAL BUSINESS INDUSTRY'S ROLE

Small business is tough, and I'm yet to meet a refugee who isn't just 100% tough by nature. So, I was excited to get to be part of the [Bizsavvy] program. It involved getting together a group of migrants, all of whom turned out to be women in the end and putting them through a certificate doing business. But one thing that I found with the group of women I was working with was that they had an absolute never say die attitude. And the amazing thing was the composition of some of the people in that group. We had a woman who had a PhD... to somebody who had not completed much more than some basic high school and had minimal English skills... And the thing that they all had in common was that they were going to do this. They wanted to do the program. They wanted to better themselves. So, the women put everything into it. (Quotation from a stakeholder participant, CSJ6).

Introduction

In Section 6.4, RQ4 was addressed. The formal and informal learning strategies used by MAAWEs to overcome the challenges encountered in their business were explored. This section presents the findings, analysis, and discussion addressing RQ5. MAAWEs' experiences regarding their interactions with NQ business industry stakeholders are presented. Extracts of transcripts documenting the stakeholders' opinions are also included. MAAWEs' perspectives are then compared to what is being claimed that the stakeholders offer, and MAAWEs' wishes for empowerment are presented.

RQ5: What role does the local business industry play in assisting small business entrepreneurs?

The questions asked of industry stakeholders in the interviews were: (1) What role do you play in assisting small business entrepreneurship for MAAWEs? (2) From your point of view as a stakeholder, what are the barriers and challenges which MAAWEs face? It was important to ask the second question in order that stakeholders' understanding of their role was articulated with respect to MAAWEs' needs. The findings are presented in Sections A and B,

respectively. This is followed by MAAWEs' own perspectives, backed up with quotes, of the support offered by these stakeholders. Section 6.5 then concludes with a discussion of findings for RQ5 in the light of all evidence presented.

6.5.1 Section A: Stakeholders

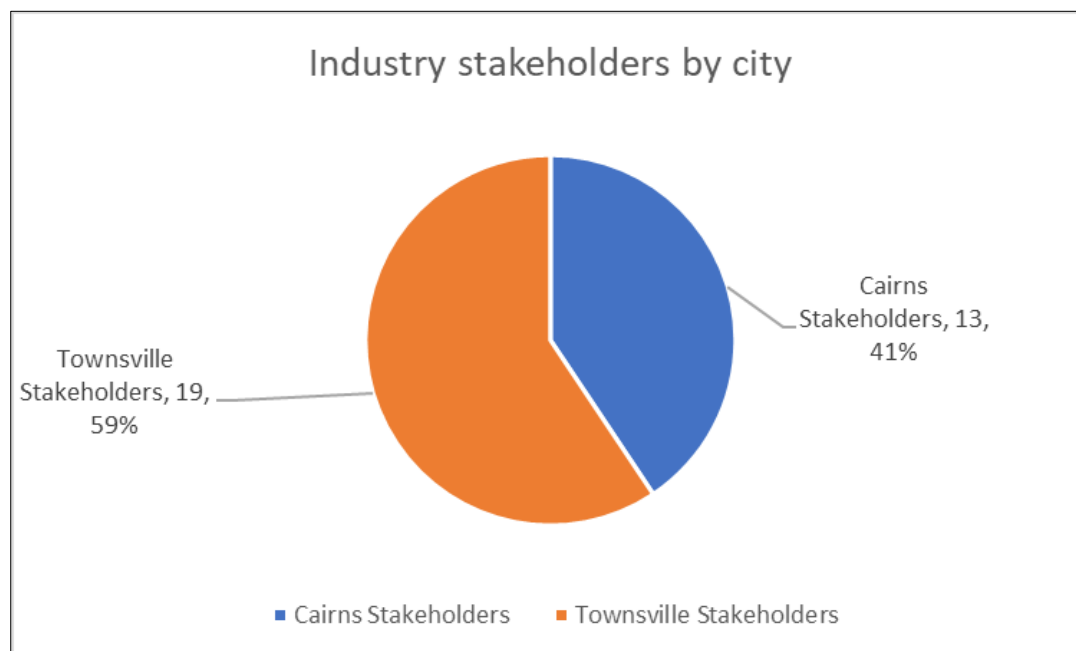
The net was cast wide to attract a range of perspectives from people who were professionally involved in supporting the MAAWEs. Interviews were conducted with 32 staff from various key stakeholders who are local NQ human and social service delivery providers and agencies that generally support immigrants in the region, like MAAWEs. The identified stakeholders were classified into five categories (see Table 6.6). The focus of RQ5 was also to reveal some of the study's key findings (to show a realistic picture of the assistance given to MAAWEs) and state how the identified informal training helps them (see Table 6.3).

Table 6.6: Stakeholders

Stakeholder categories	N
Government body (local council)	2
Business sector (for profit)	11
Community-based organisations (not for profit)	10
Registered training organisations (RTOs) (including AMEP at TAFE)	2
Religious organisations	7
Total	32

A list of the identified stakeholders is located in Appendix D. For a realistic picture of the assistance given to African migrant and refugee women entrepreneurs in NQ, this analysis, interpretation, and discussion of the findings draw on stakeholders' interview responses. I have applied a code to conceal their identity. The stakeholder participants comprised both men and women. The distribution of the stakeholders by city is shown in Figure 6.1 below and in Table 4.1.

Figure 6.1: Number of stakeholders by city



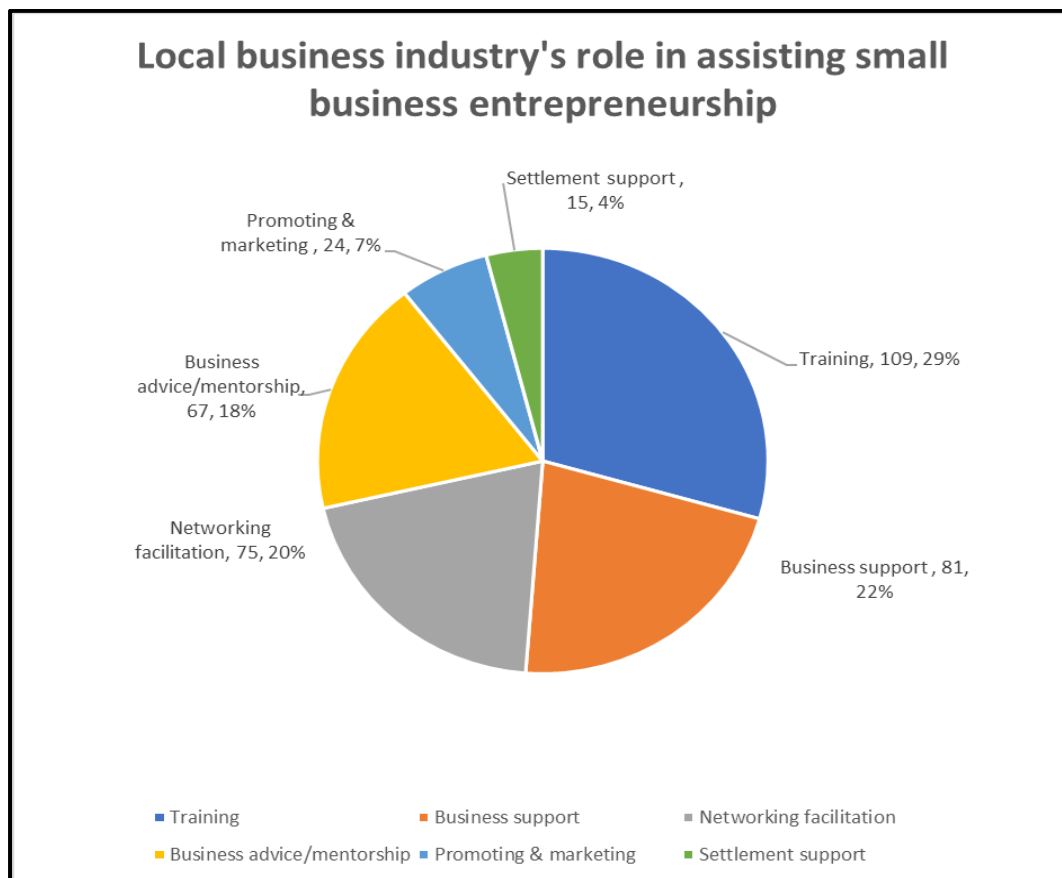
MAAWEs' engagement with relevant stakeholders is fundamental to integrating themselves and their businesses. It is also necessary for balancing their socioeconomic goals with the environment to which they need to adjust. Generally, stakeholders have been defined by Deverka et al. (2012) as organisations, individuals, or communities that have a "direct interest in the process and outcomes of a project, research or policy endeavour" (p. 5).

Four types of stakeholders supporting immigrants in NQ were identified: providers, users, governance officials, and influencers who had an interest in MAAWEs and whose input directly impacted their business outcomes. The providers were suppliers to MAAWEs' businesses, including business partners, catering staff, temporary contractors, and anyone else who provided resources to them. Users were customers of MAAWEs' products or services. Those involved in governance were interested in how things were managed in the business, such as health and safety officials, auditors, and regulators. Influencers were stakeholders with the power to influence decisions and the ability to change the direction of the business project, for example, trade unions and lobby groups with the capability to impact the progression of a business and protect and improve the business outcome.

The findings revealed that a stakeholder could fall into more than one category. For example, some government organisations that support MAAWEs, such as Centacare, Centrelink and TIS National, Hospital/Lawyers, Council, and caregivers and nursing homes,

are also MAAWE customers. They are also mentioned as enablers to their businesses (see Section 5.2.2). Thus, they assisted in the development of MAAWEs' businesses. The reported sub-themes that emerged from the stakeholders' responses to the first question are shown in Figure 6.2.

Figure 6.2: Local business industry's role in assisting small business entrepreneurship



Varied and interrelated kinds of support were mentioned. Each identified sub-theme presented in Figure 6.2 is now discussed below in more detail. As suggested above, a stakeholder often assisted in more than one role. It is important to note that all opinions they gave to this inquiry are their own and do not represent the organisation to which they are attached.

6.5.1.1 Training

Stakeholders' entrepreneurship training took the form of programs intended to equip MAAWEs with the essential mindset and skillset for identifying and initiating new business ventures and growing existing ones. The stakeholders said that their purpose in these programs

was to support business growth as a pathway to the sustainable economic development of the NQ region. By increasing local investment in the training, they provide, they encourage the creation of new businesses, offer specialised services, and create jobs.

CSA1, from a regional city council, outlined the kinds of activities offered by his organisation:

We do free community workshops on tools and data. We've got the economy ID [is an externally developed, unique and independent tool that gives insights into workforce profiles, housing markets, and important statistics that provide a snapshot of the region's economy] training workshops. We bought this software package, and so we deliver to public websites, for anyone to access, e.g., local businesses, investors, community groups, students, and the general public. (CSA1)

We do our small business workshops. CCIQ [the Chamber of Commerce and Industry Queensland] undertakes a survey, and the main issues of every business are asked, so we try and focus on those areas that are in most demand for small businesses. We will direct people to the online resources, where the councils or the state government store information, on starting a business. We have those tools online, the economy and community profiles. We try our best to provide for everyone. (CSA1)

We do energy efficiency training for those who want to know how to identify energy cost savings, interpret your energy data, and learn the ins and outs of energy management at the Queensland government-subsidised training. (CSA1)

CSJ6, who worked for remarked on a particular small business program:

Bizsavvy was a pilot program funded by the Queensland Department of Education and Training via the Skilling Queenslanders for Work initiative and set up to assist migrants and refugees interested in starting a small business. Small business is challenging.

TSA2 explained the role that the Adult Migrant English Program (AMEP) plays in assisting small business entrepreneurship:

AMEP is delivered in NQ by TAFE Queensland. It provides English language tuition to eligible migrants and former refugees to help them learn foundation English language and settlement skills. In addition, the program offers basic English language classes to help you settle confidently into your new life in Australia. AMEP is funded by the Australian Government Department of Education and Training, with TAFE Queensland delivering the training throughout Queensland. This stream will help you improve your conversational English skills for everyday life, allow you to confidently

engage with your local community, and assist you in living independently in Australia.

CSM11 described their consultancy:

I run a consulting services company here in NQ. We serve clients in NQ... I'm focused on business development services, small business consulting, running entrepreneurship training. And we also do big digital marketing as well. I've been running that for about two years here in NQ.

6.5.1.2 Business support

The stakeholders provided business support that included services such as: identifying financing and loans, legal and business planning and counselling, networking and mentorship, business development, business skills, financial literacy, health, food and safety skills, energy-saving tips, identifying money in kind, equipment, free rent, and free services, including information about tenders for new business opportunities, and management support. CSJ8, a consultant from a company providing legal services, described a training workshop offered:

The workshop was for migrant business owners and the laws that apply to them in running their business. So, I was asked to give a presentation trying to simplify or summarise a lot of the law out there that was relevant to migrants, and to provide some essential tips, or suggestions, on where people can get more information about running a business, employing staff, and employing other migrants who need work visas, things like that. So, a lot of information and just trying to make it simple and point people in the right direction.

CSA1, from a regional city council, commented on how the council supports business:

We try and make sure that if you want to start a business, you're aware of the information resources that the council has to make a better decision when you start a business, so you're not wasting your money or your time. You can ensure all your resources are directed to the market opportunity, so we provide those tools. So, we see that growth in the NQ economy should be across all sectors and all types of business, whether small or large. Everyone is working together, particularly in the role I do and what the council does; we're very pro-business and support business, and that's at any level.

CSA1 explained a particular series of training sessions offered:

We do our CCIQ master class series, so that's an affordable small business series that we've been running for a few years now. That provides business information and the opportunity for people to network. The CCIQ is working with the NQ Regional Organisation of Councils to ensure all small and

medium businesses have access to the best advice to boost their enterprise. All sessions in the series will ensure participants can access easy-to-implement practical tips and real-life local business stories.

CMS13 commented on a broad-based program particularly for African migrants:

We sought avenues for identifying economic opportunities for members of the African community. And to identify opportunities to get help for the women to start their own business and stuff like that in Australia and NQ. So, the whole thing was broad-based when we started it.

CSA1 remarked on a rent reduction program:

One of the other programs I didn't mention is Urban Spaces. It is part of the formal process if someone's got a business idea. I think Centacare might have used it. We can help facilitate a reduced rent in the city to contract a shop, and that's for a brief period. What it does is it enables the business to test their product or test their concept or idea, which will hopefully lead onto a more long-term operation. We try and deliver. We make sure the whole community has access or is aware of what we do. Whether it's migrants or women in business, we try to ensure we provide the services to cover everything. It's challenging with such a lean operation in council, but we try to provide for everyone.

CSM11, a consultant for a non-profit service organisation, described a hybrid training program:

Biz ACTIVE was a support program for multicultural business owners in the NQ region. It was designed as a pilot initiative. The funding came from the Queensland Government. So, in the early stages, I did a fair degree of needs assessment, understanding the needs within the community. So, we tried to put a model together, combining in-class training, touching on core training modules and supplementing that with practical learn-through-doing experiences... We tried to also link people into networking opportunities locally here in NQ. So, the pilot program, Biz ACTIVE, was six months. We went through six different topics, [one] each month with scheduled training and then a follow-up session which was more flexible and based on a question-and-answer style tutorial. And then with obviously encouraging people to work on their business as we went through the program. We also created a couple of opportunities to get out and actively promote their business. So that was through various events. ECOfiesta was one of those, which was a perfect opportunity. We had a couple of Centacare run events.

CSA1 explained the provision of a program to support youth employment:

Business Youth Boost is a state government program. The state government gives business owners money if they hire young people... Suppose they're under a certain age or have been unemployed for a long time, that amount increases. I think that's all assisted in this growth in NQ. We have the Back to Work Program, the Youth Boost, all this major construction happening, and a focus on innovation, entrepreneurship, and industry growth. There are a lot of opportunities for people in NQ right now, and it's reaching out and working with councils, state federal governments, community groups.

6.5.1.3 Networking facilitation

Networking and program events organised by local stakeholders provide a platform to strengthen sales, export networks and entrepreneurial networks. Providing networking opportunities was significant. The stakeholders helped mobilise a network with other business owners and potential customers for MAAWEs to ensure more interaction for business purposes. In addition, entrepreneurship support aimed to increase MAAWEs' business knowledge about starting or growing a business. The comments below reveal various stakeholders' views about what they saw as specific examples fulfilling this aim.

The council, with the support of Advance Queensland, NQ Regional Organisation of Councils, and the Young Entrepreneurs Project, sponsors the Entrepreneurs' Unconvention (this is where people with passion, ambition, and a desire to change the world come together for a life-changing experience). We're very focussed on entrepreneurship, so coming up with ideas and getting support. The Unconvention event is all about driving and building confidence in the individual. The collaboration is an actual testimony to when governments and councils are genuinely interested in driving innovation and entrepreneurship. In our newsletter, we make sure we're promoting all the programs and all the services that appeal to every demographic, so we're trying to provide for everybody. (CSA1)

We created African Day as a signature day. To get people who have gone through trauma to get them out there and get the platform. It does deal with the Day of the African Child, and the purpose is to meet people and create friends. Because one, Africa has 54 countries, with so many other... many languages. Going through that cultural barrier is very hectic. So last time we asked people from one country or speaking the same language to get people out of their cocoons to talk about their experiences. (CSM13)

Because NQ is such a small place, it's often not what you know, it's who you know. So again, making sure people are connected... maybe not with the movers and shakers but the people that can assist, not only with the technical aspects of growing the business and the tools but also networking. It is so

important... and having mentors and feeling like you're part of a business community is very important... you want to feel like you're part of the business community. (CSA1)

More interaction with the businesspeople is an excellent way to inspire people because it helps remove a lot of fear. For example, the migrants say "oh, my English is terrible, I don't understand Australian culture." When they get out there and meet other business owners, they will start to go "okay, that was fantastic. No problem now, I can give a business a go." I tried to emphasise to all the guys in Bizsavvy that there are free government resources because they promote cohesion in the community. (CSJ6)

I organised the attendants into small, deliberately organised groups mixed with all the nationalities within the classroom. We also had guest speakers. We had excursions. We had work experience placements. So, what that led to was that people were having to go out and meet other people in the broader community. So, all those random things build everyone's confidence and improve their skills, which is an excellent way to ensure social inclusion. (CSJ6)

6.5.1.4 Business advice and mentorship

It was important for the stakeholders to identify the mentoring and business advice aspects required by MAAWEs' SMEs to participate fully in the NQ economy. The mentoring approach was required to fit their actual needs. For example, writing a business plan was an important step to show that MAAWEs were engaged in business. The comments below attest to this:

I have personally encouraged them to think about the food business and to say "look, there's nothing to fear." You have to start small. I am willing to write business plans for them. We are trying to encourage African women to cook and serve their own food... The city council has also given us the opportunity to sell food at our African events as an African community. We asked for more opportunities to sell food at the Tanks [a creative arts hub]. NQ has a lot of events. It may encourage the women to start selling other things as well. Because when you are selling the food, you also sell artefacts from Africa. (CSM13)

Since last year they have had some programs on mentorship. They had people go to Centacare, and a consultant... teaches them how to do tax returns and [data] entry skills, and some ended up with a Certificate 2 in Business. There was another one, BizActive. It was like a mentorship program where students or people in business would teach them how to manoeuvre the Australian law, do Australian tax returns, do accounting, and market businesses. (CSE4)

We encouraged some mentoring as well... with very much practical learn-through-doing experiences. I suppose, working on the business model as you

go. Well, you had to sit through training and go through coaching and mentoring with the team. (CSM11I)

We did one-on-one support just – again, that was the mentoring - just to support them in different ideas. Like Isabella, I put together her Facebook page because she didn't know how to do that. Which was great. That gave her a good opportunity to promote the workshops that she's running. (CSJ6)

6.5.1.5 Promoting and marketing

Stakeholders broadly accepted that the promotion and marketing of businesses was important for their success. While most of the comments below concern promoting opportunities for entrepreneurs at a broader scale, the final one specifically addresses an instance of MAAWEs catering at an African event, which is a one-off opportunity. Nevertheless, MAAWEs took advantage of whatever business opportunities they identified within their environment:

NQ is very multicultural but given our distance from the major capital cities and Canberra, the people in NQ have had to adopt a can-do attitude because we can't rely on others to do it for us... The government supports the growth of the NQ, but right now and historically through NQ's development, there are many private sectors, and that's the entrepreneurship coming out. (CSA1)

The other important factor... is... our international connections and our international links to other countries... Most of the work I do in industry development and investment has everyone looking outwards to where many opportunities are. Even if it's down in southern Australia, we've still got to take that attitude that we're still a long way from everywhere. So, we've got to be very good at promoting ourselves... I think everyone in NQ, particularly the people I work with, has the shared vision that NQ... as a place to do business and invest, has a good brand... We're a very internationalised economy, and we're more influenced... I know, by global influences than a lot of other places in Australia. (CSA1)

NQ is led by small businesses. We don't have a lot of large corporations based in NQ. So, it is primarily a small business-led economy. And the tourism industry, in a way, supports that to some degree... the products potentially can have a global reach because our tourists are from all around the world. (CSA1)

A developer in the city is now building a lot of new hotels, and what that does is it's going to draw people into the city to build [them]... or support [these] people... So, it's creating a lot of economic activity where entrepreneurs and small business owners benefit from that growth. (CSA1)

We provide funding for, say, Tourism Tropical North Queensland with a three-year agreement, and we provide funding to the Super Yacht Group and International Education Group. Those groups are made up of a majority of

small businesses, and... we fund those clusters to go out and bring more work to the city... We've got to encourage competition... but the most important thing is bringing that work in. They bring more superyachts into NQ, you've got florists that are benefiting, you've got butchers, you've got upholsterers, and they're all primarily small business. So that's one mechanism the council can use to support industry growth that supports small business growth at the end of the day, which is very important for us. (CSA1)

We have here in NQ region events that sell African food... Australians love the different food we have at our events. They love our traditional food... Almost every food from different African countries is represented there during African events. There was the Ethiopian coffee. So, there are massive opportunities because Africa has a lot of countries. That is a massive opportunity for African women, especially African women entrepreneurs. (CSM13)

6.5.1.6 Settlement support

The stakeholders' capacity to provide settlement support and resources was paramount to all immigrants, especially those from refugee backgrounds. Settlement, in terms of housing, health, and awareness of how to access other services, is the base from which entrepreneurial activities can be developed. Stakeholders outlined an array of support:

Centacare Multicultural Services offers the Humanitarian Settlement Services (HSS) program, welcoming new arrivals... into the NQ community. The program provides intensive case management assistance to refugees or humanitarian entrants during their first year of settlement. HSS also provides support to individuals, agencies, and community networks assisting refugees... (CSC4)

Centacare Multicultural Services supports migrants, primarily from non-English speaking backgrounds, who are settling in Australia permanently with family or humanitarian visas through the Settlement Grants Program... Our settlement services team has caseworkers to provide individual, family, and group information about settling in Australia, including local services, housing, Medicare, and Centrelink. Referral to appropriate services, assistance with official documentation, advocacy services, consultation on access and equity issues, access to English classes, information about interpreting and translating services, community and business development, community information, education, and training. All services have access to interpreters, who can be requested at the time of making an appointment. (CSC4)

The Townsville Intercultural Centre Ltd (TIC) assists migrants and refugees within their first five years of settlement in Australia and emerging newly arrived communities. We are a community-based organisation funded by the Department of Immigration and Multicultural Affairs – a non-profit

organisation offering... services and programs that receive funding from various government sources. We provide settlement services, community development, youth services, support and advocacy, training and employment services, and mental health and well-being services... TIC assists recently arrived clients to overcome the barriers and obstacles that may disadvantage them due to cultural and language differences. The service also implements the mental health awareness and access project, the international women's group (IWG), the IWG sewing and craft group and TIC English classes. TIC also hold the annual cultural festival held in Townsville. (TST16)

The Far North Queensland African Community Association (FNQACA) seeks to address the trauma most members experienced back in Africa. This was to explore the avenues of reconstructing those post-traumatic stress disorder experiences and to create a platform to tell people that there's nothing wrong with talking about post-traumatic stress to someone. And we are seeking a voice to talk to both the government and community leaders about what Africans wanted to see. (CSM13)

Through the various activities illustrated in Figure 6.2 and outlined above, the aim of these stakeholders, as funded by Australian government structures is to create an enabling business environment for entrepreneurs, including MAAWEs. According to Kloosterman and Rath (2001), business success depends on government and institutional regulatory structures that provide the ideal economic and business conditions for start-ups and growth.

6.5.2 Discussion

RQ5 sheds light on the role of NQ business industry stakeholders, as providers, users, governance officials, and influencers, giving various supports to MAAWEs in NQ. The role of the 32 identified stakeholders encompassed training, providing business support, facilitating networking, providing business advice and mentorship, promotion, and marketing, and providing settlement support.

To carry on with these various types of support, the stakeholders spoke of setting up business support programs that aimed to empower MAAWEs by promoting their social, human, and financial capital and facilitating favourable business creation and development environments. The stakeholders interviewed came from private and public agencies and organisations. They played a part in planning, financing, and providing or delivering these programs to immigrant entrepreneurs, including MAAWEs.

The federal government funds these public programs at the national level, with the state government also offering some financial support. The regional and local authorities are assigned the work of implementing these programs in collaboration with the business sector (such as via chambers of commerce and business associations), educational organisations such as TAFE, AMEP and RTOs, community-based (not-for-profit) organisations (including religious organisations) and other private firms, such as lawyers. The stakeholders also came from private business support initiatives. It was noted that MAAWEs participated in these programs free of charge.

The findings reveal that the business programs that stakeholders claimed they provided to MAAWEs included training in business (for example, support in creating a business plan), marketing, accountancy, ICT, financial literacy, and business regulations. Mentoring was also mentioned and also support in accessing significant business networks and developing contacts with potential customers and suppliers. Assistance with completing administrative processes for business setup, business registration, or membership with the appropriate professional body and chamber of commerce were also offered. Stakeholders stated they gave support in raising financial capital for starting or expanding the business. For instance, these organisations provided support for receiving government grants and facilitated access to bank loans. Other programs mentioned were providing legal advice and counselling, for instance, in compliance with tax regulations, licensing, social security obligations, intellectual property, and labour law. These programs were provided in combination or separately.

I asked a consultant for a program sponsored by a stakeholder about those who participated. He explained:

All of them were from a CALD background. We had a proportion that was recent refugees. But the majority were otherwise migrants and quite a mix of male/female. And a mix of country backgrounds. We had African representation, and there were Syrians, quite a lot from Asia, some from China, and some from the Pacific Island areas as well. I think a lot had the motivations, not just economic, it's also to feel part of the community and to integrate and a lot more, which, I think, business is a great way that people can do that. So yes, I'm sure there are family motivations as well. Some people generally had a passion in the areas that they're wanting to do business. And some already did business in their home countries in those areas and are doing them here. So, for them, it was an opportunity just to build on the experience that they've already got. (CSM12)

According to OECD (2010), many OECD member countries, such as Australia, are assumed to have support programs that aim to support immigrant entrepreneurs to overcome the barriers and challenges they may face when establishing and growing their businesses. Furthermore, interventions are likely to be offered to particular subgroups, for example, refugees, newly arrived immigrants, all immigrants, or immigrant women such as MAAWEs.

Desiderio (2014) argues that the support programs provided to immigrant entrepreneurs, like MAAWEs, are a valuable policy tool to promote equal opportunities for those establishing, running, and growing a venture. The programs help balance the comparative disadvantages that immigrant entrepreneurs face, particularly those newly arrived, relative to their native Australian-born peers. According to Rosyadi et al. (2020), the stakeholders' participation in more effective mentorship for businesses such as MAAWEs' was vital. The findings confirm that these programs were significant for some MAAWEs' economic integration into NQ society. They have helped them gain a position in the mainstream business community and access to mainstream business support services in Australia.

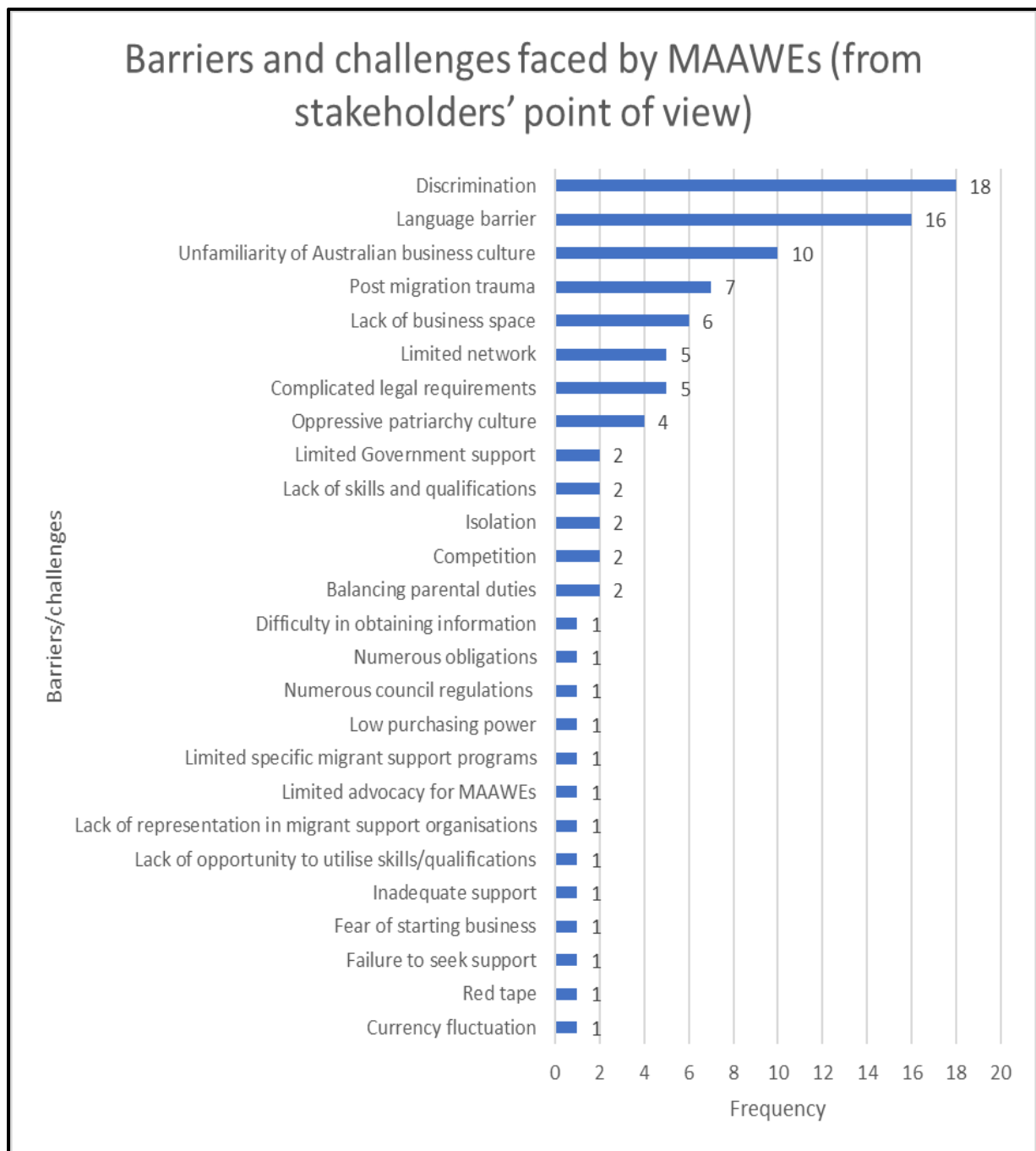
6.5.3 Section B: Stakeholder perceptions of the barriers and challenges which MAAWEs face

There were some common perceptions among stakeholders and MAAWEs concerning the barriers and challenges for MAAWEs. The comment clearly presents the issue from the framing of what can be done to target support more effectively:

Honestly, I think there's a lot we could have done from Centacare's point of view to enable better traction. There's a lot of room for more intensive support, and case management supports for migrant business owners. I felt there just wasn't enough time in my role in training. It's focused heavily on training and networking. But there's case management and intensive support resources that are needed. As well as a funding resource. I didn't feel there was – even though there are many government-based funding programs out there, like the NEIS scheme, that's not for everyone. It's very difficult for those with English as a second language to participate in those programs. So, I think language is a real barrier. So, I think ways to enable that would be more culturally relevant training programs such as African women, or it could be Asian women or Chinese women. I think targeting the demographics would really help, or at least having similar cultural factors such as the Muslim women that we talked earlier about. There are strong religious beliefs at play, such as the Muslim population, they've got unique needs. And I think it would be great to tailor a program to suit those needs in the future. (CSM12)

Figure 6.3 shows all the barriers and challenges which MAAWEs face as mentioned by stakeholders. Significantly, the one most frequently cited was discrimination. This is the same primary challenge stated by the MAAWEs themselves.

Figure 6.3: Barriers and challenges faced by migrant entrepreneurs (from stakeholders' point of view)



The key barriers and challenges faced by migrant entrepreneurs from stakeholders' point of view are discrimination (19.1%); language barrier (17.0%); unfamiliarity with

Australian business culture (10.6%); post-migration trauma (7.4%); lack of business space (6.4%); limited network (5.3%); complicated legal requirements (5.3%) oppressive patriarchal culture (4.3%); and limited government support (2.1%).

MAAWEs encountered discrimination as women:

Being a woman first and foremost is a barrier on its own. Prejudice against women is real in life... Men are not simply going to surrender power, [or]... surrender an advantage. (CSM12)

The language barrier was framed as part of what affected confidence in going through business processes for networking and developing a start-up idea:

The ones that participated were those obviously who are already doing business of some sort like trading or ready to trade. The ones who just had ideas for business probably weren't ready to really get into active engagement with customers. So, I mean we even encouraged some of the early-stage start-ups, in essence saying to them "look, even if you don't have a product to sell, come along, have your business cards, just talk with people, get to know what customers want, maybe do some market testing and market research." So many of those didn't do that. So, I don't know whether that's a shameful thing or feeling culturally not comfortable to do that. Maybe language issues were a problem. So, I think there's a number of those factors that I think in retrospect we could support people a bit more with those areas, and I think to give them a lot more time to prepare. I also feel many people probably needed a lot more time to get ready for those types of marketing opportunities. (CSM11)

There were several aspects mentioned in relation to unfamiliarity with the local business culture. The vulnerability experienced due to a lack of collateral for a bank loan meant the risk of exorbitant interest rates from other finance options:

Sharks here can lend money at unfair rates. They take advantage of borrowers and would take advantage of a migrant. They would take advantage of someone desperate. Migrants might be at risk because they can't get money from the bank without collateral security. So, they get desperate and go and see one of these people, and they get the money, but then they go broke anyway because they can't keep up with the interest payments. (CSJ9)

The complex legal requirements in Australia were a barrier due to their unfamiliarity:

Australia is very regulated... The law here is complicated to understand and work through on your own. Some don't understand the law or our systems in this country. There are a lot of rules to learn, and they are barriers. (CSM11)

The way restrictions on some MAAWEs functioned due to their patriarchal culture was evident in these remarks referenced earlier:

Jealousy from husbands is a big issue, I think. You know, if they're out at night. It's just a factor we need to consider. And the patriarchal element within some cultures. You know, they just don't allow their wives to be present in the training without them. And if we don't have a relationship as a training organisation with the husbands, they can just assume the worst... So, I think maybe... invite them to come along and join their wives. The other factor we also considered was childcare. In the future, if we were to do this, we would offer childcare so that that wasn't an issue for either husband or wife. And then you'd be far more able to get the husbands to come along. (CSM12)

One stakeholder commented on the lack of access to start-up finance and hinted that this should be possibly supported through government-funded providers:

Yes. I think there is a lot more support needed in financial areas. We tried to help a couple of early-stage business start-up participants to access funding. And to be honest, there's nothing really that they could get a hold of that's equity capital to start a business. They had access to maybe some avenues, but it was very restrictive. It was market-based interest – eight per cent interest payable within 12 months, which is just out of reach for most people. They need lower interest options and a more extended payback period, knowing that people are in start-up and they're from a migrant background. It may take them three or four years to pay back a loan or capital, you know? So, it's a big issue. I couldn't find anyone locally, even across the government service providers (author's emphasis), or some private organisations. (CSM12)

Research indicates that female entrepreneurs suffer discrimination from important stakeholder groups such as financial institutions (Beaver, 2002). Other studies point out that women, in general, are discriminated against regarding access to capital. For example, they are likely to require higher secured collateral than their male counterparts (Watson 2003; Coleman 2000). This is the case with MAAWEs.

A lack of familiarity with the business culture and legal requirements, together with insufficient language skills, negatively affect the ability of immigrants to understand and navigate the bureaucratic requirements that derive from the regulatory framework. Lack of language skills poses challenges when the women have limited English. The need to talk to multiple departments and institutions makes it difficult to analyse the dense information given. These findings are consistent with those of Desiderio (2014) that immigrants lack full mastery of the host country's language and country-specific business skills. They also have limited familiarity with the mainstream business support infrastructure. Thus, they face greater

difficulties than the native-born in fulfilling the various business setup and development procedures—from drawing up business plans and submitting requests for start-up capital from financial institutions to registering the enterprise and dealing with fiscal declarations, recruitment procedures, and social security obligations.

6.5.4 Section C: MAAWEs' perspective to compare with what is being claimed that the stakeholders offer

In Section 6.5.1A, the focus of the stakeholders' interventions varied from training programs, provision of business support, facilitation of networks, business advice and mentorship, promotion and marketing, and settlement support. The results suggest that entrepreneurship is encouraged and fostered, and small business management skills are provided.

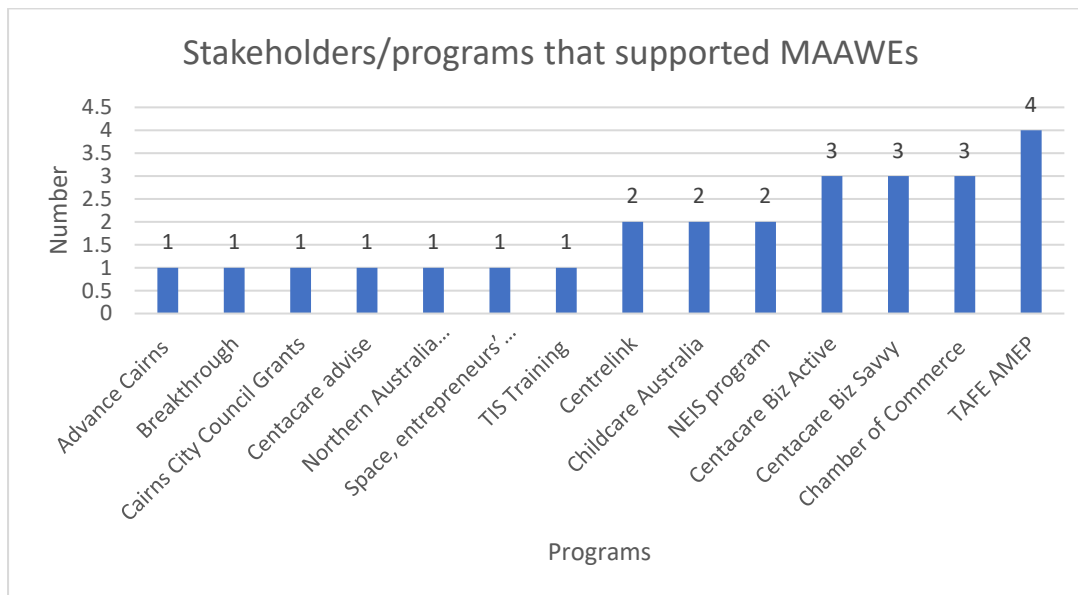
The intervention and kinds of support provided by stakeholders were assessed by comparing what MAAWEs perceived they were offered and what the stakeholders claimed they provided. I asked MAAWEs if they knew about state programs, sponsorships, or organisations (stakeholders) that support new entrepreneurs in Australia and NQ, such as themselves, and to name them. Only 29% (n=19) of MAAWEs knew about such supportive state-funded programs while 71% did not have any knowledge (see Table 6.7). The variance in this finding is explained below the table.

Table 6.7: Knowledge of supportive state-funded programs

Knowledge of supportive state-funded programs	No.	%
No	46	71%
Yes	19	29%
Total	65	100%

MAAWEs identified the stakeholders and programs that they knew supported them (see Figure 6.4):

Figure 6.4: Stakeholders/programs that supported MAAWEs



They then commented on the benefits which these stakeholders and their programs gave to MAAWEs (see Table 6.8) and their disadvantages (see Table 6.9).

Table 6.8: MAAWEs responses on the benefits of stakeholders/programs that support them

Some example responses from the MAAWEs (29%) on program benefits
<p><i>Government support</i></p> <ul style="list-style-type: none"> • Education and workshops to understand the law help us stay within guidelines. (Quinn) • The youth boost enabled me to afford to employ staff to help after. I can now have time to take care of family things. I went away for the first holiday this year after 10 years. (Claire) • The regional council do the marketing. If it weren't for them, I don't think my business would be that successful because two ships are coming in with tourists. (Suzanne) <p><i>TAFE and AMEP</i></p> <ul style="list-style-type: none"> • The Queensland government helps with some training that you can do through TAFE. They've got some free programs. (Claire) • When I came here, migrant services helped me to study English. (Zoe) • English study help at AMEP is available if you come to Australia with no English and are a refugee. (Isabella) <p><i>Pilot programs Biz Savvy and Biz Active provided and administered by Centacare and funded by the Queensland Government under the Skilling Queensland Program</i></p> <ul style="list-style-type: none"> • Breakthrough is a good organisation to provide training. Cairns City Council also provides a grant to start a small business. (Julia) • Centacare has a good program for traineeship for the multicultural [community] and they provide a lot of workshops, e.g., food handling. (Sophie) <p><i>Centrelink, Childcare Australia and NEIS program</i></p> <ul style="list-style-type: none"> • Centrelink support us with money. (Vanessa, Karen, and Sabena)) • Childcare Australia came to help me with paperwork, books, registration, regulation, and rules. (Tina) • Childcare Australia came to inspect the place, my home, to see if it was approvable and if it was safe. (Kate) • The NEIS program initially... helped me design, plan, and run the business better. (Etta) <p><i>Advance NQ, Breakthrough, council grants, Centacare advice, Northern Australia Tourism initiative, Space entrepreneurs' program and TIS training.</i></p> <ul style="list-style-type: none"> • Yes, we know of some free state-funded programs: Advance NQ entrepreneur support, Space entrepreneurs' program, and the Northern Australia Tourism initiative. (Sheila and Anita) • NQ Regional Council provide grants for starter businesses and training on how to apply. (Brenda) • Centacare advised us to open an Ethiopian restaurant and a workshop on food handling. (Elizabeth) • The Royal College of Physicians is the college that gave me registration. The registration is AHPRA. The college supports new fellows with basic things about starting their own business. (Helen) • NEIS provided personalised support and helped me become a self-employed business owner. In addition, they help with business training, mentoring and support. (Etta)

Table 6.9: Stakeholders' responses on the disadvantages of the programs

Some example responses from the stakeholders on program disadvantages
<ul style="list-style-type: none"> Some of the programs were subject to government funding and were provided only once as a pilot project, for example, the Centacare BIZActive and BIZSavvy programs. Another issue is that they were held between 4 pm and 8 pm. Many women had childcaring duties and were not available. (CSM12) Others, such as English literacy programs at TAFE-AMEP, are only provided to eligible individuals who often come from humanitarian refugee backgrounds. However, ordinary migrants who have little English may also need the free service. (TSM9) <p><i>The stakeholders from For-profit organisations [names withheld] would not want to be involved.</i></p> <ul style="list-style-type: none"> I don't think they naturally gravitate to these kinds of programs because there's no money in it, to be quite honest. So, if they see it as a handout, no business will want to be involved. So even the [name withheld] wouldn't be affected. But if they can see a viable business opportunity and partnerships, I'm sure they would be willing to be involved. (CSM12) There's a lot of support locally about diversity and multicultural programs. But I think, unfortunately, it's around getting access to the real business community. A lot of those stakeholders are not for profit based. Community radio is not for profit. A lot of agencies are very much in the not-for-profit community. So, I think the issue is how you broker inroads into the real business community. (TSL8) <p><i>A group of MAAWEs doing food catering talked about the regulations and laws around food:</i></p> <ul style="list-style-type: none"> You need to understand the requirements well because you can get shot down quickly. For example, we struggled to deliver the business because we couldn't get access to a commercial kitchen at an affordable rate to get a food license from the council. So, unfortunately, we were caught in a situation. We were getting orders from customers but had no kitchen, apart from our homes, that we could cook from – which we could do, but we wouldn't then meet the safety food hygiene regulations. There are plenty of commercial kitchens, but they're privately owned. And people don't lease them out. (CSM12)

As mentioned, (see Table 6.7), 71% of MAAWEs indicated that they did not have any knowledge of state-funded programs. The comments below are examples of what they stated about why they were unaware of such programs:

Table 6.10. MAAWEs comments of not knowing any state-funded programs

•	No. I do not have an idea about them. I see that many different grants are not for business. They invest in multicultural events. Businesses have not been given the opportunity, especially if you are from Africa. (Phoebe)
•	I haven't heard, but I haven't been helped because I haven't applied for this stuff, yeah. (Cara)
•	We have tried finding sponsorships for our food catering business and have not got any yet. It is hard to get sponsorship in the food catering business. (Michelle)
•	Not that I've ever solicited any funds from anybody. I have not been able to engage with any of them personally. (Faith)
•	Not that I am aware of, but I have not looked into it. The programs are not very well advertised, and it is general knowledge. No, that I am aware of. (Emily)

To explore further the benefits MAAWE's businesses gained from the programs provided by the stakeholders, I enquired about their membership with Australian business organisations and the help they receive. The findings showed that only 28% (n=18) indicated being members, while 72% (n=47) of MAAWEs belong to no organisation or did not respond to the question, (see Table 6.11).

Table 6.11: Membership of business organisations

Organisation	N	%
Chartered Accountants (CAANZ)	2	3%
Business in Heels	2	3%
The National Accreditation Authority for Translators and Interpreters (NAATI)	2	3%
Australian Bureau of Statistics	1	2%
Business Network International (BNI)	1	2%
Cactus Club	1	2%
Cairns Businesswomen Club (CBWC)	1	2%
Cairns Potters' Club	1	2%
Chamber of Commerce	1	2%
Glen Morrow/ Bookkeeping/Accounting	1	2%
Online Marketplace	1	2%
Royal Society for the Prevention of Cruelty to Animals (RSPCA)	1	2%
She Means Business Today	1	2%
Stratford community Garden	1	2%
Tourism Tropical North Queensland (TTNQ)	1	2%
None/not indicated	47	72%
Total	65	100%

Figure 6.5 shows the help (28%, n=18) MAAWEs received from these membership-based organisations.

Figure 6. 5: Help provided by membership-based organisations

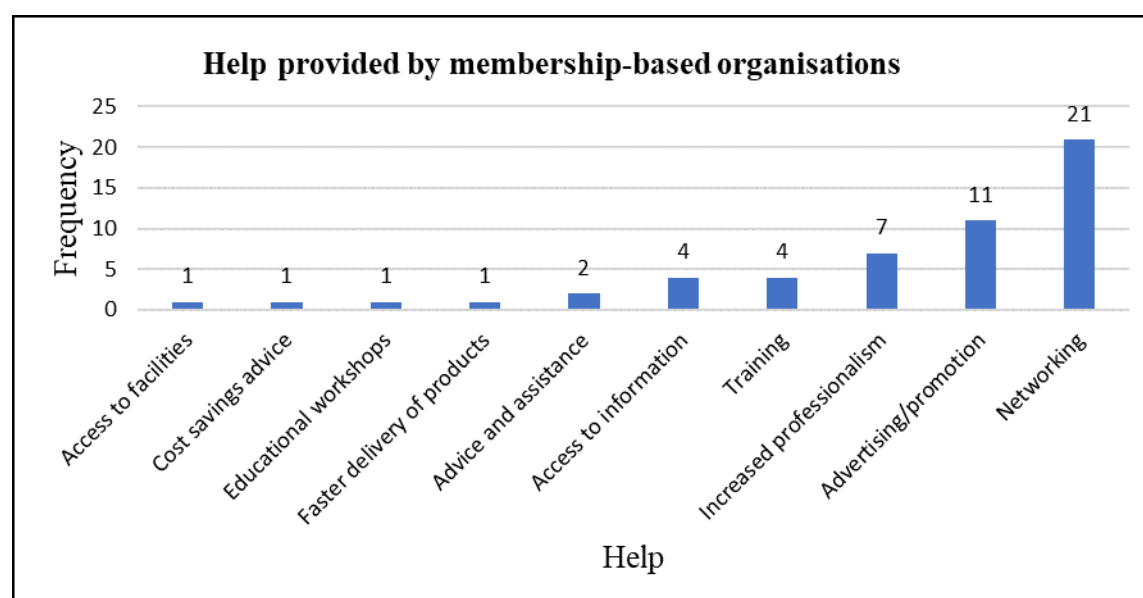


Table 6.12: MAAWEs responses on the benefits from membership-based organisations

- Being a member of the *Cairns potters club*, they are my biggest advertiser. (Quinn)
- I am associated with *Glen Morrow (Morrow Petersen Solicitors)* - engaged to undertake trust in bookkeeping and accounting requirements, and I feel in safe hands. They helped develop own cash flow monitoring tools, which are very helpful to management. (Matilda)
- *She Means Business*. It is a market page on Facebook. They are awesome, it's all about promoting girl power and girls in business, and it encourages all of us small business people to keep going. They always promote people doing small businesses. They have a market day every Monday, and all women comment on what business they do. So, it's a way to promote yourself, and it's a way for locals to get to know you and your business as well. It's also a place where you can find recommendations. (Sophie)
- I have a membership with *TTNQ*, where my advertising will be going six days of the week and where I am open to tourists for the workshops. (Isabella)
- A member of *Cactus*. My neighbourhood community gardens. Yeah, community gardens are important, like, the Stratford community garden. We benefit from the nutritious, healthy food we produce and the well-being and health of community members, including benefits to the environment. I have personally improved dietary habits through education. (Amber)
- *Cairns Business Women's Club*. It supports networking, a mentoring program, and advice for women in business. Access to their website, which has up to date information on resources, links, and activities that are useful to us women entrepreneurs. (Anne)
- *Townsville chamber of commerce*. One time, the chamber of commerce organised a meeting for designers to socialise and network. They allowed us to travel interstate and sell our products (Grace)
- A member of *NAATI* is a certification body that helps the interpreters get their skills attained and up to standard. They get to tell me when scholarships or programs are coming that I can participate in to make my interpreting services better. (Bridget)

Table 6.13 below lists MAAWEs' responses to why 72% (n=47) of them indicated not belonging to an organisation.

Table 6.13: Reasons MAAWEs did not belong to an organisation.

MAAWEs' responses as to why they belonged to no organisation or did not respond to the question
<ul style="list-style-type: none"> • No, my business is very small. It is just a little coffee shop. (Emily) • There is no set organisation for hairdressers really in Cairns. (Suzanne) • Not yet ready to be a member, I am just a small businesswoman and not like lawyers or doctors. (Dorothy) • I tried twice to attend events of Cairns Chamber of Commerce. I felt unwanted. (Norma) • No, because I'm still growing and still in the teething stage. (Rae) • I don't know of any mentoring opportunities and professional associations that can help me overcome my lack of social and professional networks. (Tammy) • No, I don't know any business organisation. (Bridget) • No, not at the moment. (Olivia) • No, I don't know any. (Cecilia) • No, because you should pay a membership, and I don't think it's now worth it in that stage of the business. (Carol) • Not really. There was one that I was introduced to that I haven't explored. (Helen) • No, because of lack of time to attend meetings and events. (Rose) • No, what am I going to get out of it? (Sandra) • Penetrating membership is problematic. Members, only give jobs to each other and network with each other. (Sadie) • The Chamber of Commerce has no free membership, and there is a fee to pay. (Elena) • Not yet. No. We are waiting to get a bit more developed and get a bit more out there and more organised and we are going to join. (Elizabeth)

6.5.5 Discussion

Out of 65 MAAWEs, 19 indicated that they knew about a total of 15 programs that support immigrant entrepreneurs. These programs included TAFE-AMEP, Biz Active, Biz Savvy, the Chamber of Commerce, Centrelink, Childcare Australia, the NEIS program, Advance Cairns, Breakthrough, the two regional councils, Centacare, Northern Australia Tourism initiative, Space entrepreneurs' program and TIS Training. Some programs were mentioned more than once.

However, 46 MAAWEs indicated not knowing any program. Their comments are provided above in Table 6.10. Further analysis of the data reveals that the MAAWEs knew other programs which supported them but these related more to personal and family matters. For example, Sabena, a refugee recalled accessing free programs at Townsville Multicultural Support Group (TMSG). It is a not-for-profit organisation that welcomes people who arrive through the Australian government humanitarian program by focusing on improving their independence, social participation, economic and personal wellbeing, and community connections to Townsville and surroundings:

The Safer Pathways program encompasses training and discussions about domestic violence law in Australia and its relationship to our rights in Australia. The other courses were gardening, cleaning, and cooking.

Several other women, for example, Patricia, Sandra, Emily, Emma, Mary, and Bridget spoke of church programs. Bridget comments:

So, these mentorship programs for women. There are so many problems with the families because of cultural change or Australian culture. There are so many divorces, so many breakups, even within one year of people landing in Australia.

Regarding taking up membership of a business or networking organisation, the findings showed that only 18 of MAAWEs indicated being members, 47 stated they belonged to no organisation. Table 6.11 shows the list of organisations to which the 18 MAAWEs belonged. MAAWEs identified the help provided by membership organisations as follows: networking, advertising/promotion; professional support (access to information, training, pieces of advice, and educational workshops; access to facilities; and faster delivery of products). The 47 other MAAWEs gave various reasons for not being members of any such mainstream organisation. These are presented in Table 6.13. Their remarks encompassed not seeing any material benefit for their business and that membership required a fee. Building on the analysis, 19 MAAWEs indicated that they knew programs that support immigrant entrepreneurs and 18 revealed being members of an organisation. This suggests that the same people who knew about the programs may be the same individuals who have taken memberships.

What did emerge quite clearly in the analysis is that there was a significant difference between the perceptions of stakeholders regarding their interventions and stakeholders' perceptions of MAAWEs' needs. In other words, stakeholders acknowledged that what they offered did not sufficiently match MAAWEs' needs. Furthermore, some stakeholders adopted

specific facilitating mechanisms to adapt to MAAWEs' needs. This included staging training sessions at a time when they hoped MAAWEs would be available and not bothered by childcaring responsibilities. It stopped short however of offering an associated childcare service. Similarly, husbands and wives were invited to join training in an effort to appease any concerns some husbands may have about the training.

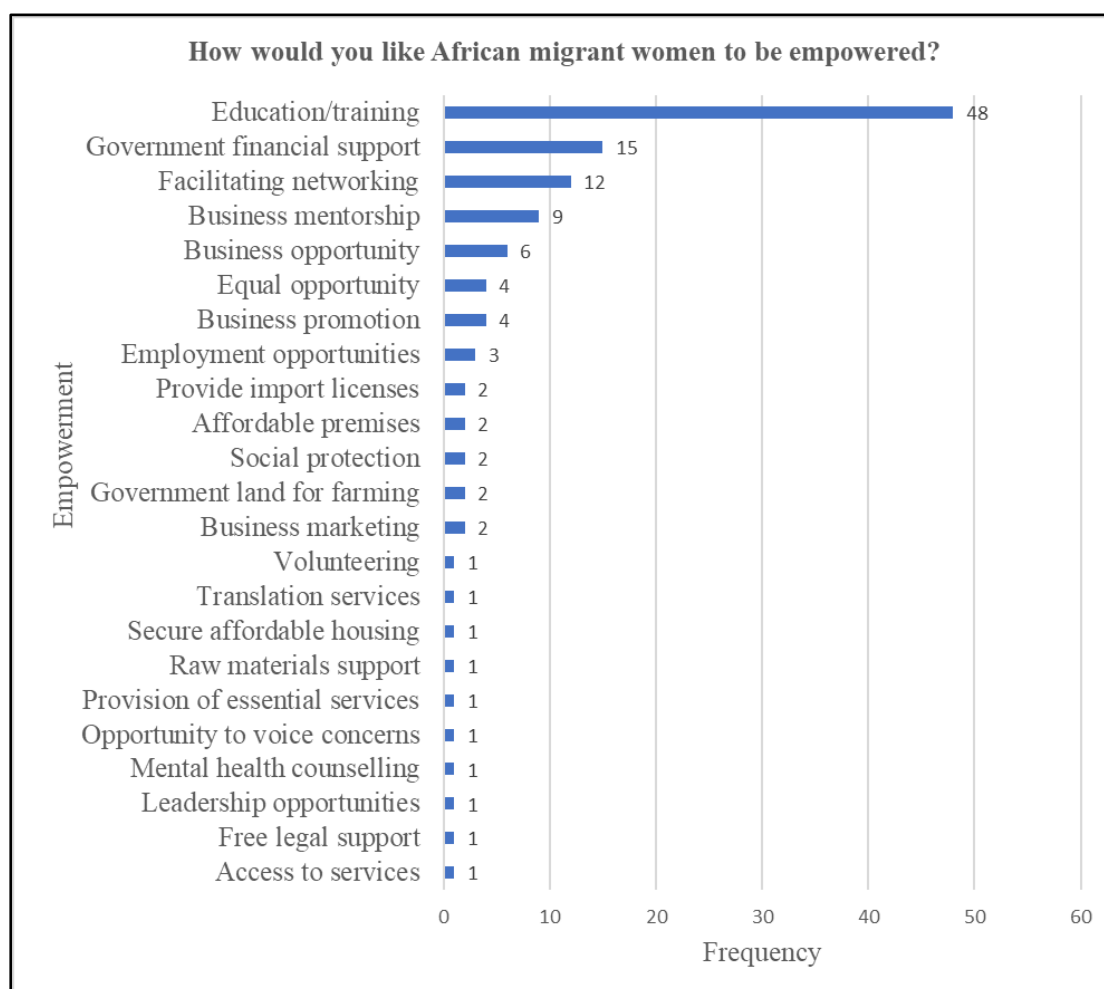
Another aspect of the disparity between what stakeholders offered and what MAAWEs needed is that what appears as the key problem areas to the stakeholders to address and provide for may have little importance for the MAAWEs. For instance, there is ample evidence from both MAAWEs and at least one stakeholder that access to a commercial kitchen would be highly beneficial for MAAWEs who ran catering businesses. This stakeholder even proposed a community commercial kitchen, while some MAAWEs were prepared to lease or at least rent a kitchen. The findings also indicate that knowledge about these stakeholder-provided programs' impact remains thin. It is important to note that this is an under-researched area, and there is limited literature.

6.5.6 MAAWEs' wishes for empowerment

In this section, I focus on MAAWEs' wish for empowerment. At the end of each interview, I asked: How would you like MAAWEs to be empowered? What do MAAWEs need to be successful entrepreneurs? MAAWEs mentioned a range of interventions, through which they wished to be empowered: education and training, financial support, networking, equal opportunity, and access to services (see Figure 6.6).

Figure 6.6: How would you like African migrant women to be empowered?

Figure 6.6: Empowerment wishes



MAAWES reported that they wanted entrepreneurial education and training in starting and growing their own businesses. This included training in the English language, education on how to deal with customers, skills (ICT, driving), doing market research, understanding business regulations, and using skills to benefit the economy. They also stated they required financial assistance of various kinds. MAAWEs stated that they would like to receive guidance and advice on their business's financial and cash flow planning, including guidance on putting together a business plan.

Some stated that they wanted to receive networking (social/professional) opportunities as women, mainly from businesswomen's associations, including advice and guidance on business marketing and advertising. MAAWEs suggested that they would like to have a relationship-building program, including mentoring, counselling, and advice on managing a

business. They reported that they wanted organisations to guide market research on women's various business and market opportunities. Other issues mentioned (although not always specifically in these terms) were equal access to opportunities, gender role recognition, gender-sensitive policy, relaxed bank lending requirements for migrant women, representation in key organisations, subsidised childcare fees, promoting inclusiveness, and migrant inclusiveness. For some example comments attesting to what they wished to have access to, see Table 6.14.

Table 6.14: What the MAAWEs would like to have access to:

What the MAAWEs would like to have access to:	
Education and training	<ul style="list-style-type: none"> • The key to success for an African woman is going to start with access to education. (Grace) • Education and training, to understand Australian business regulations and standards. (Sandra) • Give them opportunities, giving women practical training in a skill which they're already good at. (Lavina) • Education and training on how to manage their businesses. (Sadie) • Opportunity for adult education, where we can learn computer, we need to learn more, like reading, writing, talking English (Vanessa, from a refugee background) • Some training would be nice, on how to handle some small businesses. (Elizabeth) • MAAWEs wanted a training program that included risk management and tax advice. (Megan) • Free training on things like marketing, especially electronic marketing. (Claire) • Business mentorship, a mentor is really good to help if you get stuck. (Maureen)
Finance	<ul style="list-style-type: none"> • All we need in business is money to boost our business. (Rae) • Giving financial support to start a business would be great for migrant women. (Emily) • Business start-ups support, financial assistance, marketing. (Imani) • By giving grants to encourage many women to get into small businesses. (Gina) • The government can provide small start-up loans, advancing loans for women. (Patricia)
Networking	<ul style="list-style-type: none"> • Connections with international markets. (Claire) • I would like support with advertising. (Tina) • I want people to get to know me, to listen to me and trusted (Sandra)
Equal opportunity	<ul style="list-style-type: none"> • It is important to be given spaces as a migrant African woman to feel safe in questioning policies and institutional structures that compromise equal opportunity in the business sector. (Sandra, Patricia, Grace, and Stella) • An opportunity of being respected and included in the business community, in the mainstream sector. (Tammy, Sandra) • Migrant women want to be heard, valued, and respected. Personally, I know what resistance to sharing that space feels, looks, and sounds like. (Isabella) • We need action towards a gender-equal country, and the Australian natives should use their privilege in solidarity with immigrant women like us. (Quinn) • Respecting the difference and practising inclusion is important to me. (Heather)
Miscellaneous	<ul style="list-style-type: none"> • Affordable public, commercial kitchen for our catering business to adhere to government food safety regulations. (Julia, Mary, Sheila, Michelle) • We would like to have more empowerment and enrichment programs for women, like how to build and increase confidence in being competitive and professional, among others. (Valentina, Claire, Elena, and others) • The government and the council open and advertise some enclosed business locations. (Jessica) • Experienced African businesswomen can mentor other African businesses (Tammy) • We are getting more Africans in the Cairns region, and I would ask the government if there is an opportunity to give some of us licenses like people in Sydney to import the African products. (Megan) • Empathy is a significant step on the path to gender equality. Stepping in an African women's shoes and learning from our experiences gives an insight into the changes necessary to create a level playing ground with equal opportunity. (Helen)

6.5.7 Discussion

Empowerment is commonly seen as one's power to influence one's own life, make one's own choices, and act upon these choices (Abbasian & Bildt, 2009). The empowerment of MAAWEs and their position to make decisions are of high value to them and, therefore, important to conversations about their economic integration. Their empowerment, through various means currently and not yet offered by stakeholders, increases their capability. The choice and management of such programs thereby play a role in providing MAAWEs with the power to manage their own individual lives.

Entrepreneurship among the 65 MAAWEs in NQ is a way to accomplish their integration in working life and thus improve their empowerment. Abbasian and Bildt (2009) argue that economic integration is the most significant component of integration as it concerns promoting the social, cultural, political, and local environmental ecosystems. For MAAWEs, it would be deemed a key to unlocking their inclusion in NQ's broader society. Their empowerment would be achieved by building up their skills, knowledge, and experience to impact their own position in society and therefore, to some extent, to influence social institutions that can meet their social needs encompassing family, government, education, economy, and religion needs. For example, they go to TAFE to learn English and in this way, they can participate far more broadly in society. Empowerment therefore would change both the way MAAWEs understand themselves and the way they understand their new society and the wider NQ community.

An overwhelming majority of MAAWEs wish to be empowered with education and training (48%). Others wished for government support, networks, business mentorship, broader business opportunity through various means, and other strategies to facilitate their entrepreneurial activities (see Figure 6.6). This finding indicates how education and training in their new society are valuable.

Comments which underline this include:

Education empowerment would be suitable for migrant women and refugees.
So that we get empowered and start living like Australians. (Maureen)

To empower migrant women, they must be given the same opportunities as men to access relevant training, skills, career development and better access to education, health, and justice. (Grace)

MAAWES indicated wanting to be empowered with knowledge, values, and skills to boost themselves and their businesses. Providing support services and programs to African migrants and refugees is important in supporting their families to settle in Australia. Many MAAWEs come to Australia each year to begin a new life. They require support in various areas, including learning or improving their knowledge of English, becoming familiar with the new cultural norms, increasing their social participation, improving their safety, and enhancing their economic empowerment in the long term. This study suggests that entrepreneurship is a tool for increasing empowerment among African migrant and refugee women in NQ. Furthermore, being empowered is significant to their health and well-being, and to their families' well-being and to make the most of opportunities in their new country.

CHAPTER SEVEN:

CONCLUSION

CHAPTER SEVEN: CONCLUSION

But one thing that I found with the group of women I was working with was that they had an absolute never say die attitude. And the thing that they all had in common was that they were going to do this. They wanted to do the program. They wanted to better themselves. So, the women put everything into it. (Quotation from stakeholder, CSJ6)

This chapter is a summary of the study's relevance, impact, limitations, and recommendations. The dissertation on MAAWEs has evolved from my own education in business skills, knowledge as an entrepreneur in Africa, and personal experience of migration to Australia. This geographically unique study explores the experiences of adult migrant African Australian women entrepreneurs (MAAWEs) in tropical, regional North Queensland. The empirical data informing the study were generated from in-depth semi-structured interviews conducted in 2017-2018. This research provides real data predominantly on African migrants and a lesser number of refugee women. By drawing on feminist standpoint theory as a lens for analysis, inclusive social research practice is constructed, and the experiences of the 65 MAAWEs are illuminated.

My findings have some similarities and agreement with other studies of migrant women entrepreneurs and add to the body of research that can be used to inform policymaking and policy practice at local, state, and national levels. I have attempted to make both a theoretical and original empirical contribution to understanding immigrant women and entrepreneurship in Australia.

The motivation to research this field came from my own life experience as a wife and mother, juggling many demands. Having migrated from Africa to Australia ten years ago, I observed many MAAWEs in North Queensland who were aspiring entrepreneurs. I developed an interest in learning more about their experiences to determine the extent of their needs and ways in which to make their opinions known. The research topic is positioned within my lived experience which does relate to the lives of these 65 women who volunteered to participate in this study.

In my reading of available literature, I noted that some researchers in the past misrepresented African women by trivialising or ignoring their experiences, (see section 2.3). The task of contemporary studies, such as this one is to provide a counter-narrative that can be developed and shared. There are limited published studies on MAAWEs in regional Australia,

and no published studies examining their lived experiences. My position as an “insider” has made this study a profound foray into the experiences of some previously little-known African migrant and refugee women and their economic distributions. This research makes a distinctive contribution to current knowledge and thinking about the migration of African women in Australia.

The women in this study are integrating and contributing to the social, economic, and cultural diversity of regional Queensland. In this project, I have constructed an in-depth approach to examining their lives through the lens of migration. This has involved seeking MAAWE voices that were rendered vulnerable through migration and revealing the perspectives of this marginal group. The research design has applied intersectionality as an additional analytical tool because this is useful when analysing migration, ethnicity, gender, and entrepreneurship. Use of feminist standpoint theory (FST) to frame the research approach does not objectify the African Australian women’s lives and experiences (see Chapter 3.14).

The business aspirations of MAAWEs were researched from a feminist view of their lived experience, how they learned to do business as adults and how they benefited from the influence of peers in the development of their businesses. Their informal education involved interactions with co-workers, other businesswomen, friends, family, business mentors, trial and error lessons, and on-the-job learning. Such cooperative learning provided women with the initial skills to integrate with their new communities and to build their lives. As business owners, they have learned by watching and doing.

Drawing on research literature on African migration to Australia, I highlight the personal experiences of female participants in the process of migration, and the pursuit of entrepreneurial small businesses. There is a substantial amount of literature on migrant entrepreneurship in private ventures in Australia, but it is scarce on MAAWEs. In this thesis, I outline the history of African migration to Australia and the great diversity of the current African Australian population. I undertook a critical review of the international and national literature on migrant entrepreneurship which shaped the interview data collection. As a result, the interview samples reflect the diversity of the modern MAAWE population in regional north Queensland. One of this study’s contributions is the richness of data, on this under-represented yet active and growing entrepreneurial group. This research gives a clearer picture of how MAAWEs can be invested in and further supported to contribute to the Queensland lifestyle

and economy. In addition, the results can assist other researchers who investigate minority women in the areas of socioeconomics and community management.

Immigration often results in the loss of social capital and can change family dynamics. This leads to isolation, loneliness, loss of self-esteem and assimilation stress. This study has demonstrated that entrepreneurship is effective in helping migrant and refugee participants to successfully meet the challenges of their transition to Australia and a new regional community. They acquired business and entrepreneurial skills through self-employment. This involves considering, understanding, and utilising their natural attributes and the strengths they have developed, both in their backgrounds and in Queensland. They made the changes necessary, as a survival strategy and in so doing reduce their unemployment rates. Their entrepreneurship acts as a boost to the economic growth of the tropical Queensland region. MAAWEs' adaptation and collective motivation and drive foster a cultural and social environment for further entrepreneurship. The participants' stories are proof of their resilience, passion, talent and hard work, in describing the partial and whole realisation of their hopes and dreams.

MAAWEs' contribution

The small to medium enterprises established by the MAAWEs have contributed to broadening tropical Queensland's economic base. They have accomplished this through innovative businesses and job creation. They pay taxes. The creation of new businesses encourages economic growth. A few MAAWEs bought an existing business and expanded it, creating new jobs. Others reinvested the profits from businesses they created from scratch and developed these further. By doing so, they succeeded in ensuring the economic security and well-being of their families. It was not possible to record all the indirect employment opportunities generated by the MAAWEs in this study, but it is worthwhile to note here that some of them generated, and subcontracted other work done by family and relatives, including those back home who assisted them by buying and shipping products to Australia. The majority of the MAAWEs (including refugees) created their own businesses shortly after arriving in Queensland. They employ more people than the average for small businesses in Australia and make their significant contributions to job creation and employment. Data shows that the MAAWEs exhibit the potential to create and grow larger businesses, which encourages greater economic growth in the region. They obtain goods and services locally and from Australia wide, demonstrating a willingness to develop successful business relationships with Australian suppliers. They provide goods and services to a wide variety of clients: tourists, visitors, and

local customers. MAAWEs create employment for other immigrant women, helping them integrate into Australian culture and society.

A number of MAAWEs in this study proved their ability to run a business for a long time. They learned and developed business acumen that benefits a regional economy in alignment with Australia's economic policy for selecting migrants. MAAWEs contribute by participating in community organisations in various ways and with different intensities. They engage in networking and use their skills and influence for the common good. They participate in volunteer work within and outside their immediate location and possess diverse types of capital and knowledge. Both in business and as volunteers, they contribute to society. This is why they deserve recognition in discussions about immigration. The research presented in this thesis clearly indicates the extent of their efforts and illuminates what facilitates their success, and what impedes their efforts and goes some way to revealing where policy improvements and social enablers can be made.

Practical implications for MAAWEs

Findings demonstrate that MAAWEs created many diverse and productive business ventures with typically few resources, contributing to the economic growth of regional north Queensland, fulfilling the Australian policy of developing regional and remote areas. Such successful ventures empower the MAAWEs economically and encourage them to contribute more to the region's overall development. For this reason, they should not be underestimated or ignored.

It is important to note that when some MAAWEs' were confronted with specific barriers to business success, instead of viewing these as constraints, they used these to maximum advantage. For example, they exploited their gender role, culture, social capital, and family relationships and use them as enablers to create business opportunities to fit their identities as mothers, migrants, and entrepreneurs. Interview data reveal the unique importance of cultural values, beliefs, and traditions.

Throughout this study, I found that MAAWEs were actively searching for opportunities and creating businesses. They generate international business interests, through cultural and social exchanges. The women who possess wide global experience bring diverse ideas into business innovation and growth, satisfying both domestic and international markets. However,

policymakers need to be aware that these business activities may contain various types of risk that may lead to business failure. This would waste resources and impact the future life of MAAWEs and their families. Those involved in decision-making could facilitate professional and social networks that are supportive of MAAWEs, enabling them to acquire resources, such as information, mentorship, or experience, influencing successful and sustainable business decisions.

MAAWEs are a resourceful ethnic group and have acquired valuable social and cultural capital from their countries of residence before migration. This is a reality, the benefit of which future policymakers can capitalise on. MAAWEs' business acumen and their experience of having lived in Australia for many years offer a huge advantage to newly arrived migrants. Those from refugee backgrounds may have inadequate formal business training, so free or low-cost programs of instruction are essential, the curriculum of which should be relevant to local entrepreneurship in general. This would encourage interest in business operations and make it easier to start a new enterprise.

The findings show that MAAWEs have experienced blocked mobility in the labour market. This was an important factor in their decisions to establish their own business. Other adverse factors included discrimination, lack of local work experience, language barriers, skills gaps, and limited job opportunities. In addition, the racial issues encountered can result in social isolation, marginalisation, and exclusion from public involvement. Despite these problems, my research has produced evidence that MAAWE settlement does contribute substantially to the generation of wealth and employment. The migrants and refugee women interviewed for this study have overcome great barriers. They have worked hard to provide for their families and achieve success in business. This is proof that they make significant contributions to Australia's cultural, social, and economic life.

This research has opened many avenues of inquiry and answered some relevant questions. For example, how do gender and business experience affect the decision to establish a business? How do networks influence business relationships, raising capital, hiring employees, finding markets, and locating supply chains for goods and services? The research data collected also includes information about the location and distribution of MAAWEs' businesses. In addition, I investigated the potential for qualitative research methodologies to understand MAAWEs' opinions. Still, much more could be done in this area to explore their diverse lived experiences.

Thesis structure and findings

The conceptual framework covers migration theory, entrepreneurship theory, and feminist standpoint theory, including intersectionality. A qualitative methodology was used in this research, however, quantitative data on demographic and personal details were also collected.

The study is framed, guided, and directed by five research questions. Question 1 considers the motivation for starting a small business. Question 2 focuses on the enabling factors that start and sustain their businesses. Question 3 examines the barriers and challenges experienced in establishing and operating their businesses. Question 4 looks into the formal and informal learning strategies utilised to overcome the challenges. Finally, Question 5 investigates the role played by the local NQ business promotion industry in assisting small business entrepreneurs.

The thesis reveals the usefulness and applicability of the qualitative methods in Australian migrant entrepreneurship research. In addition, the methodological design and processes helped to directly show how much racial discrimination and social structures impact the life opportunities, education, employment, and everyday experiences of African women migrants. Below is a summary of each chapter's overall contribution and relevance to the study.

Chapter 1 gives an overview of my interaction/interviews into the lives of MAAWEs. This is important because it promotes discussion and creates interest in the lives of this group—the research topic is related to my own identity and is thus highly motivating.

Chapter 2 identifies the literature relevant to the discussion. This informs my exploration into the experience of migration with all its complexities, including adjustment into a new society. This clarifies what is particularly useful for the research topic, focusing on the Australian context for entrepreneurship concerning migration and settlement. The chapter probes the historical background and changes to Australia's migration and settlement policies and services. Again, the subject of entrepreneurship comes to the fore, with a review of the literature investigating the enablers and barriers that migrants and refugees may face.

Chapter 3 provides details of the methodology used and clarifies the data collection method and analysis. I discuss the theoretical and practical aspects of my exploration into the

experiences of the MAAWEs. Feminist standpoint theory and intersectionality were important additions to the method used for my data collection and analysis regarding the experiences of female African migrant entrepreneurs.

Chapter 4 gives voice to the MAAWEs. This chapter presents the research findings, analysis, and discussions of demographic information and other personal and settlement details.

Chapters 5 and 6 detail the research findings from my interactions with the MAAWEs and stakeholders, with specific reference to the data they provided. Both chapters answer the research questions listed in Section 1.4. In doing so, some similarities and contrasts between the opinions of MAAWEs and stakeholders are drawn. This has important implications for policy directions concerning the needs of MAAWEs and future avenues for support.

The findings are based on knowledge and recommendations that come directly from participants' voices. These findings significantly contribute to further understanding their lived experiences.

Summary of findings

RQ1: MAAWEs are very highly motivated and are committed to the success of their small business enterprise. The data cited in Section 5.1 and quotes from MAAWEs indicate that the pull factors are five times more attractive than push factors. The opportunity to utilise personal talents and skills, be self-employed, and keep busy while fulfilling family aspirations are the most attractive motivational factors. Conversely, the push factors involve matters of survival, income, and the need to achieve a work/life balance. In some cases, engagement in small business was a direct response to experiencing racial and gender discrimination.

RQ2 and RQ3: The following factors functioned as enablers: opportunities; human capital; social capital; financial capital; culture, family, and gender; language and institutional factors. Human capital includes personality traits, entrepreneurial skills, educational qualifications, and experience. Social capital includes networking and marketing. MAAWEs revealed that these enabling factors, when insufficient or when not sufficiently supportive, also acted as barriers and challenges. A strongly identified barrier was discrimination, such as racial, skin colour, gender, and religion. These findings contribute to providing a framework for

enablers and disablers faced by MAAWEs in regional Queensland as they established their businesses. The framework provides a clearer understanding of the challenges faced by MAAWEs and can be used as a prospective guide to overcoming these and enabling higher levels of productive entrepreneurship.

RQ4: The strategies used by the MAAWEs to address and overcome their various challenges required both formal and informal learning. Formal strategies included: learning English language skills, acquiring training in business skills, and obtaining professional qualifications, having their overseas educational qualifications and experience recognised and updating their ICT knowledge. Informal learning meant taking advantage of opportunities for workshops and other forms of business learning, mentoring, work placements, (through educational or business facilities), and drawing on prior business or employment experiences, networking, utilising information and advice passed through peer-to-peer interactions, accessing cultural capital through the influence of their family, society of origin and community, applying traditional values and learning practices and identifying personality traits that impact business success. These strategies require being prepared to compromise their culture in the interest of Australian business success, balancing their work and non-work life to overcome their problems and ensure their family's well-being. Coping strategies encompass drawing on religious faith to nurture their spiritual health while facing the demands of daily life, volunteering, and sometimes undertaking casual employment external to their enterprise.

RQ5: When MAAWEs can take on entrepreneurial activities, they need support from local business promotion stakeholders. Education and training, networking facilitation, business advice and mentorship, promoting and marketing, and settlement support are required in order for MAAWEs' businesses to grow from small and micro enterprises to medium and large-scale ones, and for sustained long-term business success. Research data revealed that a series of factors are germane to their experiences of migration and entrepreneurship. These include financial and personal motivation, opportunity, and structural enablers and disablers for small business entrepreneurship Cairns and Townsville and their surrounding regions. The research also includes an investigation of the role of formal and informal strategies for business education and planning. Relationships with industry stakeholders were highly important even though the women did mention both positive and negative interactions around social and cultural factors, including expectations around gender roles and experiences of racism.

Outcomes and implications

This study generated original data that can inform policymakers by generating further insights into the lives of African migrant women. The novel methodological contribution is that feminist standpoint theory has not been used extensively in research on migration and entrepreneurship in Australia. These data gathered and analysed can help identify effective policy settings and learning programs to enhance the success of immigrants' small businesses, to assist MAAWEs in addressing the problems that threaten their business success and build on their strong commitment and motivation to succeed. New initiatives can be encouraged in regional Queensland. MAAWEs contribute to community development, invest their social capital, and build connections between their migrant communities and the larger society.

Practical implications for policymakers

The research unearthed in-depth insights for policymakers who are seeking to promote, support, and facilitate the entrepreneurial ambitions of African migrant and refugee women. It is important for effective policy formulation and implementation that the impacts of the barriers are better understood. For example, this research shows that for MAAWEs, there are differences in visa entry details: age, cultural background, educational qualifications, access to resources, and experiences, among other aspects. Therefore, a one size policy approach may not fit all women migrants. Policies can be more sophisticated and customised to benefit the needs of this diverse growing group of migrants, as detailed in Section 6.5.

Regarding the sustainability of regional Queensland entrepreneurship, data gathered for this PhD can inform future policy development concerning the economic and social inclusion of African migrants. This research enabled an opportunity to critically reflect on existing policies in areas involving services, associated with immigration, employment, and education, as detailed by migrant women at the time of data collection and various stakeholders. Many challenges exist for minority groups. When policymakers and managers accept innovative ideas, this will encourage the development of effective measures that support social justice and more successful immigrant settlement and economic integration.

Given their unfamiliarity with the national and state legislation, rules and regulations, MAAWEs' initiatives need the assistance of stakeholders to help them navigate this unfamiliar terrain. Current Australian government policy can promote more social, economic, and

political inclusiveness. One possible way forward is for the media and the government to present a more positive image of African migrants. Other forms of support could include the human capital skills required for MAAWEs to grow, improve, and strengthen their businesses. This would involve easier access to the business training needed to support entrepreneurship. For example, local governments interested in fostering MAAWEs businesses could provide basic and advanced training courses, skills, and networking opportunities. However, this could encroach on their family responsibilities, so measures would need to be cognizant of these. For the women who hold advanced entrepreneurial skills, stakeholders can invest in regular meetings for those interested in developing new ideas and taking ideas forward.

In 1996, Collins argued that to strengthen the Australian economy and increase employment in immigrant groups, innovative strategies must be considered to enhance both the rate of immigrant business creation and the success of existing immigrant businesses, such as those established by MAAWEs in regional Queensland in the 21st century. In this context, one such strategy involves access to finance. In this study, I identified a lack of access to financing as one of the real difficulties MAAWEs encountered, although they have been able to achieve some level of success with surprisingly little start-up capital. Policymakers can make access to finances easier in order to boost productivity. Nevertheless, due to the adverse and global effects of COVID-19, I acknowledge that the state of the Australian economy is uncertain. It is important to note that data collection for this thesis was completed before the pandemic.

Policymakers and regulators can always improve regulatory practices by applying easier, more streamlined procedures for starting and operating a business, particularly targeting immigrant women who are less likely to be familiar with bureaucratic language or procedures. Those interested in entrepreneurship between countries could pay attention to the domestic market because some MAAWEs already source goods and services from Australia, Africa, China, and the U.S., among other countries.

Limitations of the study

At the start of this venture, there was a risk that my personal entrepreneurial experiences might influence my interpretation of the collected data. This risk was mitigated by the strategies employed to enhance trustworthiness and included a critical review of the analysis process by my advisory team. As an emerging researcher, I acknowledge possible shortcomings in my

application of feminist theory methods and accept that other scholars may have different interpretations.

Another possible shortcoming relates to the interview questions that employed a subjective assessment that relied on the participants' perceptions, attitudes, self-reported behaviour, and self-assessed level of knowledge. For example, "how well do you speak and write in English? Rate yourself on a scale of 1 to 5." A few women from refugee backgrounds had difficulties communicating in English. Their colleagues interpreted their responses in the group discussions, so this took a longer time, as did the transcription. As with any research employing this methodology, the answers recorded are limited by the extent to which the participants were honest, accurate, and without bias in their responses to the questions.

The ABS data established the population size of African immigrants in the tropical North Queensland region but the data concerning their identity and ethnic background is very limited. Owing to the lack of a published database, it is not possible to ascertain the degree to which the results can be generalised to the broader population of African migrant entrepreneurs in Australia. Nevertheless, I took steps to ensure that sampled participants were purposefully selected. I also took great care in the data collection and analysis process to eliminate possible bias. However, as the research draws exclusively on interview data from MAAWEs in the regional areas of Cairns and Townsville and including surrounding areas such as Mossman, Tablelands, and Charters Towers, their experiences, viewpoints, and cultural issues may not be relevant or equivalent to migrants from other ethnic backgrounds and other geographical regions. Some experiences may be common but not all experiences, as I have documented.

Given the diversity of MAAWEs, it is challenging to identify all the possible enablers or barriers in a single framework and to understand their complexity. Further research is needed in how to encourage networking and cooperation with each other, in order to turn barriers into enablers. My research on MAAWEs can only provide an account of them from their own cultural and personal perspective at a particular pre-pandemic time. Their stories are meaningful and significant but do not represent a narrative that may be generalised to fit the broader population of immigrant women entrepreneurs.

Recommendations for future research

Based on my findings and analysis, I include some recommendations for future research. MAAWEs are deeply influenced by their native culture, and this inspires and motivates them to strive for business success. Future studies could explore a bigger sample group to examine the correlation between cultural motivations, business creation and financial and social performance. The findings showed that entrepreneurial human capital is important to successful immigrant enterprises. Future research could examine how this influences decision-making to compare further how immigrant women and local entrepreneurs collaborate and compete in their business activities. These matters have not been addressed adequately in the current academic literature.

This study identifies a number of priority areas that deserve further attention, such as education and training; facilitating networking, business mentorship, better access to childcare, increased English language instruction, trauma counselling, and health support. The Australian researchers Collins and Low (2010) have focused on Asian women immigrant entrepreneurs in small and medium-sized businesses in Australia. In drawing conclusions, they point out the need to incorporate the experiences of a wide range of entrepreneurs, and caution against simplistic generalisations. Collins and Low (2010) also explore gender, ethnic, and racial differences but their focus is on Asian women rather than African women. My research has shown that MAAWEs would benefit from policies that are sensitive to concerns associated with the intersection of their gender and ethnicity.

My research into migration and entrepreneurship draws on previous studies made in the U.K. Canada, and U.S contexts. Methodologies differ but there is some reference to African migrants. As stated earlier, MAAWEs in Australia are insufficiently explored. As an insider, I note that MAAWEs come from countries in Africa where there is no welfare system. In Australia, I have observed that the availability of government welfare sometimes impacts on the motivation of people generally to seek work or venture into entrepreneurship.

For future research, I would suggest studying the productivity and outcomes of state-promoted programs for new migrant businesses in regional areas. Future studies could also use the same research questions but for regional migrants settled from different nations. Such a focus would examine whether the findings obtained in the present study are comparable to migrant entrepreneurs elsewhere.

I hope my research will open useful areas for potential future academic research. The findings illuminate the experiences and needs of a certain group of MAAWEs. My PhD research focus on an area of migrant experience that was insufficiently researched inspires and encourages me, as an insider and outsider, to make determined efforts to foreground the voices and experiences of the study participants. This study highlights the significance of a needs-based approach to designing customised policies. Levels of government can establish effective policies for MAAWEs while respecting and staying sensitive to their cultural norms and beliefs. Such policies are necessary to enable them, their families, and their businesses to grow, in order to create and strengthen a socially inclusive society.

Recommendations for policymakers

1. The intervention and claims by stakeholders regarding the kinds of support offered need to be assessed by comparing these with what is actually provided.
2. The state-funded programs are not well advertised, and MAAWEs need to be made aware of their availability as well as other mentoring opportunities and professional networking. This could be done by targeting advertising and promotion of state-funded programs through sustained networking with local communities in a range of forums, social media, and direct personal liaison with community groups.
3. Improve and clarify laws and regulations concerning business and licensing. The pilot programs provided are only available for short periods and can be extended.
4. The free English literacy programs at TAFE, which currently provide for those with refugee backgrounds, need to be available to economic and social migrants who have little English.
5. Adapt program delivery times to allow for differing childcare duties.
6. The regulations and laws regarding food safety and supply need to respond to people of non-English speaking backgrounds, and there can be improved access to commercial kitchens. The Regional Council rules for food licenses need to be clearly expressed and relatively free of bureaucratic demands.
7. Levels of government and local education institutions can provide a greater level of effective support and mentorship covering all areas of business, such as marketing, financial management, IT systems, bookkeeping, and due diligence. This would include business finance as grants and loans to meet expenses.
8. Include African women entrepreneurs as stakeholders in future policymaking forums.

9. Link migrant entrepreneurship to socio-economic policy outcomes.
10. Creation of accessible opportunities for education and training in business that meet MAAWEs' self-identified needs.

To provide these tangible resources requires financial investment. The advantages will justify the investment because implementing these recommendations directly addresses identified social and economic challenges faced by migrant women entrepreneurs who contribute to the economic health and regional development in Queensland.

My observation of the increase in African migration to the cities of Cairns and Townsville and surrounds and the large number of aspiring MAAWEs, has given clear evidence of the need for further research. This conclusion summarises the practical issues for African Australian women who seek independence and security through entrepreneurship. The study reveals the various factors that influence and impact the whole migration experience. I have identified the MAAWEs' intrinsic motive to enter a business and have explored the innovative talents present in so many of them. They are resilient and industrious, with a positive attitude and healthy competitiveness. They are passionate about improving their lot in life. My research builds a clearer picture of the progress made so far and the steps involved in achieving these women's goals and aspirations. It has been both a priceless experience and a pleasure to interact with these African migrant women.

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APPENDICES

Appendix A: Extended literature review

2.1 MIGRATION

Why do people migrate? In this study, I adopt the theories from the European Commission (see Figure 2.1) as most applicable.

Theories of migration

People have different motives for migrating, and these differences affect the overall migration process. According to Creswell (2006), everyone, it seems, is now ‘on the move’. The reasons for this have been studied using diverse investigative methodologies and disciplinary lenses. The movement of people has gained growing political prominence over the past decades and has become of global concern. Migali et al. (2018) claim that immigration policies are the main political discussions in many countries, arguing that the global migrant population has risen considerably over recent years, therefore demanding better management of migration flows. Castles et al. (2014) posit that many states have an increase in immigrants because transport and communication technologies have made the movement between countries easier.

In the literature, different terms have been used, such as ‘root causes’, ‘determinants’, ‘drivers’, and ‘push and pull factors’, but the justification behind the claims is the same. Essentially, in broad terms, people move in search of a better life for themselves and their families. According to Brettell and Hollifield (2014), disciplines such as anthropology, demography, economics, geography, history, law, political science, and sociology are all relevant in research on migration theories. No single theory has been able to provide a satisfactory all-encompassing explanation. The causes of international migration are better understood by incorporating a variety of perspectives and factors. Outlined below are eight of the main theories identified in the literature to explain the main drivers behind the decision to migrate.

Ravenstein’s law of migration was formed to address the reasons for why and when people migrate (Ravenstein, 1885), and is attributable to the nineteenth-century British geographer, Ernst Ravenstein who theorised the existence of laws regulating the mobility behaviour of people in relation to two geographical points, an origin and a destination

(Ravenstein, 1885, 1889). He proposes three characteristics of the migration process. The first is that there should be a reason to migrate, a job opportunity, or other reasons. The second is the distance the person is willing to migrate. The last comprises a set of characteristics such as gender, education, occupation, age, and formally specified main migration motives (e.g. refugee, work, study, family). Ravenstein formulated his theorems, published between 1876 and 1889, while concentrating on the economics of migration: international or internal. Ravenstein's laws stated that the primary cause for migration was better external economic opportunities; the volume of migration decreases as distance increases; migration occurs in stages instead of in one long move; population movements are bilateral; and migration is influenced by differentials such as gender, social class and age. Females are more migratory than males, at least over shorter distances; males are in the majority in international migration. Ravenstein's laws help me gain a better understanding of when and how African women migrate. Ravenstein's (1885, 1889) assertion that the major causes of migration were economic was the first scholarly contribution to the understanding of the movement of people (De Haas, 2008).

Ravenstein concluded that migration is the result of developments that make individuals cross over borders, either by being pushed by their country's unfavourable conditions or pulled by the host country's favourable conditions (Ravenstein, 1885). Therefore, the approaches that emerged during the nineteenth and earlier twentieth centuries to explain migration were mostly of an economic nature (Karakoulaki et al., 2018). However, Karakoulaki et al. (2018) argue that in the type of migration that characterises the most recent migratory flow, a majority appears to be fleeing from conflict-affected areas. Building upon Ravenstein's laws, economists and sociologists have further developed their theoretical assumptions and consolidated the idea that migration is a function of economic (Harris & Todaro, 1970; Jerome, 1926; Passaris, 1989) or demographic (Lee, 1966) factors. These influences on migration theory emerging mainly to explain internal migration, set the foundations for the push-pull model.

The push-pull theory was established by Lee (1966), who built upon Ravenstein's theory to add non-economic motivations. Lee explained that there are two basic reasons for people to migrate: push factors and pull factors. Push factors which motivate people to move include poverty and political instability. Alternatively, pull factors describe reasons attracting people to a destination, such as its economic prosperity and good job opportunities. However,

intervening obstacles come between these push and pull drivers, for example, geographical, political, or economic barriers. Most migration patterns are from the origin (push) to destination (pull). Environmental, economic, and cultural considerations all matter.

The only drawback that the push-pull theory faces is that it is based exclusively on the desires of migrants and totally ignores their abilities. Such abilities can be restricted by poverty, for instance through a lack of educational opportunity. The push-pull theory focuses on four characteristics: the origin region, destination region, nature of intervening obstacles, and nature of the people (their ideology and mental makeup). Intervening factors, such as ethnicity or employment status, may lead to a household making different decisions about relocating. These decisions involve evaluation of the perceived cost and benefit, where if potential migrants believe the latter exceeds the costs, this results in their decision that migration is worthwhile (Sjaastad, 1962). According to Baycan-Levent and Nikkamp (2009), migrants at times are unable to meet their expectations because of cultural or structural challenges in their host country, and the challenges that actually prompted them to migrate thus continue to happen.

According to Castles et al. (2014), the push-pull model can be considered akin to Newton's law of gravity. The theory predicts the level of migration between countries based on economic opportunities and population sizes in the origin and destination regions. The underpinning assumption is that migrants are pushed out of low income, densely populated places or countries and pulled towards more well-off and less populated areas or nations. These early theories have contributed significantly to understanding why people migrate by recognising that migration can significantly improve their economic circumstances (Lee, 1966).

According to O'Reilly (2019), push factors might include poor living standards, low economic opportunities, and political oppression, while pull factors may include the opportunity for higher living standards, political freedom, and a demand for labour. Additionally, she claims that this economically based push-pull model of migration overlooks a host of factors that influence moves, including family and community dynamics, historical relations, the role of states in recruiting labour, the role of intermediaries encouraging migration by arranging passage, the granting (or withholding) of permits, the determination of citizenship rights and the establishment of policies on refugees and asylum seekers.

The gravity model theory is a modified version of Newton's law of gravitation. The initial migration models, for example those of Stewart (1947) and Zipf (1946), used the physical concept of gravity and explained migration as a function of the size of the origin and destination populations, predicting it to be inversely related to distance. These researchers and others found the model in practice to be successful in explaining a wide variety of different forms of spatial interaction in the field of human geography, from migration to commuting, shopping, and trade flows. The gravity model explains that large places attract more ideas and people, closer places have greater attraction, and distance is the main obstacle and is a continuous fundamental variable.

However, with evidence from studies of real-world migratory patterns, De Haas (2010) argues that the theoretical framework based on Newton's law of gravity has shortcomings for three major reasons. First, demographic influences and poverty alone are not enough to determine migration (The United Nations Development Programme [UNDP], 2009); second, the model neglects the societal processes that affect the conditions in which migration takes place; and third, it ignores macro-level migration determinants, such as environmental degradation, population growth, climate change, or unpredictability. In an attempt to address the shortcomings of the Newton's law of gravity as basis for a theoretical framework for migration, Ravenstein's work formed a basis for further research (Grigg, 1977), and neoclassical migration theories were instituted.

The neoclassical economic theory is mainly used to describe migration between two countries, suggesting a correlation between the global demand and supply for labour and the reason people migrate, in effect driven by a wage gap among geographical areas (Sjaastad, 1962; Harris & Todaro, 1970; Jennissen, 2007). The components operate at different levels: macro, micro and equilibrium (Bijak, 2006). This theory assumes that labour markets and economies move towards equilibrium in the long run through trade and migration (De Haas, 2011; Massey et al., 1993). The theory uses the structure of labour markets and income distributions in the countries of origin and destination as its main clarifying lens. In this context, neoclassical theorists see migrants as purely rational players in the international labour market, who select their destinations according to income maximisation criteria (Borjas, 1989). In neoclassical explanations, migrants are thought to perform a cost-benefit analysis of the resources needed to migrate and the potential economic rewards gained in the new destination. The cause of migration in this context is the mere presence of enhanced economic opportunities

and the supply of labour to different countries to fulfil this demand (Massey et al., 1993). In other words, individual migrants will decide to move from countries with a labour surplus and low earnings to those which have a labour scarcity and offer higher incomes or from the poorest countries to the wealthiest in search of better economic opportunities. Despite the concomitant increase in the cost of living in the destination country, higher earnings in the long run are thought to compensate for the cost and risk of relocating.

A variation within such neoclassical theory is the **dual or segmented labour market theory** established by Piore (1979). The theory suggests that it is pull factors that lead people to migrate, because there is always a demand for migrant workers in the economic structure of developed countries. According to this theory, this demand is the main factor pulling migrants, independently of the labour or wage conditions in the origin societies. In the receiving economy, the labour market is segmented: the native-born have access to careers, good pay, and safe working conditions while migrants are channelled into labour-intensive secondary or tertiary sectors that provide unstable jobs, low pay, and hazardous working conditions. Piore (1979) claimed that historically, women, minorities, and teenagers filled these jobs locally in the country. However, lower birth rates reduced the supply of teenagers, and greater social equity produced better opportunities for women and minorities. The result, according to this theory, is that immigrants from developing countries like those in Africa were sought to fill these secondary and far less attractive labour positions.

According to Piore (1979), certain requirements exist for migration to occur. First, employers search for sources of a new labour force. Second, migrants take jobs that the locals refuse to accept. Third, immigrants initially consider themselves as temporary workers, but eventually their migration becomes permanent. Fourth, migrants may be unskilled and may not speak the language of the country to which they migrate. Massey et al. (1993) posit that developed economies benefit from the inflow of an uneducated and illiterate workforce, thereby rendering immigrants a source of cheaper labour for employers in these countries, but, over time, the work done by immigrants becomes unacceptable to local people. King (2012) posits those early theorisations were rather rigid and disconnected from each other, but more recent attempts to blend deductive with inductive reasoning have led to a variety of middle-range theorisations which resonate more closely with the realities of migration today. Therefore, several migration theories embrace globalisation and complexity. These are discussed briefly below.

The new economics theory of migration was developed by Stark and Bloom (1985) and explains the migration decision from the viewpoint of a family or household. The theory includes the societal aspect in the decision to migrate. The migration decision is achieved jointly by household members in order to maximise their profits and to minimise their risks. These risks may include losing a job, a poor harvest for farmers, political problems in the country, and many others. The key insight is that the migration decision is made in larger groups of related people rather than by individuals (Massey et al., 1993). The migration of selected family members may be used to mitigate risks and diversify income resources for the entire family. If things go well for the ones who migrate, they will provide support for their families in their country of origin. Hugo (1994) explains that migration decisions often represent family strategies for survival and income maximisation. Additionally, Taylor (1999) claims that sending remittances for consumption and investment can be understood in terms of the involvement of the “whole household economy” (p. 64). Arango (2004) refers to the new economics theory of migration as “little more than a critical, sophisticated version of neoclassical theory” (p. 23).

O'Reilly (2019) argues that the new economic theories of migration recognise the fundamental position of economic push and pull factors in influencing groups of individuals. These theories also take into account the many intervening variables that facilitate and hinder migration. O'Reilly explains that the new economic migration research is relevant because it portrays the role performed by the wider networks of friends and family who facilitate migrants' movement and settlement support. According to this theory, these remittances have a positive impact on the economy in poor countries as households with a family member abroad benefit (Taylor, 1999). According to O'Reilly (2019), the new economic theories of migration have been criticised because individual feelings and emotions, the anxiety that goes with difficult decisions about whether or not to leave one's home, family and friends, and the ways in which these attitudes and expectations have been shaped over time by culture, communities, and communication, are generally overlooked.

The theory of migration systems and networks, as discussed by Kritz and Zlotnik (1992), focuses on the connection between people at the origin and destination. Migratory movements are often connected to prior long-standing links between sending and receiving countries, like commercial or cultural relationships. These give rise to migration systems. That is, two or more countries receive and send migrants, and migration networks, such as in circular

and diaspora-based migrations. Circular migration is described by Hugo (2013) as repetitive movement of a migrant worker between home and host areas for the purpose of employment. People move where they can rely on someone they know. The processes are cumulative and do not necessarily tend to an equilibrium: the more the diaspora expands the more it will attract new migrants. According to this theory, migration is established among systems which consist of a receiving country and several sending countries that are connected by large flows of migrants. It is necessary to examine both ends of the flow and study all the linkages (economic, cultural, political, military etc.) between the places concerned (Jennissen, 2007). Migratory movements generally arise from the existence of prior links between sending and receiving countries based on colonisation, political influence, trade, investment, or cultural ties. Jennissen (2007) argues that the exchange of people and capital between some countries happens within a demographic, social, economic, and political context. Lebhart (2005) maintains that, contrary to other approaches, this theory applies to all migration types.

Social networks represent interpersonal ties that connect migrants. **Network theory** claims that migrants and non-migrants create networks that help to lower the costs and risks for new incomers (Massey et al., 1993). Dolfin and Genicot (2010) argue that larger family networks raise the chances of migration and facilitate new immigrants to find work in the destination country.

The **institutional theory of migration**, as presented by Massey et al. (1993) holds that once international migration has started, the creation of institutions to support this migration arises. They claim that as the global flow of migrants becomes more independent, this institutionalises the initiating factors. Any number of lawful, unlawful, for profit and not-for-profit institutions develop to assist this migratory population. This in turn supports further expansion of immigrant flows, which again encourages the growth of institutions supporting immigrants.

According to this theory, organisations that develop alongside international migration start to play a role in encouraging and nurturing further migration. The imbalance between the scarcity of visas or other legal channels to enter destination countries and the number of people who wish to migrate helps to create a migration economy and a specific market whose actors range from immigration attorneys, and travel and recruitment agencies, to smugglers.

The imbalance and barriers created to keep out people create a lucrative economic niche for entrepreneurs and institutions to satisfy the excessive demand caused by a limited number of immigrant visas (Massey et al., 1993). One adverse effect is that a black market in immigration may be created, and afterwards humanitarian organisations arise to help victims. Thus, the international flow becomes more institutionalised and independent of the factors that originally caused it (Massey et al., 1993). In addition, in some more positive circumstances, the institutions and networks may lower the costs of migration for potential migrants.

World systems theory was founded by Wallerstein (1974) who focuses on migration from peripheral developing countries to core capitalist ones. The peripheral countries have low levels of economic productivity, low per capita incomes and generally low standards of living. These include African countries as well as many in other parts of the world. The core regions of the developed world include Europe, North America, Japan, Canada and Australia. From a global perspective, migrants flow from the periphery to the core, while capital, machinery, and goods flow from the core to the periphery. This often creates a loop; capital and machinery, for instance, may increase agricultural productivity, forcing people to move internally to cities and causing high unemployment in urban areas. These people may end up migrating to more advanced economies. According to the theory, this phenomenon has the effect of equalising employment and income opportunities. However, most migration in different parts of the world is globalised and the world systems theory is less relevant now because the people are moving back from the centre to the periphery. In other words, there is no longer much difference between the centre and periphery (Castles & Miller, 1998).

Massey et al. (1993) also argue that the world systems theory indicates that, due to collaboration among global societies, migration is motivated by the industrial advancement of the global market. O'Reilly (2019) explains that the world systems theory is a model on which many modern critiques of global capitalism are based, and it explains the disadvantage of poorer nations in terms of past relations of dependency, debt, and power imbalance. She claims that it underlines global inequalities and sees migration as a central feature contributing to the continuation of the system. Thus, this theory functions in tandem to the push-pull approach. According to the world systems theory, as labour, land, and raw materials come under the control and influence of global markets, migration flows are unavoidably created. It also positions migration within the global economic system (Wallerstein, 1974).

According to the **mobility transition model of migration** (Zelinsky, 1971), linked to the demographic approach, the type of migration that occurs within a country depends on its type of society or how developed it is. This theory focuses on the transition of countries through a series of demographic and societal stages. In the early stages, which feature strong demographic growth, there is mostly mobility from rural to urban areas, followed by high net migration towards developed countries. As countries become advanced economies, rural to urban mobility shrinks, demographic growth slows down, while urban-to-urban mobility and circular migration increase significantly. Advanced economies often become net importers of low-skilled labour from less developed countries, such as those in Africa. The result is that immigrants with human capital acquired from developed countries benefit most.

2.2 Theoretical foundations of entrepreneurship, with a focus on migrant women entrepreneurship

Entrepreneurial theories devised from different disciplinary origins. The point was made in Section 2.4.2 that theorisation about entrepreneurship stems from six research disciplines (Simpeh, 2011). Below some extended research on each of these theoretical approaches is presented.

Economic: Three more types of economic entrepreneurship theories are mentioned here: classical theory, neoclassical theory and the Austrian market process model. *Classical theory* describes the directing role of the entrepreneur in the context of the production and distribution of goods in the competitive marketplace (Ricardo, 1817; Smith, 1776). *Neoclassical theory* is based on the principles that economic phenomena could reflect an optimal ratio, be downgraded to cases of pure exchange, or happen in an economic system that is basically closed (Murphy et al., 2006). The *Austrian market process (AMP) model* was developed due to some of the unanswered questions which arose in the neoclassical movement. It focuses on human actions in the perspective of an economy of knowledge.

However, a number of criticisms have been pointed out: classical theorists are accused of not explaining the dynamism entrepreneurs created in the industrial age (Murphy et al., 2006), while the neoclassical theory constrains the understanding of the role played by individuals in entrepreneurship (Amalo & Migiro, 2014). Simpeh (2011) claims that in the AMP model, market activities can be affected by taxes and administrative controls, fraud,

deception, and that both private firms and government can be entrepreneurial, while entrepreneurship can also take place in non-market competitive settings.

Psychological: These theories emphasise personal attributes which define entrepreneurship; two of the main ones are the personality traits theory and the need for achievement theory. First, Coon (2004) defines *personality traits* as stable qualities that a person shows in most situations. The locus of control can be internal or external. In internal locus of control an entrepreneur's success comes from his/her own abilities, while in an external locus of control emphasis is on the factors from the external environment. Internal locus of control is found to be positively associated with the desire to become an entrepreneur (Bonnett & Furnham, 1991).

Second, as McClelland (1961) explained, human beings have a *need for achievement*, this includes succeeding, and accomplishing or excelling in some goal. The need for achievement is present in entrepreneurs in addition to the trait of risk-taking; uncertainty tolerance is also an important entrepreneurial tendency (Yusof, et al., 2007). Therefore, for an entrepreneur to predict a secure income, it follows that the individual may become inspired by her/his successful effort in risk-taking for the next possible venture.

One criticism of both theories is that they are founded on the assumption that personality traits are innate and can be detected by self-report and observation, otherwise they are not fully supported by research evidence (Simpeh, 2011).

Four **sociological entrepreneurship theories** give some foundation for understanding entrepreneurship. First, as for *social networks theory*, Simpeh (2011) explains that the society values the entrepreneur in terms of what she/he has to offer, in terms of filling the gap of producing a product or service and making a profit out of it. Second, regarding *the life course stage theory*, this draws from people's lived experiences, and as such, entrepreneurial activities may be targeted at performing something meaningful in their lives. The choice to become an entrepreneur, therefore, is based on an analysis of life situations.

Third, concerning the *ethnic identification theory* is explained by the fact that marginalised groups in society can use entrepreneurship to rise against barriers and improve their lives. Hence, in this context, their ethnic background shapes the opportunities available to people and the ability to have social and economic mobility. Fourth, *population ecology*

theory has resulted from the understanding of ecosystems and broad environmental factors which influence the survival of a business. Accordingly, the survival of a new business enterprise may be impacted by government legislation, political systems, competition, employees, and customers.

According to **anthropological entrepreneurship theory**, Amolo and Migiyo (2014) and Simpeh (2011) believe that it develops from the study of the origin, customs, and beliefs of the society. Research supports the argument that individuals who create their own start-up ventures do well in their social network, and in addition to their capabilities, they draw on their cultural capital in identifying opportunities (Aldrich & Cliff, 2003; Kim et al., 2003; Gartner et al., 2004).

In **opportunity-based entrepreneurship theory**, Drucker (1985) has explained that entrepreneurs always search for change, respond to it, and exploit it as an opportunity. Such changes may occur in consumer preferences, technology, or other areas. Aldrich and Waldinger (1990) point out that opportunity structures consist of market situations which may encourage products or services tailored to co-ethnics (people of the same ethnic origin), and conditions in which a wider, non-ethnic market is supplied. They maintain that prospective immigrant entrepreneurs may create businesses founded in niches in co-ethnic groups and in the general market, but may make risk-taking decisions when they encounter barriers to entering some industries. However, opportunity structures include the ease with which entry to business ownership is obtained, and depends on governmental policies at various levels and on inter-ethnic competition, which varies in different countries (Aldrich & Waldinger, 1990).

For **resource-based entrepreneurship theories**, the accessibility of resources to business founders is crucial in new enterprise formation (Alvarez & Busenitz, 2001), in addition to human, financial, social, and resources (Aldrich, 1999). Davidsson and Honig (2003) develop this by arguing that a person's ability to detect or act upon an opportunity is boosted by the availability of resources. Within this line of theory are included financial capital/liquidity theory, social capital/network theory and human capital entrepreneurship theory. Concerning *financial capital/liquidity theory*, the premise is that people with financial capital are more able to acquire resources to effectively exploit entrepreneurial opportunities and set up a firm to do so (Clausen, 2006). Alvarez and Busenitz, 2001) stated financial capital theory explains that some people have individual specific resources that facilitate the recognition and acquisition of new opportunities for creating a new business enterprise. *Social*

capital/network theory emphasises that stronger social ties to resource providers facilitate the acquisition of resources and enhance the probability of opportunity exploitation (Aldrich & Zimmers, 1986). A person may recognise the existence of an entrepreneurial opportunity, therefore, a connection and access to a larger social network or networks might facilitate transforming the opportunity into a business start-up (Shane & Eckhardt, 2003). In *human capital entrepreneurship theory*, the focus is on education and experience which are considered as fundamental to entrepreneurship (Becker, 2009). Therefore, for to successfully recognise an opportunity, it is crucial to centre on the knowledge gained from education and experience. Human capital factors are positively related to becoming an entrepreneur, and even entrepreneurial success (Anderson & Miller, 2003; Davidson & Honing, 2003).

The role of the entrepreneurs

Entrepreneurs are the heart of entrepreneurship due to their important role in practice in the success of new enterprises. The terms ‘entrepreneur’ and ‘entrepreneurship’ are used interchangeably in many studies because the act of being an entrepreneur describes entrepreneurship. Cantillon (1755), from whom the word can be traced, defined the entrepreneur as:

“‘someone who engages in exchanges for profit and exercises business judgment in the face of uncertainty’. The uncertainty refers to the future sales price for goods on their way to final consumption. Entrepreneurs conduct all the production, circulation and exchange in a market economy and could thus be producers, merchants, arbitrageurs or even robbers. Cantillon saw entrepreneurship as a function, situated at the heart of the market economy” (as cited in Ahl, 2002, pp. 34–35). It is important to understand the human view of entrepreneurship such as entrepreneurial behaviour, cognition, and motivation (Johnson 2017; Gartner et al., 2017; Mitchell, et al., 2002). These human traits apply to all subset groups of entrepreneurs, including immigrant entrepreneurs, and female entrepreneurs, amongst others.

Below are some descriptions of the role of an entrepreneur:

Amolo and Migiro (2014) argue that the role of guiding resources in a competitive marketplace, and specifically the production and distribution of supplies, lies with the entrepreneur. The entrepreneur’s role is to direct resources in a competitive marketplace, and, in particular, production, supply, and distribution (Simpeh, 2011). According to Kirby (2003)

an entrepreneur is generally viewed as an individual who establishes and runs his or her own business, making profit and growth through ideas, which can be treated as innovative, either in terms of the resources used or organising already known largely employed resources in a different manner and management.

An entrepreneur: (1) acts independently or within organisations to perceive and create new opportunities, evaluate and exploit those by using innovation, and introduces his/her ideas into the market under uncertainty (Mack & Pützschel, 2014); (2) takes advantage of opportunities to develop and supply new goods and services and, in the process, create wealth for individuals, families, communities and countries (Brush et al., 2006); (3) recognises an opportunity, and marshals the resources to take advantage of, or act on, that opportunity (Huefner & Hunt, 1994); (4) defines a creative idea, adapts it to a market opportunity, and gathers resources with the potential to provide for self-employment and/or profit (Gartner, 1990).

According to Nielsen and Lassen (2012), Schumpeter understands an entrepreneur as an innovator, a pioneer introducing economic change. They explain that Schumpeter was reluctant to assign entrepreneurs to a special social class or to a special vocation, since he conceptualised the entrepreneurial function rather than the person, while someone has to carry out the task. Ahl (2002) explains that “entrepreneurship is positioned as a blessing for society, it follows that the entrepreneur would be a blessing as well, although sometimes misunderstood and unrecognised as Marshall and Schumpeter pointed out” (p. 48). Ahl argues that not only is the construct of an entrepreneur male gendered, it also implies a gendered division of labour. He further posits that being an entrepreneur “—strong-willed, determined, persistent, resolute, detached and self-centred—requires some time, effort and devotion to a task (well, energetic was also on the list), leaving little time for the caring of small children, cooking, cleaning and all the other chores necessary to survive” (p. 54).

Entrepreneurship ecosystems

The first element of the entrepreneurial ecosystem is the word ‘entrepreneurial’, which refers to a system in which prospects for creating new goods and services are discovered, assessed, and utilised (Schumpeter, 1934; Shane & Venkatamaran, 2000). The second aspect is the term ‘ecosystem’, interpreted biologically as the interaction of living organisms with their natural environment. This emphasises that the entrepreneurship takes place in a

community of interdependent actors (Freeman & Audia, 2006).

Stam (2015) defines an entrepreneurial ecosystem as a set of interdependent factors and actors organised in such a way that they enable productive entrepreneurship. He goes on to point out that these entrepreneurial ecosystems differ from other concepts (such as clusters, innovation systems, or industrial districts) based on the fact that the entrepreneur, rather than the enterprise, is the focal point. According to Isenberg (2016), there is no single driver of an entrepreneurial ecosystem because, by definition, an ecosystem is a vibrant, self-regulating network of numerous diverse types of actors. Spigel (2015) defines entrepreneurial ecosystems as “combinations of social, political, economic, and cultural elements within a region that support the development and growth of innovative startups and encourage nascent entrepreneurs and other actors to take the risks of starting, funding, and assisting high-risk ventures” (p. 50). He groups these attributes into three categories — cultural, social, and material — and assesses the level of entrepreneurial activity as the output of entrepreneurial ecosystems. Cultural attributes include a supportive culture and histories of entrepreneurship; social attributes include worker talent, investment capital, networks, mentors and role models; and material attributes include policy and governance, universities, support services, physical infrastructure, and open markets. Importantly, these categories of attributes are not isolated from one another but are created and reproduced through their interrelationships.

Dodd and Anderson (2007) reflect that the central concepts behind entrepreneurial ecosystems were initially developed in the 1980s and 1990s as part of a shift in entrepreneurship scholarship away from individualistic and personality-based research to a broader viewpoint that combined the role of economic, cultural, and social forces in the entrepreneurship process. According to Isenberg (2016), the entrepreneur is the main player in building and sustaining the ecosystem. While the state and other sources might support the ecosystem through public investment, entrepreneurs retain agency to build and lead this ecosystem. The theory of entrepreneurial ecosystems has gained acceptance in recent years due to work by Isenberg (2010) in the *Harvard Business Review* and mainstream business books such as Feld’s (2012) *Startup Communities*. These works have spread the idea among policymakers and leaders that the culture and community can have a massive impact on the entrepreneurship process. However, despite its reputation, there is not yet a commonly shared definition of entrepreneurial ecosystems among practitioners or researchers (Stam & Spigel, 2016).

Authors have examined the reasons why people become entrepreneurs (Shane, 2000; Shane & Venkataraman, 2000). According to Bygrave et al. (2003), it appears that moderate levels of inequality do help opportunity for entrepreneurship to flourish. In capitalist societies, constant economic growth depends on the extent to which potential entrepreneurs can obtain and effectively utilise the social and economic resources they need (Lippmann et al., 2005). Bygrave et al. (2003) argue that a country's entrepreneurial framework requirements (education, finance, research and development, infrastructure, and government policies) generate prospects that are followed by would be entrepreneurs with both the potential and the motivation to develop them.

According to Isenberg (2014), fostering entrepreneurship has become a fundamental element of economic development in countries and cities around the world in six domains — finance, culture, human capital, markets, policy, and supports — which are theorised to interact in ways that make entrepreneurship more likely, prevalent, and self-sustaining. The entrepreneurial ecosystem approach thus commences with the entrepreneurial individual instead of the company but also emphasises the role of the entrepreneurship framework (Stam, 2014). If entrepreneurial ecosystems are devoted to establishing environments favourable to the accomplishment of entrepreneurs and their new ventures, there still remains the challenge for these entrepreneurs to establish their legitimacy or credibility within that ecosystem and beyond it for their added advancement (Kuratko et al., 2017).

In the environmental context it is also important to consider the relevant environmental legislation, role of government and non-governmental organisations and social responsibility of businesses (FitzRoy et al., 2012). The natural environment or ecological factors also play an important role for many organisations. Variables of the environmental context include energy use, water pollution, air pollution/carbon emissions, ozone depletion, waste management/recycling, and endangered species (David & David, 2013). According to Collins's (2003) study, there are three areas of government policy and practice that impact directly on immigrant entrepreneurs: helping unemployed immigrants to become entrepreneurs; policy issues related to red tape and communication between immigrant entrepreneurs at all levels of government; and education and training for immigrant entrepreneurs and their workers.

Education, training and learning for entrepreneurs

Education, training, and learning are described by Oliver and Wright (2016) as ‘central components’ that create the ‘nationwide skills ecosystem’, a term used to highlight the reliance ‘among actors and the policy settings that provide a supportive host environment’ (p. 1). According to Desiderio (2014), research on entrepreneurship points to a range of structural policy interventions that may contribute to creating an entrepreneurship-friendly environment for both natives and immigrants. She claims that one of the interventions is education and training, expanding opportunities for the support of lifelong learning.

Adult learning is a personal process shaped by the perspective of the society in which one lives (Merriam et al., 2012). Migrant women need to have the abilities and skills to facilitate dealing with the challenges of life and an unsure future. Entrepreneurial learning concentrates on the abilities, skills, attitudes, and knowledge of potential or actual entrepreneurs (Erikson, 2003). Kolb, a contemporary advocate of experiential learning, defines learning as “the process whereby knowledge is created through the transformation of experience” (1984, p. 38). Kolb’s paradigm of experiential learning is found in many debates on the theory and practice of adult and informal education and includes lifelong learning. Experiential learning involves two elements: first, one has a direct encounter with the phenomena being studied, for example, learning sponsored by an institution, which might be used on training programs (Brookfield, 1983); and second, one gains education that transpires as a direct participation in the events of life, which is the learning sponsored by individuals themselves (Houle, 1980). Therefore, education occurs when learning is attained through reflection upon everyday experience (Corbett, 2005). Jarvis et al. (1995) notes that experiential learning is about individuals learning from primary experience, which constitutes “learning through sense experiences” (p. 75).

According to Edmondson (2002), learning facilitates business success in a changing environment, making individuals and organisations realise the need for adjustment, evaluate new opportunities, and implement new courses of action. Overall, learning, can be described as the means for adding to one’s base knowledge, and this can lead to new ideas (Kolb, 1984). Apart from Kolb’s model of experiential learning, an alternative has been provided by Minniti and Bygrave (2001) who describe entrepreneurial learning as a “calibrated algorithm” of repeated problems. They argue that entrepreneurs achieve learning through amassing

knowledge from their own experiences and consequently updating their subjective knowledge pool.

Politis and Gabrielsson (2005) explore the role of experience in the process of entrepreneurial learning. They examine the impact of prior career experience for the development of entrepreneurial knowledge, that is, knowledge that enables individuals to recognise and act on opportunities, including organising and managing new business. In their study of Swedish entrepreneurs, they have found links between various career experiences and the development of entrepreneurial knowledge. In addition, they identify evidence that entrepreneurs' choice of discovering new possibilities, as compared to exploiting pre-existing knowledge, is valuable to consider and explain this process.

However, in the literature, entrepreneurial learning also encompasses acquired knowledge from other sources, such as networks and mentoring in addition to individual experiences in various settings (Zozimo, et al., 2017; Cope & Watts, 2000; Deakins & Freel, 1998). For example, Deakins and Freel (1998) have studied small to medium enterprises across different sectors, finding that acquiring knowledge through networks is important for entrepreneurial learning. Cope and Watts (2000) have explored the developmental history of six small businesses and identify the need for mentoring support programs to help entrepreneurs interpret critical incidents as learning experiences for high quality learning outcomes. The importance of Kolb and other learning theorists like him is that they have pointed out the significance of learning from direct engagement with activities (experiential learning), which is in keeping with the entrepreneurship spirit.

Insufficient or unsuitable training and education are commonly regarded as a hindrance to entrepreneurship for immigrant women, and a barrier to the survival and growth of current entrepreneurs (Kermond et al., 1991). The content of adult learning is centred on intellectual processes related to storing, absorbing, and acquiring new information (Merriam et al., 2012). Henry et al. (2005) focus on the value of education because entrepreneurs gain from learning innovative methodologies for self-reliance, problem-solving, innovation, and for adapting to change. Saffu (2014) notes that migrants learn to acquire the values and way of life in their host society by taking part in social activities, informal and formal education.

Schugurensky (2000) proposes three forms of informal learning: incidental, which is intentional and conscious, social (or tacit), and self-directed. These categories of informal

learning vary in terms of awareness and intentionality at the time of learning (Merriam et al., 2012). Participation in learning activities empowers immigrants to engage productively in the social, cultural, economic, and political activities of their new society. Informal learning provides migrants with initial competencies to integrate into their new community, upon which more learning can be established. Small business proprietors learn through doing, and a lot of their learning is concentrated on the real or current issues in their environment (Dawe & Nguyen, 2007).

Immigrant entrepreneurship

The phenomenon of immigrant entrepreneurship has been described in many ways. Sahin et al. (2006) describe the phenomenon as business activities carried out by migrants with a “specific socio-cultural and ethnic background or migrant origin” (p. 1). Immigrant entrepreneurship is also referred to as ethnic entrepreneurship, or minority entrepreneurship (Collins, 2003). Although the terms ‘immigrant entrepreneurship’ and ‘ethnic entrepreneurship’ are used interchangeably and have a similar meaning, there is a slight difference between them (Volery, 2007). Generally, ‘ethnic entrepreneurship’ involves entrepreneurship denoting definite ethnic groups, while ‘immigrant entrepreneurship’ signifies entrepreneurship executed by all groups of immigrants in a nation (Waldinger et al. 1990). Self-employment usually encompasses buying an existing business or setting up a new business (Basu & Altinay, 2002), however, when the process of entrepreneurship is carried out by an migrant individuals, it is described as immigrant entrepreneurship (Sahin, et al., 2006).

According to Feld and Bachelor (2013), motivational factors facilitating the starting of one’s own business involve internal and external factors. Internal factors (psycho-traits) fall within the concepts of ‘entrepreneurial intent’ and ‘orientation’. They argue that some entrepreneurs are driven by the need for achievement while others are by the need for independence. William (2007) suggests that entrepreneurs are driven either by necessity (push factors) or opportunity (pull factors), or a blend of both. However, Barringer and Ireland (2006) argue that the primary reasons that people become entrepreneurs and start their own businesses are personal, for example, to be their own boss, to pursue their own ideas, and to realise financial awards.

Self-employment is considered to have become a survival strategy for ethnic immigrants (Virdee, 2006), thereby playing a significant role not only in reducing

unemployment rates facing immigrants but also in acting as a driving force behind the economic growth of the host nations (Gibson, et al., 2011). One of the most significant definitions is that which describes the immigrant entrepreneur as a person who arrives in a country and starts a business for the purpose of economic survival (Bizri, 2017). Political factors and cultural factors influence entrepreneurship. Economic success can be hampered by unfavourable legislation, the many hurdles to starting and operating a business, and the minimal availability of resources, such as capital, human assets, raw materials, infrastructure, and utilities.

Gender and entrepreneurship

Entrepreneurship is generally perceived as a gendered (male) process (Essers & Tedmanson, 2014). The concept of gender reveals the socially created norms, roles, behaviour, expectations, and activities ascribed to women and men (Sarfaraz et al., 2014). Women are rendered invisible based on societal gender norms which accompany the biological differences between men and women (Essers & Benschop, 2009). According to Bruni et al. (2005), “entrepreneurship is male-gendered, but thought of as neutral,” and based on assumptions that men and women are different individuals, with a gendered division of the private and public spheres of life (p. 30).

Gender matters are an important topic for entrepreneurs across the world, as Cochrane (2015) maintains, the gendered nature of entrepreneurship has become a topical research area. Ahl (2006) claims that “by gender, the authors usually refer to men and women, and not to socially constructed sex. They also assume that men and women differ in important respects. Otherwise, there would be no reason for comparison” (p. 596). Gender indicates social identity and incorporates the words man, woman, boy, girl, masculine, feminine, transgender, and gender non-conforming (Ahl, 2002).

Entrepreneurship is commonly considered to be a male-dominated phenomenon (Zapała & Zięba, 2014) and constituted as a male-dominated activity (González et al., 2011) within a masculinised domain (Marlow & McAdam (2012). Marlow (2002) contends that such gender stereotypes about entrepreneurs have deep implications for women and men interested in entrepreneurship. Ahl (2002) argues that mainstream entrepreneurship research and writings on entrepreneurship in general have a male bias.

Ahl and Marlow (2012) reveal there is a “persistent, but occluded, gender bias within the entrepreneurial discussions. Women are positioned as lacking and incomplete men” (p. 443). Ahl and Marlow claim that gender bias is of critical significance not only as a social injustice but, given the current focus on customised attainment within an entrepreneurial era, because women are positioned in deficit unless they acknowledge and subscribe to masculinised debates (Ahl & Marlow, 2012).

Roomi and Parrot (2008) have found that women entrepreneurs do not enjoy the same opportunities as men because of deep-rooted discriminatory sociocultural values and traditions. Reflecting on a study done by Ogbor (2000), Bruni et al. (2005) argue that research analyses show that the concept of entrepreneurship seems to be “discriminatory, gender-biased, ethnocentrically determined and ideologically controlled” (p. 629).

The economic potential of women entrepreneurs is not being realised. Another difficult challenge is the intrinsic attitude within a patriarchal society that men are superior to women and that women are best suited to be homemakers. Thus, women receive little help from some male family members, occasioning limited spatial flexibility for their business and a lack of social capital (Roomi & Parrott, 2008).

Welter and Isakova (2007) state that gender specific differences have been found in entrepreneurs’ attributes, background, motives, and objectives for starting a business. Carter et al. (2001) claim that women start a business because they are looking for job satisfaction, independence and achievement, as do men for similar reasons. Shane et al. (1991) state that various reasons for establishing a start-up, such as independence, flexibility for personal and family life, controlling time, and freedom to adapt one’s own approach to work have been found to be similar for women and men.

However, Catley and Hamilton (1998) argue that some researchers suggest differences in the motives of men and women, and/or the emphasis they attach to individual motives. For instance, Baygan (2000) finds that women come into business to be creative and independent, or to make extra income for their households. This may be true for some, although the number of those forced into business is relatively larger than the number of those looking for independence and self-realisation in business, and the latter is claimed to be increasing. Some researchers have attracted attention because of the fact that women entrepreneurs aim at

combining both business and family responsibilities, signifying more fundamental goal setting, while men tend to concentrate more on economic objectives (Brush 1992; Rosa et al., 1996).

Ahl (2006) claims that women's entrepreneurship and business ownership is often ignored in comparison to those of men. Researchers have demonstrated that female entrepreneurs and immigrant entrepreneurs are often seen as the 'other' entrepreneurs and excluded from the inner circle of entrepreneurship (Bruni et al., 2004, p. 8). Carter and Shaw (2006) further report that in addition to gender-related barriers, women face more economic, structural, and cultural barriers imposed by society and work, because they also contribute as workers and innovators.

At the turn of the previous century, women's position was dominated by so-called 'feminine' characteristics, which resulted in their being gendered and primed in their roles as wives, mothers, and caretakers, while men took little part in parenting and caretaking activities. These roles were characterised in by unpaid and unrecognised employment as housewives or employees, as unequal partners in a home setting and, if they assisted in the operation of business alongside their husbands, as under-rewarded partners (Smith-Hunter, 2013). Despite a rise of research on women immigrants and on the role of gender in the migration process, only a handful of scholars have addressed the topic of immigrant women entrepreneurs (Brettell, 2007).

Appendix B: Ethical approval

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has been removed

Appendix C: Interview guide questions

Interview guide questions-MAAWEs & Industry Stakeholders	
Themes covered:	
➤	Demographic details
➤	Business background
➤	Business financial capital
➤	Motivational factors
➤	Enabling factors
➤	Barriers and challenges
➤	Family background
➤	Education
➤	Cultural background
➤	Cultural orientation
➤	National culture
Demographic details	
1.	Name
2.	Country of origin
3.	Age group in years
4.	Marital status
5.	Year arrived in Australia
6.	Did you arrival in Australia with children & current number
7.	Reason(s) for migrating to Australia
8.	Describe your migration journey experiences
9.	Reason(s) for choosing to stay in North Queensland
10.	Length of stay in the North Queensland
11.	Visa status on arrival
12.	Visa status now
13.	Formal educational background at the time of migration
14.	Informal education at the time of migration
15.	How well you speak-write in English-rate yourself
16.	Difficulty(s) in finding work in Australia & what kind
17.	What office work did you do in Africa and duration
Business background	
1.	Did you have your own business back home Yes or No,
2.	What kind of business(s) did you do in Africa
3.	How long did you do each of the business in Africa
4.	Why did you decide to open business particularly in North Queensland
5.	Why did you decide to become a businesswoman
6.	Type of business in Australia
7.	How did you come up with this business idea
8.	How long have you been doing this business
9.	If you had business in Africa, did you get help from family & friends to run business
10.	Do you know about state programs sponsorships organizations that support new entrepreneurs
11.	What are your sources of goods or services for the business
12.	Why did you decide to sell products-services from Africa-ethnic
13.	How would you describe your business regarding success
14.	who are your main clients when you started and now

15.Do you have competitors and how do they view you
16.Competitors view of our business
17.What helped most during start-up?
18.Are you the owner of the business
19.Are you a member of any business organisation
20. Help provided by membership organisations
21.How many people do you employ
22.Location of the business
23.Has your business grown in the last year, & in what aspect
24.What is the estimated annual turnover of your business
25.Main challenges facing the business
Business financial capital
1.How did you finance the business start-up
2.Did you obtain a bank loan
3. Reasons for not getting a bank loan
4.Difficulties faced when dealing with financial institutions
5.Difficulties faced negotiating credit with your suppliers
Motivational factors
1. What factors motivated you to start this business in NQ.
2. How Australian government & other organisations could support MAWEs
Enabling factors
1.Factors that enabled the starting of the business
2.Factors that enable sustaining the business
3.Difficulties faced when starting up the business
Barriers and challenges
1.Barriers and challenges that MAWEs face in the establishment and operation of their businesses
Family background
1.Nature of family entrepreneurial knowledge and influence
Work-life and family life balance
1.How you balance work and family life (work-life balance)
2.Challenges in achieving work-life balance
3.Would you like to see your children takeover your business after you retire and why
Education
1.Were your overseas qualifications and experience recognised in Australia
2.What formal training have you received in Australia
3.What informal training on how to do business have you received in Australia
4. How informal training helps
5.What relevant experience did you have before starting this business?
Cultural background
1. Acceptability of women to do business by country
2. Non-acceptability of women to do business by country
2.How has your African culture influenced you to become an entrepreneur
3. What proportion of women is business minded in your culture in your country of origin (perceived) 25%, 50%, 75% ,100%
Cultural orientation
1.How have you compromised your culture or beliefs in the operation of your business

2.Has your ethnicity and that of your staff or associates ever caused problems in the running the business
3.Would you encourage other African women to start a business and advice to them
4.What traditional values do you still practice and acknowledge that impact on business
5.Experiences of racism when running the business
National culture
1. Role of Australian culture in the success of MAAWEs business
2.If you came from another culture do you believe you could still succeed in Australia
4.What factors can help integrate MAAWEs into the Australian society
5.What factors can help integrate MAAWEs businesses into the Australian Economy
6.How would you like African migrant women to be empowered, generally
Stakeholders interview guide questions
1.The role the local business industry play in assisting small business entrepreneurship
2.Barriers and challenges faced by migrant entrepreneurs (from stakeholders' point of view)

Appendix D: Stakeholder participants

		Stakeholder	
1	Cairns Regional Council	14	Townsville regional council (TCC)
2	Cairns Chamber of commerce and industry	15	Townsville Chamber of Commerce
3	Centacare Multicultural Services (NQ)	16	Centacare North Queensland
4	Carol shipway- Migration agent	17	North Queensland Combined Women's Serv (NQCWS)- (The Women's Centre)
5	Zonta Club of Cairns	18	TAFE/AMEP
6	African women group- Non-profit Org	19	The Townsville Intercultural Centre (TIC)
7	Break Thru Employment Solutions and Centacare - Training Coordinator	20	Townsville Multicultural Support Group Inc (TMSG)
8	TAFE/AMEP	21	African organisation, Spirit of Africa
9	WGC Lawyers-Centacare consultant	22	Hakuna Matata African Organisation
10	Catholic Church	23	AbbaCare-NDIS
11	FSL lawyers	24	We2Care
12	Emergent Consulting Australasia Pty Ltd	25	Olive Medical practice
13	Far North African Community Association (FNQACA).	26	PCE Lawyers & Migrant services
		27	Streams of Living Water
		28	Builders church
		29	Life Church
		30	Ryan church
		31	New life covenant church
		32	Ignatius Church
		N = 32	

Appendix E: Explanation of data analysis using Microsoft Excel 16 to arrive at results

Explanation of data analysis using Microsoft Excel 16 to arrive at results

Step 1- Exporting participants' responses into an excel worksheet

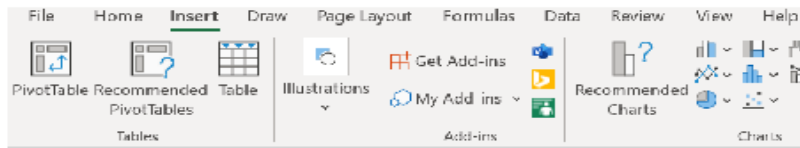
For each of the research questions I exported the summary response from the participants into an excel worksheet. In total I had 88 excel worksheets. Each of the worksheets had two columns. The first column was the names of participants or reference numbers. For example, the following is the worksheet indicating the names and responses for age group for each of the participants:

Name/Reference	Age group
Anne	38-47 Years
Mandy	48-57 Years
Suzanne	18-27 Years
Nancy	38-47 Years
Matilda	48-57 Years
Claire	38-47 Years
Emily	48-57 Years
Sheila	28-37 Years
Phoebe	38-47 Years
Elizabeth	38-47 Years
Mary	28-37 Years
Amina	28-37 Years
Emma	28-37 Years
Norma	38-47 Years
Rae	48-57 Years
Sophie	18-27 Years
Rose	28-37 Years
Vanessa	58-77 Years
Megan	38-47 Years
Sarah	58-77 Years
Natasha	38-47 Years
Tina	28-37 Years
Stella	48-57 Years
Martha	28-37 Years
Anita	48-57 Years
Zoe	48-57 Years
Maureen	48-57 Years
Jennifer	38-47 Years
Imani	58-77 Years
Isabella	48-57 Years
Dorothy	48-57 Years
Quinn	48-57 Years
Karen	38-47 Years

Jessica	38-47 Years
Julia	38-47 Years
Amber	58-77 Years
Sadie	38-47 Years
Elena	28-37 Years
Cara	18-27 Years
Tammy	38-47 Years
Helen	38-47 Years
Michelle	38-47 Years
Kate	48-57 Years
Etta	18-27 Years
Lavina	18-27 Years
Sandra	28-37 Years
Carol	38-47 Years
Heather	38-47 Years
Marilyn	28-37 Years
Nelida	48-57 Years
Kayla	28-37 Years
Grace	38-47 Years
Olivia	48-57 Years
Patricia	38-47 Years
Sabena	48-57 Years
Bridget	48-57 Years
Valentina	58-77 Years
Faith	38-47 Years
Jenna	38-47 Years
Gina	48-57 Years
Ruby	48-57 Years
Cecilia	28-37 Years
Tabitha	28-37 Years
Brenda	38-47 Years
Talia	38-47 Years

Step 2 – Generation of pivot tables

Using the “*Insert→ Recommended PivotTables*” command I generated a pivot tables as shown below:

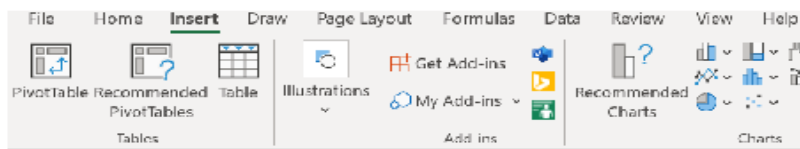


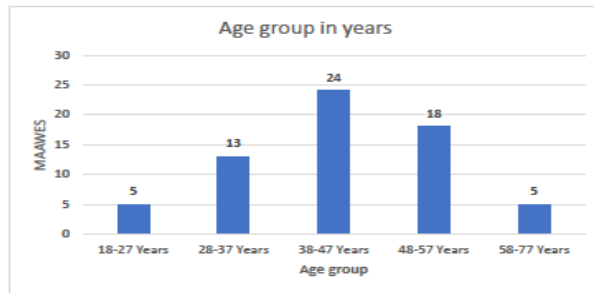
Age Group	MAAWEs
18-27 Years	5
28-37 Years	13
38-47 Years	24
48-57 Years	18
58-77 Years	5
Total	65

(see Chapter 4)

Step 3 – Generation of charts

Using the “*insert recommended charts*” command I generated the chart as shown below:





(see Chapter 4)

Step 4- Analysis of results

Finally, I interpreted the results and summarised as follows:

“According to Figure above the following are the ages for participants: 18-27 Years (7%), 28-37 Years (20%), 38-47 Years (37%), 48-57 Years (28%) and 58-77 Years (8%). (see Chapter 4)

Publications and presentations during the research

Appendix F: Approach towards female AFRICAN migrant entrepreneurship research



APPROACH TOWARDS FEMALE AFRICAN MIGRANT ENTREPRENEURSHIP RESEARCH

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Abstract. This paper sets out my rationale and objective, the motivating factors, methodology, types of data collection and analysis. The purpose of the research is to investigate and analyse the entrepreneurial experiences of Migrant African Women Entrepreneurs (MAWEs) in Regional Queensland whose businesses depend on tourism. This study is inspired by my personal experience as a migrant African woman and informed by my doctoral study in progress. Having migrated from Africa to Australia seven years ago, I noted numerous aspiring entrepreneurs among migrant African women and developed an interest in learning more about the experiences of this group, and a concern regarding the extent of their needs. The objectives are to explore MAWEs' motivation, identify the factors that enable them, the barriers they encounter and the challenges they face. This will involve excavating the role of formal and informal learning practices. Tenets of feminist theory are used to examine opportunities for formal adult education, peer-to-peer learning, and work experience that facilitates the establishment and sustainability of small business. As an insider, I can provide insights and give the participants a voice by articulating their observation and encouraging the growth of small business which contributes to the economy of regional Australia.

Keywords: women; entrepreneurship; standpoint theory

Reference to this paper should be made as follows: Njaramba, J.; Whitehouse, H.; Lee-Ross, D. 2018. Approach towards female African migrant entrepreneurship research, *Entrepreneurship and Sustainability Issues* 5(4): 1043-1053. [http://doi.org/10.9770/jesi.2018.5.4\(24\)](http://doi.org/10.9770/jesi.2018.5.4(24))

JEL Classifications: O10, O15

1. Introduction

The current Australian Government's policy has been promoting small business entrepreneurship and innovation (Australia Government, 2015). The Global Entrepreneurship Monitor (GEM) survey reports that Australia is an innovation-driven economy (Kelly et al., 2011). My research concentrates on migrant women who are included in the government's commitment to providing ongoing support for mentoring, education and training. The involvement in my family's business, in both Africa and Australia, has enabled me to experience the complexities

of starting and operating a small business. I observed the demands and differences from two contrasting cultural positions. The topic suggests that the most appropriate form of feminist analysis for this research is Standpoint theory and the study focuses on an area of migrant experience that is not adequately researched.

Research question. What is the most appropriate form of feminist analysis for research into African migrant women entrepreneurship?

2. Review of literature

Migrant women entrepreneurship

According to the Organization for Economic Cooperation and Development (OECD, 2013), research in entrepreneurship is a growing area in educational and social research. There is increasing recognition of the relevance and importance of entrepreneurship for migrant women from developing countries who have settled in developed economies and aspire to become successful business owners (Poggesi et al., 2015). Nevertheless, there is limited literature on the subject. Most migrant entrepreneurs are male, yet their business dynamics often depend on the unpaid and unacknowledged support of their wives and family members (Collins & Low, 2010). Bird and Brush, (2002) argue that feminine skills are often ignored or excluded in the entrepreneurship literature. Although this varies from country to country (Collins, 2003), it is a significant issue in Australia because, increasingly, women are becoming entrepreneurs in their own right. A body of literature on women entrepreneurs retains the notion that the entrepreneur or entrepreneurship exists independently of the person doing it (Galloway, Kapasi, & Sang, 2015). Ogbor (2000) argues that the general concept of entrepreneurship emerges as fundamentally more masculine than feminine, and more heroic than cowardly. In this context, males are seen as the archetype of entrepreneurs whereas females, at best, are confined to what Bowen and Hisrich (1986) term as 'entrepreneurial ghettos' (p. 394). Ogbor asserts that traditionally, female participation is the antithesis of entrepreneurial norms because of the following gender inequalities: male dominance versus female submissiveness, male independence versus female dependence, and male achievement versus female subjugation.

Barriers and challenges

According to Collins and Low (2010), to survive economically, migrant women often start their own small businesses because they are unable to access the mainstream labour market. In the authors, personal experience, typical examples of retail businesses include the selling and braiding of hair, dressmaking, artefacts, and supply of African foods and clothes.

Reluctance or inability to branch out to more diverse enterprises may be due to a different regulatory environment, restrictive government regulations, institutional orientations, and lack of proper networks. Other factors include lack of familiarity with the Australian business environment, taxation and legal requirements, lack of capital, exposure to different social networks, and lack of local knowledge, culture and language (Collins, 2008).

Self-employment promotes self-sufficiency and is a means to rise above poverty and marginalisation. The contribution of migrant entrepreneurs to the Australian economy is an area where comparative international knowledge is evolving but underdeveloped (OECD, 2010) while, Collins and Low (2010) study contend that migrant women from developing countries who settle and start their ventures in developed economies are not well studied.

Informal adult education

Adult learning (peer-to-peer) is a personal process shaped by the context of adult life and the society in which one lives (Merriam et al., 2012). Entrepreneurial learning focuses on the knowledge, skills, abilities, and attitudes of actual or potential entrepreneurs (Erikson, 2003). Knowledge acquired through adult learning is centred on the cognitive processes related to acquiring, storing, and making meaning of new information (Merriam et al., 2012). Schugurensky (2000) proposes three forms of learning: self-directed which is intentional and conscious, incidental, and social, or tacit. Types of informal learning differ among themselves in terms of intentionality and awareness at the time of learning (Merriam et al., 2012). This study will specifically research informal learning that embraces activities such as learning from other businesswomen, family, friends and co-workers, on-the-job learning, engaging in business mentoring, and learning through trial and error (Dawe & Nguyen, 2007). Informal learning provides migrants with foundation skills to integrate into their new communities, upon which further learning can be built. Small business owners learn through doing, and much of their learning is focused on current or real issues contextually embedded in their environment (Dawe & Nguyen, 2007).

Research methodology

Case study methodology and feminist theory sit well together because both focus on illuminating participants' lived experiences. Qualitative research is best suited to obtaining a rich description of a phenomenon from the viewpoint of the people who experience it (Oakley, 1998 & Creswell, 2014). Yin (2014) describes a case study as "an empirical inquiry that investigates a contemporary phenomenon in depth and within its real-world context" (p. 16). According to Creswell (2014), case studies "are a qualitative design in which the researcher explores in depth a program, event, activity, and process, or one or more individuals" (p. 241). Qualitative methods are appropriate for feminist research to reveal and understand subjective experiences of women in contemporary society (Depner, 1981). Respect for the experience and perspective of the other is upheld, with feminist researchers expressing commitment to "realising as fully as possible women's voices in data gathering and preparing an account that transmits those voices" (Olesen, 1994 p. 167).

According to Creswell (2014), the researcher will be the primary data collection instrument, and this necessitates identifying personal values, assumptions, and biases at the outset of the study. The researcher's worldview is a collection of beliefs, a definition of self, and relationships that occur within the world. These beliefs influence and inform the design and conduct of a research project (Creswell, 2014). Clear justification of methodology and methods, together with the explanation of the underlying theoretical perspectives and epistemology, ensures a strong research design and ultimate convincing outcomes of research (Crotty, 1998). A case study methodology will be employed to gain a deep understanding of participating women. Based on my reading of Yin (2014) and Creswell (2014), this is best achieved using MAWEs as informants in an interview situation (Patton, 2002).

This research draws upon a qualitative study in progress, which aims to understand small business entrepreneurship among migrant African women in North Queensland, a feminist study of lived experience, motivation and learning. In this study, there is a need for migrant women to have entrepreneurial skills and abilities to enable them to deal with life's challenges and an uncertain future. Henry et al. (2005) argue for the need for education because entrepreneurs will benefit from learning an innovative approach to problem-solving, adapting to change, becoming more self-reliant and developing their creativity.

Feminist approach

Data collection methods will include transcripts interviews, surveys and documents. All the data collected from the documents, surveys and transcripts will form the text for analysis.

Given (2016) argues that a feminist lens may be used where thematic analysis and coding process contribute to feminist theory. Viewing entrepreneurship through a feminist lens opens up avenues for innovative methodological approaches beyond the conventional methods employed in the majority of research (Galloway et al., 2015). The ultimate aim of the feminist research is to 'capture women's lived experiences in a respectful manner that legitimises women's voices as a source of knowledge' (Campbell & Wasco, 2000, p.787). Feminist research has from its early stages been engrossed with the politics of knowing and being known according to Lather (1992). The researcher is motivated by, and concerned with, promoting social justice for women and brings feminist knowledge to the research process (Morris, 2016). Feminist research focus is sharply on gender domination and discrimination within patriarchal societies (Polit & Beck, 2014).

Ahl and Marlow (2012) have advocated a feminist approach to interpret entrepreneurship. Ahl (2006) argues there is a need to use a feminist perspective to examine the gendering of entrepreneurship and entrepreneurs, rather than merely regarding gender as a variable in quantitative investigations. Feminist social research has often been equated with a woman-to-woman, sensitive style of qualitative interview, observation or life history, or one that involves research participants in the production of knowledge (Ramazanoglu & Holland, 2002). Ramazanoglu and Holland, (2002) argue that feminist knowledge of gender should include practical social investigation of gendered lives, experiences, relationships and inequalities.

Harding's (1987) position demands that we should learn to look more closely at what makes the most influential feminist research so powerful. She suggests studying women from the perspective of their own experiences so that they/we can better understand our situations in the world. Research should be designed for women instead of simply about women. The feminist perspective enables the researcher to probe issues of the power relations between the researcher and researched, objectivity versus subjectivity, and found versus constructed worlds (Lather, 1992). Feminist research values and prioritises the voices and experiences of women (Beckman, 2014).

In fostering understanding of women's experiences, feminist perspectives also 'carry messages of empowerment that challenge the encircling of knowledge claims by those who occupy privileged positions' (Hesse-Biber, 2012, p. 3). As a feminist researcher, I assert that migrant women's voices have been traditionally silenced or distorted. As stated by Gray (2014), my aim, as the researcher is to understand the experiences of MAWEs, my own experience, and my influence on the research. Feminist research is actively engaged in challenging inequalities or injustices and improving women's lives (Gray, 2014).

As Holland & Ramazanoglu, (2002) note, feminist knowledge of women's lives cannot be assumed or generalised without qualification and empirical investigation. Haraway (1991) explains that to move towards feminist objectivity, knowledge has to be situated.

According to Hjorth et al. (2004) study, feminist perspective is thus necessary for studies on entrepreneurship to avoid taking a prevalent masculine norm for granted and to be able to make women entrepreneurs visible. Feminist research is not just on women, but for women and, with women (Fonow & Cook, 1991). Harding (1991) also states that by using feminist theories as a conceptual lens, a more inclusive social research practice can be created.

The data gathered will be analysed using a conceptual/theoretical framework of thematic analysis (Braun & Clarke, 2013) and Feminist standpoint theory (FST) — Dorothy Smith and Sandra Harding (2004) are the pioneers. Feminist epistemologies include feminist empiricism, feminist standpoint, and feminist postmodernism (Harding 1991). Feminist standpoint theory claims that the only way of knowing a socially constructed world is to know it from within (Smith, 1997). The very notion of standpoint would be the act of interpretation; one that puts

the positioning of “outsider-within” to work (Collins, 2004). I will be drawing on Haraway’s suggestion of a gift of vision; of the situation as a visual tool.

Feminist Standpoint analysis

This study draws on standpoint theory (Harding, 1991) and situated feminist knowledge (Haraway, 1988). Bhavnani (1993) proposed set criteria against which any social scientific inquiry can be evaluated for its claim to be feminist (as cited in Handforth & Taylor, 2016). Ahl et al.’s study (2006), was based on feminist analysis of women’s entrepreneurship, and Brettell (2007) researched immigrant women in small business following their biographies of becoming entrepreneurs. Feminist scholars working within some disciplines such as Dorothy Smith, Nancy Hartsock, Sandra Harding, Patricia Hill Collins, and Donna Haraway have advocated researching women’s lived experiences.

Feminist standpoint theory is useful in understanding some of the facets of marginalisation that migrant African Australian women entrepreneurs face. In accordance with the views of Harding (2004), I will seek to do the work of excavating, shifting the focus from the theoretical concerns in the debates on the tensions between feminism, and marginalised African migrant entrepreneurs to the voices of the women rendered vulnerable by these debates. Standpoint theory is based on the assumption that those experiencing intersecting inequalities have adequate knowledge about it and thus should be the subjects of inquiry (Carastathis, 2014). Growth in women migrant entrepreneurship in Australia suggests a need for policies to be sensitive to matters related to the intersection of ethnicity and gender (Collins, 2008). Davis (2008) defines intersectionality as the “interaction between gender, race, and other categories of difference in individual lives, social practices, institutional arrangements, and cultural ideologies and the outcomes of these interactions in terms of power” (p.68). The author’s choice to include intersectionality in this study is an appropriate framework for analysing the experiences of women because the complexity of their experiences will be examined from gender, class, and race perspective.

A feminist standpoint, achieved through struggle both against male oppression and toward seeing the world through women’s eyes, provides the possibility of more complete and less distorted understandings (Lather, 1992). I will adapt Hennessy (1992) idea that, the application of feminist standpoint will help shape structures of power, work and wealth when it is conceptualised into reality from the vantage point of MAWE’s lives. Feminist thinking and practice require taking steps from the ‘margins to the centre’ while eliminating boundaries that privilege dominant forms of knowledge building, boundaries that mark who can be a knower and what can be known’ (Hesse-Biber, 2012, p 3).

Hartsock (1992) defines standpoint feminism as the attempt to develop the methodological base provided by Marxian theory; an important epistemological tool for understanding and opposing all forms of domination. Standpoint theorist Sandra Harding (1993) argues that science is socially constructed. Hennessey (1992) affirms that feminist standpoint theory empowers women’s ways of knowing. According to Hesse-Biber (2012), standpoint theories, feminist empiricism, postmodernism, and transnational perspectives all recognise the importance of women’s lived experiences in the quest of excavating subjugated knowledge. Dorothy Smith (1987) stresses the necessity of starting research from a woman’s perspective. Smith also claims that women’s accounts of “daily/nightly” experience, as its ground for knowledge (Dorothy Smith, 1997, p. 394).

Structuralism and poststructuralism

Poststructuralist feminists have questioned the authority of the data documented by feminist standpoint theory. By looking at the difference between standpoint and poststructuralist perspectives, the researcher gains a more complex and theoretically richer set of explanations of the lives of the oppressors and the oppressed (Hesse-Biber,

2012). Gough and Whitehouse, (2003) argue that the “feminist poststructuralist approach can be very informative and revealing of certain dimensionalities that may otherwise be ignored or silenced within the field” (p.9). Poststructuralist theorists critique Standpoint theory as, “the knowledge project which assumes that correctly produced knowledge will lead to the adoption of the best political strategies”(Andermahr et al., 1997).

In my reading of feminist standpoint theorists and poststructuralist feminists, a consistent difference is that the former are studying knowledge that is not legitimated by masculine domination whereas poststructuralist feminists are explicitly studying the discursive formations that shape social relations and knowledge. However, I would argue that both groups of theorists are studying structures of power in general, and both have a political goal, precisely the liberation of women in an egalitarian society. Generally, both groups have a similar object of study—power and knowledge, but the approach of poststructuralist researchers concentrates on the language and meanings that underlie the “ontological and epistemological understandings” (as Cited in Gough & Whitehouse, 2003).

Study Locations

Knight (1921), and Basu and Altinay, (2002) claim that the motives that drive people towards business entry and self-employment are profit, desire to take a risk, and a spirit of adventure but the assumption that all the businesses established by MAWEs are driven by growth and profit maximisation objectives is questionable (Lee-Ross & Ashley, 2009). These aspects will be investigated in the research. Tourism and leisure industries are primarily located in attractive regions, where there is a much higher concentration of lifestyle entrepreneurs, and this is often the primary motivation for entrepreneurial activity (Peters et al., 2009). The project study areas, Cairns and Townsville, are hubs for tourism and are popular travel destinations for foreign and local tourists because of their tropical climate.

Multiple sources of data collection

Oakey (1998) argues that methodology has been gendered, but it is possible to conduct feminist qualitative research using a range of research methods. The study employs the Gray (2014) methodology that is grounded in the interpretivist–constructivist paradigm, which offers a flexible research design that requires placing the person experiencing the phenomenon central to the study. Reinharz and Davidman 1992 argue that feminist researchers should be careful to differentiate their own experience from the experience of other women while valuing their personal experience. Olesen (1994) states that respect for the experience and viewpoint of the other women is maintained, with feminist researchers totally committed to realising women’s voices in data gathering entirely and conveying those voices. Reinharz (1983) too argues for positioning feminist research within qualitative traditions of social inquiry. The feminist methodology is shaped by feminist theory, politics, and ethics, and grounded in women’s experience (Ramazanoglu & Holland, 2002).

Oakey (1998) states that qualitative methods are considered non-scientific and associated with interpretivism, subjectivity and femininity, but the use of multiple sources of data collection is a significant strength of the case study approach (Burns, 2000). Multiple sources allow for triangulation through converging lines of inquiry. Corroboration makes a case study report more convincing (Burns, 2000). Different data collection methods will be utilised in this study and will use document study, site visits, group and individual interviews, which will include a survey questionnaire in order to strengthen the validity and reliability of the findings. Document study will include official and public documents, organisational documents, newspaper articles, and government reports. These will be sourced to give the researcher a broad understanding of the migrant entrepreneurial context. The site visits will be conducted to observe the nature of the business, the environment, customer interactions,

employees, and working dynamics of the business. This will allow the researcher to contextualise the participant in her place of business. Combining site visits with in-depth individual interviews would be sensible and practical.

Five focus groups in each city will be conducted, with the aim of bringing the participants together for productive conversation. A semi-structured interview guide will be used for the group interviews to ask the participants questions about their experiences of entrepreneurship in Australia. Small groups of a minimum of four participants will be organised, lasting approximately one hour. Interviews will be recorded and transcribed and may take place at any location that suits the participants. These groups encourage participants to talk to one another. The data generated is valuable, but the informal exchanges that arise during general interactions are equally essential. Wilkinson and Morton (2007) argue that the focus groups are relevant to feminist research because they are a contextual method. They avoid focusing on the individual, devoid of social context, or separate from interactions with others. Secondly, focus groups are a relatively non-hierarchical approach because they shift the balance of power away from the researcher towards the research participants.

In-depth, semi-structured individual interviews will be undertaken with five participants in each city, and these will include professional women in their own private practice or who are seeking to be such. Interviews will be conducted face-to-face and, like the focus groups will be scheduled at the convenience of the participant, at any location that suits them and will last approximately one hour. Interviews will be recorded and transcribed then returned to each interviewee for personal checking. This method will also be applied to interviews with five industry partners. In-depth conversations and group discussions serve as a medium to gain rich detail in the women's stories we seek to explore (Gray, 2014). Face-to-face interviews, mainly from a feminist perspective, allow for a degree of rapport, and can thus elicit meaningful information. Feminist researchers also contend that as women tend to be highly skilled in human interaction and conversation, interviews are well suited to feminist researchers (Reinharz & Davidman 1992, p. 20). A structured questionnaire will be developed to address demographic details at the same time as the interviews with open and closed questions set.

Conclusions

This research involves a topical study involving migrant African women entrepreneurs. The study illustrates guiding principles of a feminist theory, in which women's issues are central. The study objective reflects on how Feminist Standpoint Theory contributes to our understanding of migrant women entrepreneurs in North Queensland and their lived experience. The research focus is directed towards learning from the participants' experiences in all aspects of their lives, understanding their stories and the meaning they attribute to them. This study will generate empirical data on entrepreneurship and contribute to an expanding body of knowledge. It is hoped that the findings will illuminate the experiences and needs of MAWEs and potentially influence future policy.

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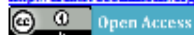


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Appendix G: Financial literacy



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FINANCIAL LITERACY: THE CASE OF MIGRANT AFRICAN-AUSTRALIAN WOMEN ENTREPRENEURS IN THE CAIRNS REGION

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Abstract. Purpose: To explore the financial literacy of eleven migrant African-Australian women entrepreneurs in the Cairns region. **Methods:** A qualitative case study approach was used to investigate financial literacy of eleven women via semi-structured interviews; survey questionnaire; and researcher's reflective journal. **Findings:** revealed that: (1) all the participating women had a high level of financial literacy; (2) the higher the level of education and English language proficiency of the women, the higher the level of financial literacy. **Research limitations/Implications:** The data was gathered from migrant women in one geographical region, so the results are limited in applicability and cannot be inferred to be similar to different regions and cultures. Similar research could be undertaken and cover a wider region, in order to gather more substantial data from a larger number of women and obtain more representative findings. **Originality/value:** This study provides empirical data of financial literacy among participating women, contributes to a new body of knowledge and provides a foundation for further research in this area. The study serves to inform aspiring migrant African-Australian women entrepreneurs themselves and may inform policymakers.

Keywords: African-Australian, Cairns region, case study, entrepreneurship, financial literacy, migrant, qualitative analysis, women

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JEL Classifications: M12; M53

1. Introduction

There is increasing recognition in the literature of the relevance and importance of financial literacy for migrant women from developing countries who have settled in developed economies. This study investigates financial literacy among Migrant African-Australian Women Entrepreneurs (MAAWEs) in the Cairns region. Researching financial literacy is a growing area in educational and social research (Organisation for Economic Co-operation and Development [OECD] 2014).

This research examines the financial literacy of 11 participating women and, therefore, contributes to an emerging body of knowledge on the migrant experience. It provides a foundation for further research in this area. The research focuses on the experiences of migrant women who are considering establishing a new business venture and who have been able to establish a business. In the study, MAAWEs are defined as those women who: (1) were born in an African country and migrated to Australia; (2) are aged 18 years and above; (3) hold Australian permanent residency or Australian citizenship; and (4) aspire to become an entrepreneur or already have a small business.

For many marginalised groups in Australian society, lack of financial literacy is a barrier to their making effective use of financial services and income generating opportunities, as well as hindering personal wellbeing, and social inclusion. Improvements in financial literacy improves social inclusion and enhances the contribution that the financial services sector makes to the nation's wellbeing (ANZ, 2003). Entrepreneurs, regardless of their age, are routinely involved in decision-making activities concerning resource acquisition, allocation and utilisation. Such activities almost always have financial consequences and thus, in order to be effective, entrepreneurs need to be financially literate (Oseifuah 2010).

2.4 Assessing financial knowledge

The Australian Securities and Investments Commission [ASIC] (2011) urges that researchers use terms such as ability, understanding, attitudes, awareness and skills interchangeably when assessing people's knowledge of financial products and services. The available studies have used various methods to measure people's level of financial knowledge, most commonly via survey instruments such as phone questionnaires (ASIC 2011). Within the survey instruments used, literacy levels are measured via subjective, objective and combination tests (ASIC 2011). Subjective tests rely on people's perceptions, attitude and self-assessed level of financial knowledge or capability (ASIC 2011). Objective tests rely on more neutral methods to measure people's knowledge, such as using quiz-like or true/false questions to test people's understanding of financial terms and/or their ability to apply financial concepts to particular situations (ASIC 2011). Combination tests use both subjective and objective measures. For example, the ANZ conducted surveys in 2003, 2005, 2008 and 2011 to measure people's numeracy, financial understanding, financial competence, and financial responsibility. The 2011 survey asked questions to test both financial knowledge as well as respondents' perceptions and opinions (ASIC 2011). The OECD (2005) found that combining both subjective and objective measures reveals the gaps between what people believe they know and what they actually know. More recently ASIC (2011) suggest that objective tests of financial concepts are a better way of measuring financial literacy than are surveys which ask respondents to provide a self-assessment of their understanding of financial matters. However, a comparison of consumers' self-assessment with their response to objective questions that test their financial understanding could indicate to policymakers where the largest discrepancies are between what consumers believe they know and what they actually know (OECD 2012). Regardless of the method used, financial literacy findings sometimes conflict, both within and across individual studies (ASIC 2011). This study adopted the same methodology of the ASIC and ANZ (2011) studies to assess financial literacy.

3. Methodology

To better understand financial literacy, of the women, this study adopted a qualitative research methodology.

3.1 Qualitative design

The study used qualitative approach to explore the experiences of the women in the Cairns region. I adopted the qualitative research methods for this research as the most appropriate because I could engage with the participating women, learn their experiences, feelings and needs through in-depth conversations as recommended by Creswell (2014). I used open-ended questions which Braun and Clarke (2013) advise, helps to encourage participants to provide in-depth and detailed responses and discuss what was important to them. The interviews were audio recorded and transcribed verbatim (Braun & Clarke 2013). Recorded notes were added to the data, also suggestion made by Braun and Clarke.

3.2 Case study methodology

This study can be defined as a single exploratory case study, utilising qualitative data to investigate the research question. I employed a case study methodology as I sought to gain a deep understanding of participating women in the Cairns region regarding financial literacy. Based on my reading of Yin (2014) and Creswell (2014) I felt that, this was best achieved using migrant African-Australian women who were aspiring entrepreneurs as informants in a 'semi-structured interview' situation (Patton 2002). This research study drew

on the participants' views. I listened to the women and coded the transcripts to reveal insights and build a picture based on data gathered from the research participant's interviews. I sought to understand the reality of the women's experiences, and their interpretations of those experiences in the area of financial literacy.

3.3 Participants

Purposeful sampling (Patton 2002) was used to select MAAWEs for personal interviews. The invited participants satisfied the following criteria:

1. Born in an African country, and migrated to Australia.
2. Aged 18 years and above.
3. Held Australian permanent residency or Australian citizenship.
4. Lived in the Cairns region.
5. Aspired to become an entrepreneur or already had a small

3.4 Data collection methods

This case study employed three different data collection methods to strengthen validity and reliability of this study: semi-structured (in-depth) interviews, survey questionnaires and researcher's reflective journal. The in-depth interview captured information on major aspects of financial literacy, including financial attitude, financial knowledge and financial behaviour (see ASIC 2011). A structured questionnaire was developed based on previous studies (Halkias *et al.* 2011). Semi-structured interviews were used as the primary means of data collection. Semi-structured and in-depth interviews have been identified with qualitative research, and "the aim is to achieve both breadth of coverage across key issues, and depth of content within each" (Ritchie *et al.* 2014, p. 190). During the interviews, the participants were asked to complete a demographic survey. The demographic survey also measured the level of English language skills. The respondents were requested to rate themselves on a scale of 1 to 5: 1 (low), 2 (below average), 3 (average), 4 (above average), or 5 (high). I further grouped the levels into two groups (low-below average and average-high). I used the semi-structured interview approach (Patton, 2002) and a uniform set of open-ended questions to obtain: (1) demographic information on the participants, and (2) participants' perceptions and experiences with financial literacy in the Cairns region. To ensure transcript accuracy, I reviewed each transcript while listening to the audio recorded interviews. I kept a journal throughout the data collection process. The journal was used as a form of triangulation to support information gathered through interviews. The journal also provided me with the opportunity to conduct 'member checks' (Denzin & Lincoln 2013; Lincoln & Guba 2013) on my readings of participants' comments. In the journal I asked for and noted clarification, examples and comments on my understandings.

3.5 Data analysis

The data obtained from the survey questionnaire, semi-structured interviews and researcher's journal were analysed following Creswell (2014) four steps analysis process. The first step involved transcribing the interviews. During this step, I transcribed all the relevant parts of the recorded interview data from an audio to a text format and typed handwritten notes. In the second step, I read through these data and reflected on the overall meaning in order to get a general sense of the information and ideas the participants conveyed. The third step involved generating codes and emergent themes. This step was done using NVivo and involved organising the transcripts into segments by taking text data and segmenting sentences into categories or themes (Creswell 2014). The final step involved interpreting the meaning of the themes. After structuring and presenting the interview data, I interpreted the meanings of the coded data against the backdrop of my own culture, history and experiences and compared these findings "with information gleaned from the literature or theories" (Creswell 2009, p. 189). The validation of the accuracy of the information occurred throughout the different steps of the research process.

4. Findings, analysis and discussion

4.1 Demographic level of financial literacy

The demographic characteristic of the study participants include: region of origin, age, marital status, number of years in Australia, visa on arrival, current residency status, level of education, and level of English language skills (Table 1).

Table 1. Participant's profile: Demographic data of the study participants

Participants	Region of origin	Age	Marital status	No of years in Australia
Abrielle	West Africa	39	Single	6
Callisto	Southern Africa	45	Married to an Australian	41
Emy	East Africa	41	Married to an Australian	14
Lana	Central Africa	31	Married to an African	5
Madilyn	Southern Africa	52	Married to an Australian	21
Mandube	Southern Africa	45	Married to an African	8
Patina	Southern Africa	43	Single	11
Purity	East Africa	48	Married to an African	8
Ramonita	East Africa	53	Married to an African	26
Reina	East Africa	49	Married to an African	6
Velvet	East Africa	69	Married to a Scotsman	41

Note. Pseudonyms have been used. The research study participants represent four regions in Africa. Only two women below the age of 40 years were engaged in business. Self-employment rates among the women migrants increased with the duration they lived in the settlement country. Six of the respondents had lived in Australia for over ten years, while five had lived in Australia for less than 10 years.

Table 2. Demographics (Visa on arrival, current residency status, highest level of education, and English language skills) of the study participants.

Participants	Visa on arrival	Residency status	Education	English language skills
Abrielle	Refugee	Permanent resident	TAFE Cert 3	Low
Callisto	Visitors	Citizen	Year 12	Above average
Emy	Spouse	Citizen	TAFE Cert 3	Above average
Lana	Refugee	Permanent resident	Degree	Low
Madilyn	Spouse	Citizen	Degree	High
Mandube	Working	Citizen	Degree	Above average
Patina	Working	Citizen	Degree	Above average
Purity	Skilled	Citizen	Diploma	Low
Ramonita	Skilled	Citizen	Diploma	Above average
Reina	Skilled	Permanent resident	Degree	Above average
Velvet	Business	Citizen	Year 6	Low

[TAFE (Training and Further Education)]

The respondents entered Australia on different visas (Table 2). Different categories of visa on entry indicate different individual migrant's characteristics. The three participants who were permanent residents explained that they were eligible to apply for citizenship and would apply soon. The majority of the respondents held a post-secondary or a university degree (10). Generally, most of the respondents (6) had above average English language skills.

4.2 Financial literacy

The financial literacy of MAAWEs in the Cairns region was assessed and analysed/ categorised according to adaptations of ASIC and ANZ (2011) survey.

4.2.1 Level of financial ability and understanding of everyday money management issues

As ANZ (2011) recommend, it is important to understand everyday money management issues. Nine respondents had average to high level and two respondents had a low to below average level of financial literacy. The respondents were requested to rate themselves on a scale of 1 to 5: 1 (low), 2 (below average), 3 (average), 4 (above average) or 5 (high) regarding their ability and understanding of everyday money management issues. In addition, I used the following incidences of attitude, behaviour or beliefs in determining their level of financial ability and understanding of everyday money management issues. Adopted from (ANZ, 2011).

4.2.2 Financial knowledge on money transacting methods.

Then going one step further ASIC (2011) urged researchers to understand various methods to measure people's level of financial knowledge on money transaction methods. The findings revealed that eight respondents had average to high level, and three respondents had low to below average level of financial knowledge on money transacting methods. The respondents were requested to rate themselves on a scale of 1 to 5: 1(low), 2(below average), 3(average), 4(above average) or 5(high) regarding their level of financial knowledge on money transacting methods. In addition, I used the respondents' knowledge and understanding of the transaction methods that they know to determine the level of financial literacy. Adopted from (ASIC, 2011).

4.2.3 Financial knowledge on saving and budgeting.

ASIC (2011) financial literacy and behaviour change report highlighted the importance of financial knowledge/numeracy, and financial attitudes with regard to saving and budgeting. This study found that all the respondents had an average to high level of literacy of savings and budgeting. The respondents were asked to rate themselves on a scale of 1 to 5: 1 (low), 2 (below average), 3 (average), 4 (above average) or 5 (high) regarding their level of financial knowledge on saving and budgeting. In addition I used mentioned incidences of attitude, behaviour or beliefs in determining the level of financial knowledge on saving and budgeting. Adopted from (ASIC, 2011).

4.2.4 Comparison between English language proficiency and financial literacy.

English is the dominant language of business and education in Australia. It is difficult to participate successfully in the Australian society without proficiency in both spoken and written English (Burnett, 1998). Four of eleven women with low to below average level of English language proficiency had low to below average level of financial literacy. Five women with average to high level of English language proficiency had average to high levels of financial literacy. Two women with low to below average levels of English language proficiency had average to high level of financial literacy. This can be explained by the fact that one of the women had experience working in an accounts job and the other had experience in administration. As Purity explained: *English is really a problem because learning to read and write English at forty is really difficult.* The higher the level of English language proficiency, the higher the level of financial literacy. This meets expectations, as in order to understand business matters, it is essential that one has a good level of English language proficiency. In their studies of the attitudes and behaviours of Turkish female entrepreneurs in Amsterdam, Levent *et al.* (2003) identified English language as an obstacle to entrepreneurship and thus it is feasible to view English language proficiency as an enabling factor to financial literacy and economic survival

4.2.5 Financial literacy of migrant African-Australian women entrepreneurs.

All women in this small study had a high level of financial literacy. Keeping a close watch on everyday financial expenses is a first step in building long-term financial security and avoiding unsustainable levels of debt (OECD, 2013). Lana said: I have good basic mathematical skills. I am able to budget with the money that I receive. Velvet said: I spend wisely and I buy what is extremely necessary. I save all that I can. Patina said: I mostly use EFTPOS. I avoid carrying cash money on me to avoid getting the money stolen. According to Lusardi and Mitchell (2011), financially literate individuals do better at budgeting, saving money, and controlling spending; handling mortgage and other debts and participating in financial markets; planning for retirement and successfully accumulating wealth. Mandube explains: When I have money, I spend some of it, save 25 percent of it just to cater for emergencies. I practise this and that is my policy. I protect my money by keeping it in a bank. The participants in this study were purposefully selected. This purposeful selection expected the participating women to have a good level of financial literacy. The findings have confirmed this expectation.

4.2.6 Comparison between level of education and financial literacy.

Over 30 years ago, Evans (1984) noted that migrant women bring a wide range of educational endowments to Australia. Six womens' level of education was either a diploma or degree, and had average to high level of financial literacy, while three womens' level of education was TAFE Certificate 3 or below and had low to below average level of financial literacy. For Purity: For you to do business you need some level of education, to run a business is not easy. You need education on how to deal with your money or how to deal with customers, need to know what areas to check so that your business can get profits or what you can do to attract customers.

One respondent had a degree but low to below average level of financial literacy. This respondent studied her degree in French and this could explain her low to below average level of financial literacy. This study found that the higher the level of education, the higher the level of financial literacy.

5. Conclusions

This study found that migrant African-Australian women entrepreneurs in the Cairns region have a high level of financial literacy. The study provides empirical data of financial literacy among participating women, contributes to a new body of knowledge and provides a foundation for further research in this area. The study serves to inform aspiring migrant African-Australian women entrepreneurs themselves and may inform policymakers.

The data was gathered from migrant women in one geographical region, so the results are limited in applicability and cannot be inferred to be similar to different regions and cultures. The study is limited to 11 migrant African-Australian women entrepreneurs in the Cairns region aspiring to be in business or in business who hold Australian permanent residency or citizenship, aged 18 years and above.

The survey deployed subjective assessment which relied on the respondents' perceptions, attitudes, self-reported behaviour and self-assessed level of financial knowledge. It did not undertake an objective assessment, which measures and tests people's understanding of financial terms using multiple choice, true/false questions (Worthington 2013). Worthington argues that these differences in methodology allow us to compare what people actually know, and what they can theoretically apply, with what they think they know. A larger study could provide an opportunity for objective studies of financial literacy. There is definitely a role for business organisations in the development of financial education programmes for the migrant African-Australian women entrepreneurs in the Cairns region. Similar research could be undertaken and cover a wider region, in order to gather more substantial data from a larger number of MAAWEs and obtain more representative findings.

List of abbreviations

ABS	Australian Bureau of Statistics
MAAW	Migrant African Australian Woman
MAAWE	Migrant African Australian Women Entrepreneurs
OECD	Organisation for Economic Co-operation and Development
TAFE	Technical and Further Education

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Appendix H: Barriers and challenges



BARRIERS AND CHALLENGES EXPERIENCED BY MIGRANT AFRICAN WOMEN ENTREPRENEURS IN NORTH QUEENSLAND, AUSTRALIA

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Abstract. The purpose of this study is to explore and identify possible barriers and challenges experienced by migrant African women entrepreneurs in the establishment and operation of their businesses in North Queensland. The study adopts a qualitative approach and employs in-depth, semi-structured interviews and site visits to participants businesses. Findings revealed that cultural factors, family, human capital, social capital and networks, and institutional factors potentially acted as barriers to the establishment and operation of their businesses. This is a small-scale pilot study. The data was gathered from eleven migrant African women only, in a specific region, so the results are limited in applicability and cannot be assumed to apply to other cultures. The context of the research might not be considered a representative of Australia. This study provides empirical data regarding the barriers and challenges encountered by migrant women entrepreneurs and contributes to a new body of knowledge, providing a foundation for further research in this area. The study also serves to inform policymakers.

Keywords: Migration, entrepreneurship, barriers, challenges

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JEL Classifications: O10, O15

1. Introduction

The issue of migrant entrepreneurship is important to consumers as well as entrepreneurs in general. Australia has a long history of migrant entrepreneurship, with many ethnic groups involved in small business sectors of the Australian economy (Collins, 2003). Entrepreneurship is fundamental to social integration, especially for migrants displaced from their home countries due to political, economic, and environmental factors. Women tend to bear

much of the burden for re-establishing their families in a new country. The survival strategy of MAWEs aims to avoid poverty and the discrimination that can be encountered in the mainstream labour market (OECD, 2004). Migrants need regular and profitable employment and entrepreneurship benefits the individual and contributes to economic stability by building sustainable communities that are accepting of migrants. MAWEs represent a growing proportion of the self-employed, and many are now opting for autonomy and the return on investment that business ownership promises (Halkias, 2011). My research interest derives from personal experience and concern for fellow migrant African women in Australia. As a MAW, I am motivated to understand this situation as an insider better. The study investigates the barriers and challenges experienced by MAWEs in North Queensland in the operation of their businesses. The structured interviews focus on the experiences of migrant women who have been able to establish a business.

1.1 The research question

What are the possible barriers and challenges experienced by migrant African women entrepreneurs in the establishment and operation of their businesses in North Queensland?

2. Literature review

2.1 International migration: the female experience

International migration is a crucial feature of industrialised countries because migrants from less developed countries move to advanced economies (Kloosterman, 2003). Global migration across countries and continents is fuelled by global tragedies, globalisation trends, and the search for refuge and opportunities (United Nations [UN, 2005]) with women migrants being the majority (Evans, 1988). Simon and Brettell (1986) have indicated that women have been treated more as the wives of migrants than independent individuals, and their role in the migration process has been deemed less important. However, women now make up a significant proportion of the total migrating population and contribute significantly to the labour force of the settlement country (Evans, 1988). The significant increase in the female labour force throughout the world is, to a large extent, the result of female migration (OECD, 2005). There is an increasing number of people in Australia of African descent, bringing with them potentially valuable cultural, social and economic ties to the region (Negin & Denning, 2008) and the participants in this study are among them.

2.2 Migrant women entrepreneurs

Collins and Low (2010) note that migrants bring new skills to the Australian economy, provide flexibility in the labour markets and help address labour shortages. They contribute to the economy as employees and as entrepreneurs, creating new firms and businesses. Entrepreneurship is viewed as an alternative to unemployment. Migrants often start businesses as an economic survival strategy, because of their inability to access the mainstream labour market (Collins & Low, 2010). Importantly, economic necessity, social exclusion, lack of education and skills, high levels of unemployment, and language barriers push an increasing number of migrants towards entrepreneurship (OECD, 2004).

In my experience as a migrant African woman in Australia, many MAWEs start small businesses in their quest to become economically self-sufficient. They start the businesses to serve the consumer needs of fellow Africans and integrate into Australia culture and society. Examples of the types of small businesses that women establish are: hair braiding, dressmaking, and retail shops that sell imported African foods, clothes, hair and artefacts. Planning and creating a new business is complicated for those who prefer self-employment path.

Generally, women in developing countries are commonly marginalised in societies that are already overwhelmed by poverty, underdevelopment, and face political instability (UN, 2006). Such women are likely to meet additional challenges compared to people with well-established businesses in developed countries. Collins (2008) suggests that this may be due to a different regulatory system, exposure to different social and institutional customs, lack of proper networks or familiarity with the Australian business environment. As Collins and Low, (2010) state, self-employment offers a means to rise above poverty and avoid marginalisation. He further concludes that the experience of migrant entrepreneurs is largely shaped by their histories, family background, and their human and financial capital.

According to the UN (2010), half of all migrants living outside their country of origin are women, most of whom are in their reproductive phase of life. Entrepreneurship gives them an opportunity to be participants and agents in the labour market, not only filling existing vacancies but also creating and strengthening their own jobs and social recognition (Kloosterman & Rath, 2003). The contribution of migrant entrepreneurs to the host-country economy is an area where comparative international knowledge is underdeveloped (OECD, 2010). Most migrant entrepreneurs are male, yet their business dynamics are often dependent on the unpaid and unacknowledged support of their wives and family members (Collins & Low, 2010). Increasingly, women are becoming entrepreneurs in their own right though this varies from country to country (Collins, 2003). There is limited literature on entrepreneurship among migrant African women in Australia, highlighting the need for an exploratory study. The study serves to inform aspiring migrant African women entrepreneurs in North Queensland, Australia and may inform policymakers.

2.4 Explanations of barriers and challenges experienced in the establishment of businesses

MAWEs as minorities face barriers concerning language, racism and prejudice that do not confront non-migrant entrepreneurs as also suggested by Collins (2008) study. Moreover, as Collins (2008) points out, fluency in the English language is advantageous in the labour market and provides entrepreneurial opportunities. The challenges experienced by migrant women entrepreneurs include cultural, family, human capital, social capital and networks, and institutional factors.

2.4.1 Entrepreneurial cultural factors

Nayab (2011) describes culture as customary practices and beliefs that have a significant impact on the fundamental values, perceptions, preferences, and behaviours of people. Culture can act as a barrier, depending on how it is perceived and utilised by entrepreneurs (Azmat, 2013). According to Kloosterman and Rath (2001), vibrant entrepreneurial culture in an adopting country reduces the number of openings available for potential migrant entrepreneurs, and for the newcomers, there are not many underserved niches to start a business. Home country cultural factors, which include values, attitudes, informal rules, religious beliefs and rules of conduct, are likely to have a strong influence on shaping the perceptions of ethics and social responsibility of individuals as well as of the society in the home country (Azmat, 2013). When the migrant entrepreneurs start their ventures in their host country, they face contrasting values, beliefs, attitudes and business practices due to different socio-cultural factors (Collins, 2003). Cultural traits like thrift, hard work and reliance on family labour, in some cases act as obstacles (Liversage, 2009).

2.4.2 Family factors

Changes in the concept of the role of women from homemaker to bread-winner are not always readily accepted by the family or even by the community (Azmat, 2013). Migrant women are almost always responsible for child-care and home management, these responsibilities often lead to work and family conflict (Das, 2012). Azmat (2013) in

his study, argues that the expectation of women's family responsibilities underpinned by cultural norms acted as a significant barrier for migrant women entrepreneurs to venture into their own business. Constraints associated with commitment to traditional family roles and responsibilities are especially pronounced among migrant women.

2.4.3 Social capital and networks

A network is defined as the set of social relations or social ties among a set of actors who are linked (Sequeira & Rasheed, 2006). Social capital refers to the benefits entrepreneurs derive from their social networks (Baron, 2015). Social capital can act as a barrier as Azmat (2013) points out. The reliance on informal networks can prevent women from having meaningful exchanges within business networks, thus limiting their opportunities to gain access to finance and other resources for the development and growth of businesses (Roomi, 2012).

2.4.4 Human capital

Human capital relates to the skills and knowledge which an entrepreneur acquires during her life through, for example, schooling, work experience, and training (Collins & Low, 2010). As far back as 1988, Coleman suggested that higher levels of human capital could reduce self-employment. Inadequate or inappropriate education and training are viewed as a barrier to hamper the move into entrepreneurship, particularly for women, and an obstacle to the growth and survival of existing entrepreneurs (Kermond et al., 1991). The lack of marketable skills or qualifications disadvantages migrant women when starting ventures in developed countries (Alcorso, 1989).

The lack of prior employment and managerial experience, faced by many women from developing countries, can disadvantage their attempts to enter markets of the host country (Lerner et al., 1997). Kloosterman (2003) suggests that migrants from non-industrialised nations, who start businesses in advanced economies, may lack both substantial funds (financial) capital and human capital (educational qualification), but can set up shop in specific segments of the urban economies that allow for small-scale labour-intensive, mainly low-skill production. Where there are low barriers to entry to the market, there is fierce competition, survival is difficult, and profits can be very low or non-existent in saturated markets.

2.4.5 Institutional factors

Farashah (2015) defines institutional factors as governmental policies, or the access entrepreneurs have to financial support. By learning through social interaction and by following codified and enforced laws and regulations, individuals in a society are affected by institutions (Farashah, 2015). There are three characteristics identified by the World Bank as essential indicators of doing business in a region: registering property, enforcing contracts and dealing with licences (OECD, 2014). The majority of migrants depend upon their personal savings as well as loans from relatives and friends (Sequeira & Rasheed, 2006).

According to Kloosterman (2003), migrant women entrepreneurs from less-developed economies are hampered by a lack of financial capital or have difficulty accessing financial institutions. Collins (2008) outlines the institutional challenges as different regulatory environments, exposure to different institutional orientations, lack of familiarity with the Australian business environment, taxation and legal requirements, inadequate access to capital, and, restrictive government regulations. For female migrants, financial illiteracy is a barrier to their effective use of financial services, accessing income-generating opportunities, and enhancing personal wellbeing and social inclusion (Australia and New Zealand Bank [ANZ, 2003]). According to Hugo (2009), lack of understanding of Australian business regulations and difficulty in acquiring loans from financial institutions has a negative impact on migrant's women business opportunities.

3. Research context and methodology

This research was undertaken within the North Queensland in Australia with eleven purposefully selected migrant African women entrepreneurs. To better understand barriers and challenges of the women, this study adopted a qualitative research methodology. "Qualitative research provides rich and detailed descriptions (Rather than 'counts' or statistical relationships) of people in action" (Lankshear & Knobel, 2004, p. 69). Purposeful sampling (Patton, 2015) was used to identify small businesswomen to participate in the study. The women identified satisfied the following criteria: Born in an African country, and migrated to Australia, aged 18 years and above, hold an Australian permanent residency or Australian citizenship, live in the Cairns region, and has a small business. The purpose of site visits is to observe the nature of the business, the environment, customer interactions, employees, and working dynamics. This will allow the researcher to contextualise the entrepreneur in her place of business. Combining site visits with in-depth individual interviews is sensible and practical. Data was collected through semi-structured and in-depth interviews, open and closed-ended interviews, and site visits. Participants were asked to talk about their personal experiences, opinions, and attitudes towards the barriers and challenges they face in the operation of their businesses. I intended to ensure that data gathered was information-rich to address the study aim. The conversation was audio recorded.

3.1. Data analysis and interpretation

This study drew from Creswell's 2014 framework for qualitative data collection and analysis. I performed qualitative analysis with the aid of field notes and transcriptions of digital recordings of interviews. The interviews were transcribed verbatim (Braun & Clarke, 2013) and my recorded notes added to the data (also the suggestion made by Braun and Clarke). The research interviews drew on the participants' views. I listened to the women and coded the transcripts to reveal insights and build a picture based on data gathered. I sought to understand the reality of the women's experiences. To safeguard anonymity, every interviewed woman was allocated a pseudonym. The transcribed data in the form of text was imported into QSR NVivo 11. Using NVivo involved organising the transcripts into segments by taking text data and segmenting sentences into categories or themes (Creswell, 2014).

The analysis of interview transcripts was based on an inductive approach geared to identifying patterns in the data using thematic codes. Inductive analysis means that the patterns, themes, and categories of analysis come from data rather than being imposed on them before data collection and analysis (Patton, 2002 p. 453). The final step involved interpreting the information gathered. After structuring and presenting the interview data, I analysed the meanings of the coded data against the backdrop of my own culture, history and experiences and compared these findings "with information gleaned from the literature or theories" (Creswell, 2009, p. 189). The validation of the accuracy of the information occurred throughout the different steps of the research process. The analysis of this case study includes frequent and direct quotations from MAWEs in the Cairns region, providing them with a voice. MAWEs in the Cairns region.

Chapter 4: Findings, analysis and discussion

4.1 Demographic details

Table 1. Participant's profile: Demographic data of the study participants

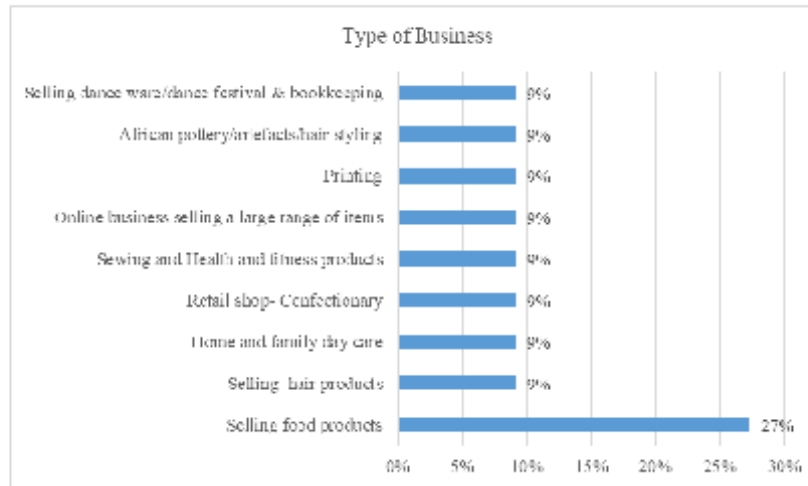
Participants	Region of origin	Age	Marital status	No of years in Australia
Abrielle	West Africa	39	Single	6
Callisto	Southern Africa	45	Married to an Australian	41
Emy	East Africa	41	Married to an Australian	14
Lana	Central Africa	31	Married to an African	5
Madilyn	Southern Africa	52	Married to an Australian	21
Mandube	Southern Africa	45	Married to an African	8
Patina	Southern Africa	43	Single	11
Purity	East Africa	48	Married to an African	8
Ramonita	East Africa	53	Married to an African	26
Reina	East Africa	49	Married to an African	6
Velvet	East Africa	69	Married to a Scotsman	41

(Pseudonyms have been used)

The research study participants represent four regions in Africa. Only two women below the age of 40 years were engaged in business. Self-employment rates among the women migrants increased with the duration they lived in the settlement country. Six of the respondents had lived in Australia for over ten years, while five had lived in Australia for less than ten years.

Table 2. Participant's occupation in Australia

Respondent	Occupation in Australia	Location
Abrielle	Selling African palm oil, Tola sauce and hair products	Home
Callisto	Bookkeeping/selling dancewear/sewing	Commercial premises
Emy	Selling hair products plus office administration	Home
Lana	Home and family day care	Home
Madilyn	Retail confectionary (Selling sweets, chocolates, treats from around the globe.	Commercial premises
Mandube	Sewing, health & fitness business & teacher	Home
Patina	Selling household items online/teacher	Home
Purity	Haircare & hair products plus accounts officer	Commercial premises
Ramonita	Printing business	Commercial premises
Reina	Selling fresh fruits & vegetables & snacks	Home
Velvet	Manufacturing & selling African pottery/artefacts/hair styling & hair products	Commercial premises



Graph 1. Types of businesses MAWES are engaged in.

Table 2 and diagram1 shows that the respondents were found to be active across a range of business areas, including retail (confectionery, dancewear, fresh fruits, vegetables and snacks, palm oil, artefacts), crafts (sewing, making and selling African pottery), bookkeeping, and health and fitness. All the respondents started up their own businesses. At the time of the interview, six of the eleven women had their businesses located at home while five were found in commercial premises.

Chapter 5: Findings, analysis and discussion

5.1 Barriers and challenges experienced by MAWES in the establishment and operation of businesses in the Cairns region.

Table 3. Impact of marital status on the establishment and operations of their businesses

Pseudonym of the participant	Married to Australian non- Indigenous man -Level 1, Other marital status - Level 2	1 to 5 barriers -Level 1, 6 to 10 barriers - Level 2
Callisto	1	1
Emy	1	1
Madilyn	1	1
Purity	2	2
Ramonita	2	2
Reina	2	2
Velvet	2	2
Abrielle	2	1
Lana	2	1
Mandube	2	1
Patina	2	1

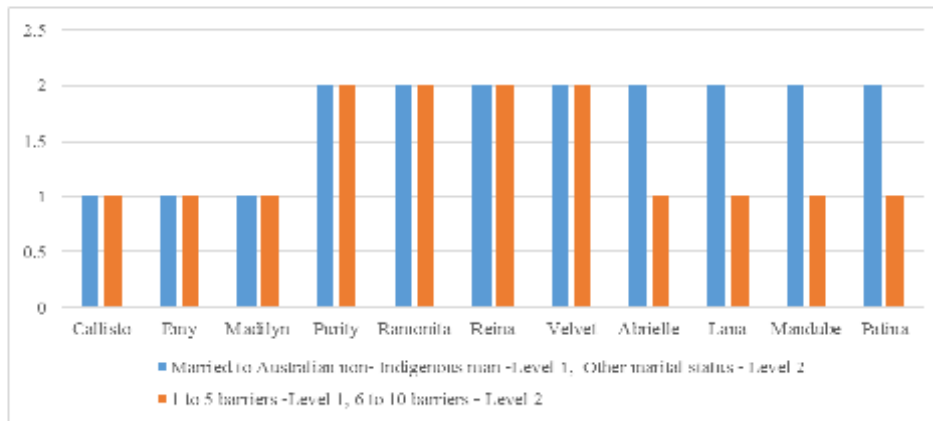


Diagram 2. Comparison between marital status and number of barriers to establishment and operations of businesses

Table 3 and diagram 2 above shows that all the three MAWEs married to non-indigenous Australians experienced 1-5 barriers. Four were single or married to migrants and experienced six to ten barriers.

My study suggests that MAWEs who are married to non-indigenous Australians experienced a lower number of barriers and challenges in establishing and operating their businesses compared to single and those married to migrants. Research by Collins and Low (2010) suggests that migrant women who start businesses in Australia structure their business life around their relationship with their husband, children, family and community, as well as their household responsibilities. Three women married to spouses born in Australia experienced one to five barriers in establishing and operating their businesses. Four women, single or married to migrants, experienced six to ten barriers. Four other women who were single or married to migrants experienced one to five barriers. Two of these women migrated to Australia with a working visa and integrated into the local community easily, and this could explain the lower number of barriers experienced.

This small study indicates that women who are married to spouses born in Australia experienced a lower number of barriers and challenges compared to single migrant women and women married to migrants. Collins and Low (2010) found that the majority of the Asian female migrants, whether married and living with spouses or unmarried, were also responsible for looking after the family regarding the household chores such as cooking and house cleaning, while at the same time attending to their businesses. This multitasking was Reina's experience. She said: *I work long hours and work on the weekends, I miss to connect with my children and husband, and sometimes when I need to be there for them.*

The barriers and challenges experienced in the establishment and operation of businesses are grouped into the following categories (Table 4): cultural, family, human capital, social capital and institutional factors (see literature for explanations of categories).

Table 4. Key barriers/challenges and entrepreneurial categories

Key barriers and challenges experienced	Category	Frequency
Financial difficulties starting a business in Australia	Institutional factors	10
Inadequate support from Australian governments	Institutional factors	8
High rent/Difficult landlords	Institutional factors	6
Racial bias (affects marketing)	Cultural	5
Lack of understanding of legal requirements	Institutional factors	5
No information on Australian culture/ business /environment	Cultural	4
Inadequate support from Africans	Cultural	3
High transport costs	Institutional factors	3
Language/communication barrier	Cultural	3
Difficulty obtaining licences	Institutional factors	3
Balancing between work/children and business	Family	3
Lack of technical training	Human capital	2
Limited knowledge of financial management	Human capital	2
Different accent taken as inability to communicate	Cultural	2
Inadequate advertising	Institutional factors	2
High costs, e.g. wages	Institutional factors	2
A less favourable opportunity to become an entrepreneur compared to people born in Australia	Social capital & networks	1
Lack of good networks	Social capital & networks	1

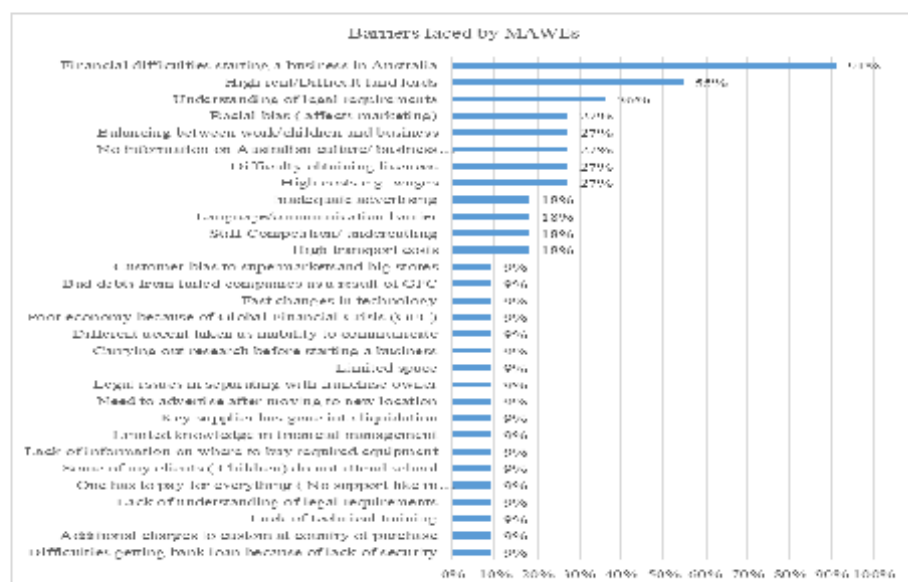


Diagram 3. Barriers and challenges experienced by women

Entrepreneurial cultural factors mentioned included the fact that some respondents experienced rejection or some form of racial discrimination and bias, as the following samples from interview transcripts show. Other factors were lack of information on Australian culture and business environment, inadequate support from fellow Africans, and different accents taken as the inability to communicate. Purity explained: *I realised that the culture here does not encourage entrepreneurship, especially on a small scale. Everything has been left to the big companies, big corporations, big shopping malls and the entrepreneurial spirit is just killed. People are happy to shop at big stores. The government is encouraging small businesses, and that is why it is giving tax breaks but if the customers are not buying from you the tax break is of no use, and there is no way you are going to survive. In my assessment, the entrepreneurial spirit is not nurtured by the locals.*

Ramonita said: *I have some customers in my business because of my colour, and they know that I am not an Australian, and they do not want to buy from me but they want my products...they will get someone else to come and buy it for them.* Reina said: *I have experienced racism...I tried to sell my dried fruits and snacks in Cairns, and I could not sell. The shop owners would taste and say okay, we will try next time, but I engaged a white person to help in the marketing. 80% of the shops in Cairns started stocking and selling my products, and from then on, they are making orders continuously.*

Collins and Low (2010) argue that the diversity of the paths to migrants' entrepreneurship is because some arrive in Australia as successful business migrants with sufficient start-up capital. Others migrants come with high professional and educational qualifications to enable them to fill labour shortages in the corporate sector. Others start from low-wage jobs. Finally, some migrants see entrepreneurship as an alternative to unemployment and

others move to entrepreneurship in response to perceptions of racial discrimination (Collins & Low, 2010). Racial discrimination in the labour market blocks migrants mobility in the workforce, encouraging many of them to start up a small business (Collins et al., 1995).

Family entrepreneurial barriers and challenges mentioned included difficulties balancing between children and business. Ramonita said: *no family back up when children are ill or something. I remember when my child was sick I took a pillow and a blanket and I hid the child under a desk.* Callisto explains: *I experience many conflicts all the time. I try and plan, but when you have got children, you cannot prepare for everything. You cannot plan for sickness, tantrum day and all. My day at the shop seems to be busy after three o'clock, and at the same time my children needed to be taken home and cared for.*

Female entrepreneurs run an enterprise and a household at the same time. This may limit the time female entrepreneurs can devote to their businesses (OECD, 2013). Women usually engage with smaller networks consisting primarily of women. Household activities of women and other social obligations may lead to more isolation. The risk of isolation is particularly severe for women running home-based businesses (OECD, 2013).

Human capital barriers and challenges experienced included a lack of technical training and limited knowledge in financial management. Purity said: *To succeed in business, I...need education. Inadequate or inappropriate education and training is often a barrier.* Patina said: *Marketing the business with confidence is a barrier in Australia. So not being able to market the business to the public by yourself is in itself a handicap.*

Migrant entrepreneurs in Australia have been identified as having low levels of English language and literacy skills (Collins, 2008). This has acted as a barrier causing a variety of problems, such as a lack of awareness of training opportunities; a reluctance to participate in mainstream classroom-style training; difficulty in establishing networks; and difficulty in approaching financial institutions for loans (Collins, 2008). The learning of English has always been regarded as central to settlement in Australia and government policy has always closely associated language with settlement issues (Burnett, 1998). Some migrant entrepreneurs identified their low level of English language and literacy skills as barriers that caused a variety of problems (Collins, 2008).

Migrant entrepreneurs in Australia can have low levels of English language and literacy skills (Collins, 2008). Some women in this study identified their low level of English language and literacy skills as barriers that caused a variety of problems such as a lack of awareness of training opportunities and a reluctance to participate in mainstream classroom-style training. Other barriers are difficulty in establishing networks, in approaching financial institutions for loans, and the barriers of age, as Velvet explains: *my business has no technology use. During my old days, there were no computers. I want to use my own brain. I do not want this technology to tire my head. I am too old to learn it now. Too old to study technology now*

Social capital and network factors mentioned were that African women have a less favourable opportunity to become an entrepreneur compared to people born in Australia, and lack of functional networks. Purity exemplifies this; *I lack, and have not yet built social and professional networks, and need to succeed in the business world.* Reina said: *There are communication barriers, and maybe by nature a person might not be as outgoing. So somebody who has a lesser quality of a product, and can talk fast, have the marketing skills can quickly get into the market, while, somebody who is not as such will take a longer time to achieve the same objective to reach the same target.* An individual may have the ability to recognise that a given entrepreneurial opportunity exists, but might lack the social connections to transform the opportunity into a business start-up (Shane & Eckhardt, 2003).

Institutional factors that acted as barriers and challenges included: financial difficulties, inadequate support from Australian governments, high rent/difficult landlords, and lack of understanding of legal requirements. Other

factors included difficulty in obtaining licences, high transport costs, inadequate advertising, and high costs of wages and weekend and public holiday's penalty rates. Reina said: *the inability to access business financial assistance from the government and the banks is a financial constraint. Banks will require you to provide collateral security, do the business feasibility study and write a business proposal.* Ramonita said: *I had a shop and the rent was very high. The sales were not meeting the budget to be able to pay the rent, and so I had to close the shop.*

Other studies show that the majority of migrants depend upon their personal savings as well as loans from relatives and friends (Sequeira & Rasheed, 2006). Similarly, this study found that the women relied more heavily on internal than on external sources of start-up capital, raising smaller amounts of capital for financing their businesses. The women such as Emy, Velvet, Patina and Mandube started a business with their own savings. This reliance can deprive their enterprises of the capital needed to innovate, develop new products and services, hire critical employees, and grow (OECD, 2013).

Women are discriminated against in financial markets, being more likely to be denied loans, or to be asked for additional guarantees (OECD, 2013). However, lending discrimination is very hard to prove, and there is only scattered evidence that it is a common practice in OECD countries (OECD, 2013). Purity suspected that she had experienced discrimination, but it is not clear-cut. As she said: *when I opened my business I would have liked to get a loan, but I had things like school fees and mortgages to pay. The banks look at all that, and it is not easy to give a loan.*

One of the problems, of course, is that migrant women entrepreneurs from developing countries lack financial histories of borrowing and repaying loans (Mahmood, 2011). This was true for Reina who reported: *It is not easy for the banks to give you loans for the business, to get a loan from the bank you have to demonstrate that you can repay the loan.... For a migrant woman with no income at all and no past records or proof to show, it is very difficult to get a loan.*

Conclusions

This study has found that barriers and challenges experienced by the participating women in the establishment and operation of their businesses include cultural, family, human capital, social capital and networks, and institutional factors. The following are the five most important barriers to starting and operating a business by MAWEs in the Cairns region: financial difficulties, high rent/difficult landlords, lack of understanding of legal requirements, racial bias and difficulty in balancing time between business and family.

The experiences of women in this study agree with the findings of Azmat (2013), whose theoretical study found that the challenges of entrepreneurship involve cultural, family, social and human capital, and institutional factors. This study has the potential to become a foundation for further research in this area, serve to inform the aspiring migrant African women entrepreneurs and policymakers. This research offers an addition to literature regarding women entrepreneurs, focussing on personal migrant experience that is not adequately researched. Future research can explore practical business, social and actual strategies for overcoming barriers and challenges identified in this study.

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A New Economy for North Queensland Symposium

Barriers and Challenges experienced by Migrant African women Entrepreneurs (MAWEs) in North Queensland.



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Background

- Study focus- Migrant African Women/my experience
- Entrepreneurship
- Barriers & Challenges
- African women Entrepreneurs in this study are described as both Australian citizens and residents born in Africa, or with recent ancestors from there (Hugo, 2009).



Slide 1

Why MAWEs migrate to Australia

- MAWEs come to Australia as skilled migrants, refugees, asylum seekers, through family reunion, or as secondary migrants from other countries

(Australian Bureau of Statistics [ABS], 2016).



- Migrant women & children are among the most vulnerable members of society (UN, 2015).

Source: Jacob Lawrence and the great migration

Slide 2

What MAWEs bring to Australia

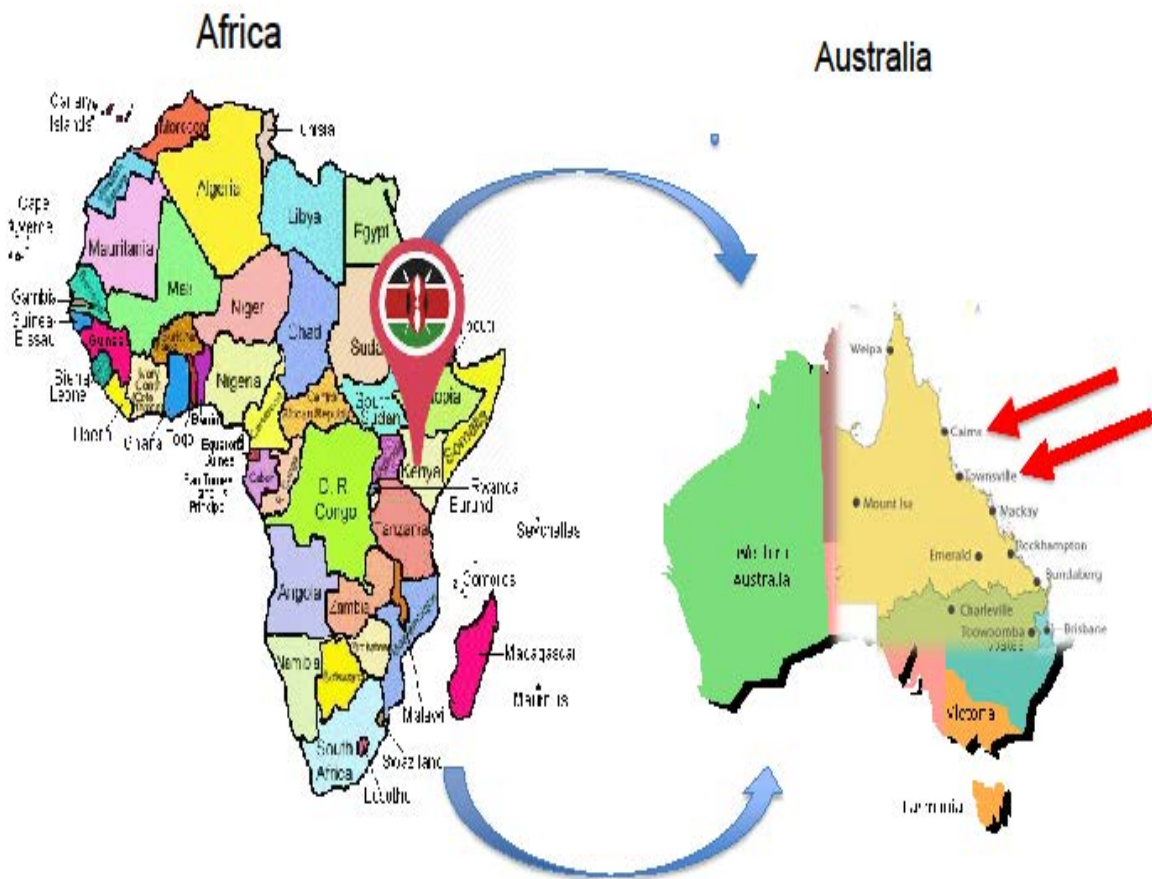
- They bring with them potentially valuable cultural, social and economic ties to the region

(Negin & Denning, 2008).



Slide 3

Study area



Source: www.eco-friendly-africa-travel.com

Slide 4

Diversity of MAWE businesses in NQ

Laundry & dry cleaning services

Food catering

Manufacturing-Sewing, printing, etc.

Retail-Grocery, beauty salons, etc.

Business services- Bookkeeping, etc

Children's Transportation Service, Uber

Nanny Placement

Tutoring

Home daycare

Cleaning-residential & commercial

House/baby Sitting

Health care-GP, Paediatrician

Language Translation

Renting a room-Airbnb

Interior decorating

Online store- ebay, etc

Personal Chef

Foster care

NDIs providers

Farming & gardening

Slide 5

Examples of businesses owned by MAWES in NQ.



Slide 6

Examples of businesses owned by MAWES in NQ



Founder:
Judith Rusoke-
Dierich

Disability & Social Work Services

Slide 7

Examples of businesses owned by MAWES in NQ



<https://www.opacph.com.au/olive>



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Slide 8

Examples of businesses owned by MAWES in NQ



Side 9

Examples of businesses owned by MAWES in NQ



Slide 10

Examples of businesses owned by MAWES in NQ



Slide 11

Examples of businesses owned by MAWES in NQ



<https://www.facebook.com/9NewsNorthQueensland/Videos/1532909696755929/?t=4>

Slide 12

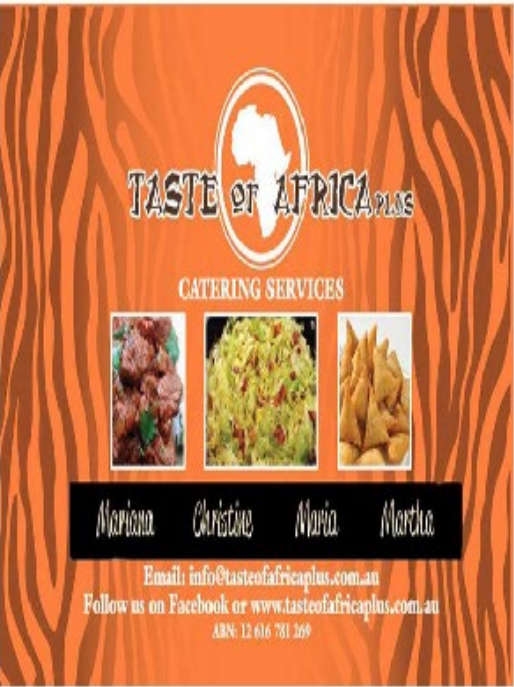
MAWE owner of business in NQ



Legal Eagle

Slide 13

MAWE businesses in NQ



Slide 14

Barriers & Challenges to operating & sustaining a business, identified by participants



- Lack of financial literacy
- Financial difficulties starting a business



- Language/communication barrier
- Different accent can impede communication



- Racial discrimination and bias



- High transport costs
- Limited market
- Difficulty obtaining licenses



- Inadequate advertising
- Lack of information on Australian culture/ business /environment



- Lack of understanding of business legal requirements
- Inadequate support from Australian governments

Slide15

Samples of Data collected from MAWE Interviews (May 2017-18):



MAWE A

"The culture here does not encourage entrepreneurship, especially on a small scale. Everything has been left to the big companies, big corporations, big shopping malls, and the entrepreneurial spirit is just killed. People are happy to shop at big stores. The government is encouraging small businesses, and that is why it is giving tax breaks, but if the customers are not buying from you, the tax break is of no use, and there is no way you are going to survive. In my assessment, the entrepreneurial spirit is not nurtured by the locals."

"I have experienced rejection or some form of racial discrimination and racial bias. Some customers in my business, because of my colour, know that I am not an Australian. They do not want to buy from me, but they want my products, so they will get someone else to come and buy it for them from me. My products are unique, and I am the only one who sells them, so when I see their child wearing something I sold to another mother, I then come to know the truth."



MAWE B

Slide16

Sample MAWE interview comments (May 2017-18):



MAWE C

"I have experienced racism. I imported special dried fruits and snacks favorite [here], and I could not sell. The shop owners would taste and say okay, we will try next time. Everybody who tasted the same said they were on top of the range. But the fact that somebody could see that they are being sold by a migrant woman, thought that they were of inferior quality, that they could not even trust. Some of them were asking to be shown importation documents, which I supplied to them, but they were not confident enough to put the products in their shops. I engaged a white person to help in the marketing, 80% of the shops started stocking and selling my products, and from then on, they are making orders continuously."

"An African woman lacks an opportunity of being respected in the business community. We are not given the opportunity in the mind stream sector. I feel that I am offered less opportunity than my Caucasian service providers. They can enter through the door, and they are welcome. For me who offers the same service as them, and enters the same place, I am asked, if I am looking for a job. A lot of doors were closed when I decided to run my own business."



Slide17

MAWE D

MAWE interviewees Cont'd



MAWE E

"I lack understanding of Australian business regulations. I am still struggling to meet the government regulations. The government officers come to my shop for inspection and say my packaging is not to Australian standards. They issue you with a warning, and off they go, and they do not take time to tell me how to do it better. How am I meant to do it, to make sure it meets Australian standards? I am treated as if I am an offender, and out to break the law and they need to put me in line. Actually, it is because I do not know what I need to put on a package to make it right. I have no idea. I did not know that my measuring scale has to go through a different company, which does something to it to make it Australian standard. I am smacked with a warning straight up."

"When they see me working in a law firm, they are surprised how I qualified as a lawyer to the point that I am now practicing, and more surprised to know that I own the Law firm. They ask how I travelled to come to that point. That is the reaction I get from some of my Australian clients. They will first want to kind of doubt my competence and capability. After I have helped solve their issues, they realise that I am good at it. Some of them will start asking, 'did you do your law degree in Australia?'"



MAWE F

Slide18

Last selected interview



"The fashion industry is cutthroat. People are a bit nasty and it is usually the designer and the management of the fashion shows that have their favourites. They want their favourites to shine, and so they will suppress you. When I won the award, they put another designer's photograph on the Instagram and Facebook page. They never put my photo there."

MAWE G

Slide 19

Benefits that successful entrepreneurship may bring to the community



- Providing for their families & establishing them as valuable members of society.



- New business enterprise creates mutual support among fellow MAWEs & encourages positive interaction with the wider host community.



- Bring in new ideas that reflect cultural, social, & economic experience.



- Self sufficiency reduces reliance on social welfare & fosters a sense of independence.

Slide 20

Specific possible positive outcomes

MAWES can meet skill shortages:

- allow businesses access to new ideas, skills, & technology
- improve productivity and enhance Australia's competitiveness in international markets
- help other migrants to integrate and become economically self-sufficient
- MAWES have a double advantage when looking for business opportunities, exploring products, services and concepts that can be exported to their original country and imported to the host country.
- have connections with at least two countries, two cultures, two languages, and two markets, and can take advantage of the connections
- employ and train other new arrivals.

Slide 21

Conclusion:



- My study findings feature a selection of interview transcripts that reflect various barriers, but the pictorial evidence of diverse business enterprises in NQ encourage other aspiring entrepreneurs
- My study also raises the question of how stakeholders can help MAWEs to reach full potential, and contribute to the broader community. This would nurture an environment in which the whole community thrives and is sustainable.
- My contribution will:
 - generate insights on migrant women's lived experience
 - Contribute to the growth of small business and the economy in North Queensland
 - Provide empirical data that may inform policymakers.

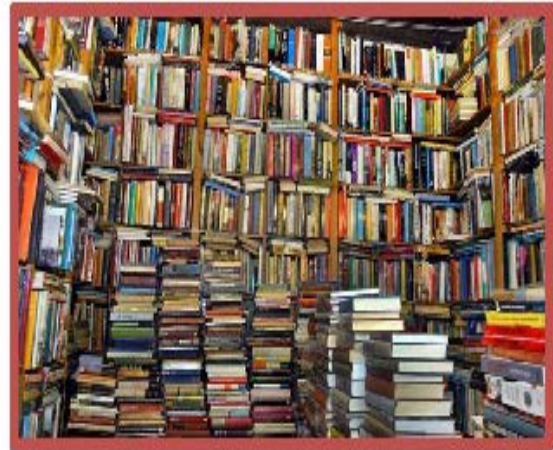
Slide 22

Wise words

“If you educate a man you educate an individual, but if you educate a woman you educate a family (nation).” African proverb (Kwegyir-Aggrey, 1875-1927).



Prof. Wangari Maathai



Slide 23

<https://www.pinterest.com.au>

Appendix J: Entrepreneurship

Quest Journals
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Research Paper

Entrepreneurship: The case of migrant African-Australian women in the Cairns region.

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ABSTRACT:- There is increasing recognition in the literature of the relevance and importance of entrepreneurship for migrant women from developing countries who have settled in developed economies and aspire to become entrepreneurs. This qualitative study applied a case study methodology to explore entrepreneurship of eleven migrant African-Australian women entrepreneurs in the Cairns region. The study identified factors that enabled the eleven participating women to start and sustain businesses. The study employed three data collection methods: semi-structured interviews; survey questionnaires; and researcher's reflective journal. Findings revealed that: (1) women who had experience in conducting business in Africa were most likely to establish businesses in Australia and (2) cultural, family, human capital, social capital and networks, and institutional factors acted as enablers in the establishment and operation of their businesses. This study provides empirical data of entrepreneurship among participating women, contributes to a new body of knowledge and provides a foundation for further research in this area. The study serves to inform aspiring migrant African-Australian women entrepreneurs themselves and may inform policymakers.

Keywords:- African-Australian, Cairns region, case study, enablers, entrepreneur/ship, migrant, Qualitative, women.

I. INTRODUCTION

This study investigates entrepreneurship among Migrant African-Australian Women Entrepreneurs (MAAWEs) in the Cairns region. Researching entrepreneurship is a growing area in educational and social research (Organisation for Economic Co-operation and Development [OECD], 2014). This study explores the entrepreneurship of eleven participating women in the Cairns region and, therefore, contributes to an emerging body of knowledge on the migrant experience and provides a foundation for further research in this area. The research examines factors that enable migrant African-Australian women to become entrepreneurs. The research focuses on the experiences of migrant women who are considering establishing a new business venture and who have been able to establish a business. In the study, MAAWEs are defined as those women who: (1) were born in an African country and migrated to Australia; (2) are aged 18 years and above; (3) hold Australian permanent residency or Australian citizenship; and (4) aspire to become an entrepreneur or already have a small business. There is limited literature on entrepreneurship among migrant African-Australian women in Australia, highlighting the need for an exploratory study. The study serves to inform aspiring migrant African-Australian women entrepreneurs in regional Australia and may inform policymakers. The purpose of this research was to learn from the participants' experiences in the area of entrepreneurship, their interpretations of these experiences, and the meaning they attribute to them. Hence, qualitative methods to discover and understand their perceptions and the complexity of their experiences as local businesswomen was most appropriate.

1.1 Research question: What are the factors that enable migrant African-Australian women entrepreneurs in the Cairns region to start and sustain businesses?

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II. LITERATURE REVIEW

2.1 African-Australian

There is an increasing number of people in Australia of African descent. These migrants bring with them potentially valuable cultural, social and economic ties to the region (Negin & Denning, 2008). International migration between Africa and Australia has a long history and has accelerated in recent years (Hugo, 2009). Hugo describes African Australians as Australian citizens and residents born in, or with recent ancestors from Africa. African migrants come to Australia as skilled migrants, refugees, asylum seekers, through family reunion, or as secondary migrants from other countries (Australian Bureau of Statistics [ABS], 2011).

Migrant settlement in Australia is seen as a state responsibility requiring public provision and supervision. Improving the English language proficiency and entrepreneurial skills of the migrants is an important factor in migrant settlement and individual financial wellbeing (Ogbor, 2000). Importantly, this study investigates entrepreneurship component. The ABS (2011) statistics show a total of 1,410 migrants from Africa (653 males and 757 females) of age 18 years and upwards living in the Cairns region. This study focused on a population of 757 women of 18 years and over, with their ancestry in Africa, currently living in the Cairns region.

2.2 Definitions of and early theories of entrepreneurship

Many studies use the terms “entrepreneur” and “entrepreneurship” interchangeably (Collins, 2003). The terms entrepreneur or entrepreneurship are also contentious (Collins & Low, 2010). Richard Cantillon (1680–1734) was the first of the major economic thinkers to define the entrepreneur as an agent who buys means of production at certain prices to combine them into a new product. He classified economic agents into landowners, hirelings and entrepreneurs, and considered the entrepreneur as the most active among these three agents, connecting the producers with customers (Murphy & Cantillon, 1986). Jean Baptiste Say (1767–1832) improved Cantillon’s definition by adding that the entrepreneur brings people together to build a productive item (Murphy & Cantillon, 1986).

Alfred Marshall in his *Principles of Economics* (1890) held land, labour, capital, and organisation as the four factors of production, and considered entrepreneurship as the driving factor that brings these four factors together (Murphy & Cantillon, 1986). Many economists have modified Alfred Marshall’s theory to consider the entrepreneur as the fourth factor, instead of organisation, which coordinates the other three factors (Murphy & Cantillon, 1986). Keister (2005) argued that defining entrepreneurship can be somewhat difficult and defined entrepreneurship as being synonymous with business start-up or the creation of new organisations. Gartner (2004) defined an entrepreneur as a person who defines a creative idea and adapts it to a market opportunity, gathers resources to provide potentially for self-employment and or profit. This study focuses on migrant African-Australian women individuals who start a business as a means of economic survival (see Chaganti and Greene (2002)). This study adopts Shane’s (2010) definition of the term entrepreneurship which is the “phenomenon of self-directed economic activity that is based on the socio-economic and institutional opportunities” (pp. 3–5).

2.3 Descriptions of the factors that enable entrepreneurs to start and sustain businesses (enablers)

Enablers for starting and sustaining businesses include cultural, family, human capital, social capital and networks, and institutional factors.

2.3.1 Entrepreneurial cultural factors.

There is no universally accepted definition of cultural factors as applied to entrepreneurship (Solevik et al., 2014). Hofstede (2003) referred to culture as “the collective programming of the mind which distinguishes the members of one human group from another and includes systems and values” (p. 25). Nayab (2011) describes culture as customary practices and beliefs that have a significant impact on the basic values, perceptions, preferences, and behaviours of people.

Cultural traits like thrift, hard work and reliance on family labor, in some cases act as enablers rather than obstacles (Liversage, 2009). As research, at the psychological level, shows a link between values, beliefs and behaviour, it is plausible that differences in culture, in which these values and beliefs are embedded, may influence a wide range of behaviours including the decision to become self-employed rather than to work for others (Mueller & Thomas, 2001). This study deploys this same logic to explore cultural factors as enablers to Migrant African-Australian Women (MAAW) entrepreneurship.

2.3.2 Family factors.

Family businesses drive social economic development and wealth creation around the world and entrepreneurship is a key driver of family businesses (Fahed-Sreih et al., 2010). Lin (2006) defines family businesses as owner-managed enterprises with family members exercising considerable financial and/or

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managerial control. Family is an institution that embodies an important form of social capital that migrants draw on in their pursuit of economic advancement. Family enables the pooling of financial resources (Sanders & Nee, 1996) and provides convenient and low-cost sources of support, especially labor, to the migrant entrepreneur's business (Lyer & Shapiro, 1999).

2.3.3 Social networks and capital.

A network is defined as the set of social relations or social ties among a set of actors who are linked (Sequeira & Rasheed, 2006). Social capital refers to the benefits entrepreneurs derive from their social networks (Baron, 2015). Networks, and their resulting social capital, can be key determinants of successful business start-up for migrant entrepreneurs (Sequeira & Rasheed, 2006). In the event of a migrant deciding to start a business, building social capital through network can attribute to success (Sequeira & Rasheed, 2006).

A network is made of both formal/professional (e.g., business contacts, banks, lawyers, local government, organisations and associations) and informal/personal (family, personal friends, acquaintances) connections (Sequeira & Rasheed, 2006). Sequeira and Rasheed conceive that since social capital allows access to information, and information is costly, the prospective migrant entrepreneur with strong ties can reduce the transaction costs associated with starting a business.

2.3.4 Human capital.

Human capital, relates to the skills and knowledge which an entrepreneur acquires during her life through, for example, schooling, work experience, and training (Collins & Low, 2010). According to Davidson and Honig (2003), human capital theory suggests knowledge increases cognitive abilities resulting in more productive and efficient activities. Agosin and Bloom (2006) hold the view that education increases social mobility, enhances participation in social activities, affects health and perceptions of quality of life and is an important determinant of economic growth. Human capital also extends to English language proficiency, increase in education and prior business experience (Sequeira & Rasheed, 2006). The recognition of foreign educational credentials would enable migrants to avoid becoming self-employed in an area in which they have no interest, and help others be self-employed in the field in which they are trained (Teixeira et al., 2007).

2.3.5 Institutional factors.

Entrepreneurs are enabled by institutional environments (Shane, 2000). Farashan (2015) defines institutional factors as governmental policies or the access entrepreneurs have to financial support. The institutional profile of a country, both formally or informally, sets norms and standards of behaviour and reinforces certain behaviours and ways of thinking through reward and punishment systems to ensure compliance (Valdez & Richardson, 2013). By learning through social interaction and by following codified and enforced laws and regulations, individuals in a society are affected by institutions (Farashan, 2015). There are three characteristics identified by World Bank as important indicators of doing business in a region: registering property, enforcing contracts and dealing with licences (OECD, 2014). The creation of new firms is one institutional arrangement generally available for individuals in the economy (Shane & Venkataraman, 2000). The majority of migrants depend upon their personal savings as well as loans from relatives and friends (Sequeira & Rasheed, 2006).

III. RESEARCH CONTEXT AND METHODOLOGY

This research was undertaken within the Cairns region of Tropical North Queensland in Australia with eleven purposefully selected migrant African-Australian women entrepreneurs. To better understand the factors that enabled women entrepreneurs to start and sustain businesses (enablers), this study used qualitative approach to explore the experiences of the women. I employed a case study methodology as I sought to gain a deep understanding of participating women experiences. Based on my reading of Yin (2014) and Creswell (2014) I felt that, this was best achieved using migrant African-Australian women who were aspiring entrepreneurs as informants in a 'semi-structured interview' situation (Patton, 2002). This research study drew on the participants' views. I listened to the women and coded the transcripts to reveal insights and build a picture based on data gathered from the research participant's interviews. I sought to understand the reality of the women's experiences, and their interpretations of those experiences in the area of entrepreneurship. Purposeful sampling (Patton, 2002) was used to select migrant African-Australian women entrepreneurs for personal interviews. The invited participants satisfied the following criteria: born in an African country, and migrated to Australia, aged 18 years and above, held Australian permanent residency or Australian citizenship, lived in the Cairns region, aspired to become an entrepreneur or already had a small business.

This case study employed three different data collection methods to strengthen validity and reliability of this study: semi-structured (in-depth) interviews, survey questionnaires and researcher's reflective journal. Semi-structured interviews were used as the primary means of data collection. Semi-structured and in-depth interviews have been identified with qualitative research, and "the aim is to achieve both breadth of coverage

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across key issues, and depth of content within each” (Ritchie et al., 2014, p. 190). During the interviews, the participants were asked to complete a demographic survey. The demographic survey also measured the level of English language skills. The respondents were requested to rate themselves on a scale of 1 to 5: 1 (low), 2 (below average), 3 (average), 4 (above average), or 5 (high). I further grouped the levels into two groups (low–below average and average–high).

3.1 Data analysis

The data obtained from the survey questionnaire, semi-structured interviews and researcher’s journal were analysed (Patton, 2015). This research study followed Creswell (2014) four steps analysis process. The first step involved transcribing the interviews. During this step, I transcribed all the relevant parts of the recorded interview data from an audio to a text format and typed handwritten notes. In the second step, I read through these data and reflected on the overall meaning in order to get a general sense of the information and ideas the participants conveyed. The third step involved generating codes and emergent themes. This step was done using NVivo and involved organising the transcripts into segments by taking text data and segmenting sentences into categories or themes (Creswell, 2014).

The final step involved interpreting the meaning of the themes. After structuring and presenting the interview data, I interpreted the meanings of the coded data against the backdrop of my own culture, history and experiences and compared these findings “with information gleaned from the literature or theories” (Creswell, 2009, p. 189). The validation of the accuracy of the information occurred throughout the different steps of the research process. Inherent in the analysis of this qualitative case study is frequent and direct quoting, thus providing the research participants a voice, in this case the migrant African-Australia women entrepreneurs in the Cairns region.

IV. FINDINGS, ANALYSIS AND DISCUSSION

This section reports on the findings, analysis, and a discussion of the qualitative case study research with migrant entrepreneurs in the Cairns region. The section presents participants demographic data, occupation in Africa and Australia, prior experience in conducting business, and enablers are discussed.

Table 1. Demographic data of the study participants

Participants	Region of origin	Age	Marital status	No of years in Australia
Abrielle	West Africa	39	Single	6
Callisto	Southern Africa	45	Married to an Australian	41
Emy	East Africa	41	Married to an Australian	14
Lana	Central Africa	31	Married to an African	5
Madilyn	Southern Africa	52	Married to an Australian	21
Mandube	Southern Africa	45	Married to an African	8
Patina	Southern Africa	43	Single	11
Purity	East Africa	48	Married to an African	8
Ramonita	East Africa	53	Married to an African	26
Reina	East Africa	49	Married to an African	6
Velvet	East Africa	69	Married to a Scotsman	41

(Pseudonyms have been used).

The research study participants represent four regions in Africa. Only two women below the age of 40 years were engaged in business. Self-employment rates among the women migrants increased with the duration they lived in the settlement country. Six of the respondents had lived in Australia for over ten years, while five had lived in Australia for less than 10 years.

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Table 2. Demographics (Visa on arrival, current residency status, highest level of education, and English language skills) of the study participants.

Participants	Visa on arrival	Residency status	Education	English language
Abrielle	Refugee	Permanent resident	TAFE Cert 3	Low
Callisto	Visitors	Citizen	Year 12	Above average
Emy	Spouse	Citizen	TAFE Cert 3	Above average
Lana	Refugee	Permanent resident	Degree	Low
Madilyn	Spouse	Citizen	Degree	High
Mandube	Working	Citizen	Degree	Above average
Patina	Working	Citizen	Degree	Above average
Purity	Skilled	Citizen	Diploma	Low
Ramonita	Skilled	Citizen	Diploma	Above average
Reina	Skilled	Permanent resident	Degree	Above average
Velvet	Business	Citizen	Year 6	Low

[TAFE (Training and Further Education)]

The respondents entered Australia on different visas (Table 2). Different categories of visa on entry indicate different individual migrant's characteristics. The three participants who were permanent residents explained that they were eligible to apply for citizenship and would apply soon. The majority of the respondents held a post-secondary or a university degree (10). Generally, most of the respondents (6) had above average English language skills.

Table 3. Participant's occupation in Africa and Australia

Respondent	Occupation in Africa	Occupation in Australia	Location
Abrielle	Manufacturing soap for sale, selling salt	Selling African palm oil, Tola sauce and hair products	Home
Callisto	Not applicable-too young to work	Bookkeeping/selling dance wear/sewing	Commercial premises
Emy	Office administration	Selling hair products plus office administration	Home
Lana	Office job in human resources	Home and family day care	Home
Madilyn	Manufacturing and selling industrial and forestry chemicals	Retail confectionary (Selling sweets, chocolates, treats from around the globe.	Commercial premises
Mandube	Sewing and business & teacher	Sewing, health & fitness business & teacher	Home
Patina	Catering & hotel manager	Selling household items online/teacher	Home
Purity	Haircare & selling hair products	Haircare & hair products plus accounts officer	Commercial premises
Ramonita	Employee in a tourism company	Printing business	Commercial premises
Reina	Small restaurant business and employee as an accountant	Selling fresh fruits & vegetables & snacks	Home
Velvet	Selling vegetables & household items	Manufacturing & selling African pottery/artefacts/hair styling & hair products	Commercial premises

Table 3 shows respondents were found to be active across a range of business areas, including retail (confectionery, dance wear, fresh fruits, vegetables and snacks, palm oil, artefacts), crafts (sewing, making and selling African pottery), book keeping, and health and fitness. Seven of the respondents had prior experience in their own business before migrating to Australia and three indicated their parents had been in business. All the

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respondents started up their own businesses. At the time of the interview, six of the eleven women had their businesses located at home while five were located in commercial premises.

4.1 Prior experience in conducting business in Africa

Experience is one key to entrepreneurial success (OECD, 2013). Career interruptions and lower access to management roles can make women lag behind in knowledge and skills directly related to the tasks of an entrepreneur, for example, how to build products, how to market and sell them, and how to grow and manage teams (OECD, 2013). Seven women had conducted comparable businesses in Africa before migrating to Australia while three had not. This study found that women who had experience in conducting business in Africa were likely to establish a business in Australia. All of the participants indicated that they had a family business background and had created a new business as a start-up in the Cairns region.

4.2 Factors that enabled the women in this study to establish and sustain businesses include: cultural, family, human capital, social capital and networks, and institutional factors (Enablers)

Table 4. Key enablers and entrepreneurial categories

Key enablers	Category	No of respondents
Technology use	Institutional factors	11
Support from family	Family	8
To fill a gap in the market	Institutional factors	7
To make extra money	Institutional factors	6
Support from Africans	Social capital & networks	6
Support from general Cairns community	Social capital & networks	5
Lack of Job and/or job security	Human capital	4
To invest money	Institutional factors	4
To use my skills	Human capital	3
Experience in business in Africa	Human capital	3
I like doing business	Cultural	3
To help my sister who does hair braiding	Family	2
I discovered a supply for the African products	Institutional factors	2
I needed the products myself	Institutional factors	2
Have control over my destiny/ be my own boss	Cultural	2
I love children & happy with day care	Cultural	1
Need to use my experience in big companies and become an entrepreneur	Human capital	1
Look for something to keep me busy	Cultural	1
Had vehicle required by my business	Institutional factors	1
Hard work	Cultural	1
Having an open mind	Cultural	1
Being smart	Cultural	1
Flexible / coming up with new ideas	Cultural	1
Offering a unique service	Institutional factors	1

The findings from this study suggest that factors that enabled MAAWEs to establish and sustain businesses included: cultural, family, human capital, social capital and networks, and institutional factors. (Table 4). The factors are discussed in details below.

4.2.1 Entrepreneurial cultural capital

The cultural factors that enabled starting a business included a like or desire for doing business, love for children and therefore happy with home and day care business, being a hard worker and to have control over one's destiny. As Madilyn said: *I wanted to have a small business, be more flexible and own my own future. A number of women had prior business experience, thus it appeared that they had cultural entrepreneurial capital that supported courage to proceed with business.*

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4.2.2 Family factors.

The women who had families indicated that support from the family enabled them to start a business. Family links are important, especially in connection with financing of the business (Collins & Low, 2010). In the past women secured start-up capital from family members (Halkias et al., 2011). Thus extended family networks of close and distant relatives alike have been and are important sources of inspiration, encouragement, advice, knowledge, labour and finance (Collins & Low, 2010). The importance was reiterated by Emy as she explains: *I...to settle my sister who has just moved to Australia to get some cash when she does hair. That gives me double advantage and the money the hair makes remains in the family.* Lana said: *My husband supports me when he is off his office work.* Collins and Low's (2010) research indicated that migrant women who start businesses in Australia structure their business life around their relationship with their husband.

4.2.3 Human capital.

Human capital acquired through education is one of the main resources that migrants draw on in their host country (OECD, 2010). The women differ in their levels of human capital, thus differ in their ability to discover and exploit opportunities as compared with OECD (2004) study. Human capital is an important resource that women draw on to start their ventures in Australia. Each demographic category of visa on arrival of the study participants has different conditions and criteria, reflecting the different pre-migration human capital and English-language ability of the migrants. The findings show that women with more or higher quality human capital have achieved higher performance in executing relevant business tasks. Human capital, as represented through formal education attainment and skills acquired, increased the likelihood of success.

4.2.4 Social Capital and networks.

The sources of social capital were fellow Africans and other friends. Formal and informal network ties were also mentioned. Kloosterman and Rath (2001) pointed out that the experiences of migrant entrepreneurs are embedded within the broader structures and social relations of the society in which they settle. Lana's experience exemplifies how her business runs and how she finds customers: *here in Cairns there are high numbers of parents with children, and these parents have work to do....I pick and drop their kids to school. The kids are from local African parents, Aborigines, Australians, and Torre strait Islanders.* As Collins and Low (2010) have analysed, network ties present through some direct personal involvement enable businesses to find customers.

Another dimension of entrepreneurial networks relates to international business contacts and dealings (Collins & Low, 2010). Ten women were engaged in international trade with their countries of birth, highlighting the importance of diasporic ethnic networks as also pointed at by Collins and Low (2010). Emy's experience shows how these networks, 'work': *I buy my business products from... and the reason being.... hair products are very special,... advantage is the fact that I have got family over there... they are very keen and eager to help us buy the products ...here in Australia and that way whoever will help us from that side, it's all in family love and caring and my family knows they are helping me and my sister.* Contrary, an individual may have the ability to recognise that a given entrepreneurial opportunity exists, but might lack the social connections to transform the opportunity into a business start-up (Shane & Eckhardt, 2003). Further research on this matter would be valuable.

4.2.5 Institutional factors.

The creation of new firms is one institutional arrangement that is generally available for individuals in the Australian economy (Shane & Venkataraman, 2000). Solesvik and colleagues (2014) argue that some entrepreneurs discover business opportunities by being alert to gaps in the market. The Cairns region has a market condition created by the migration of Africans, and yet there is no Australian penetration in African food and hair sales. This has left a gap in this service and a consequent opportunity for entrepreneurship to be filled by migrants looking to better themselves.

Studies show the majority of migrants depend upon their personal savings as well as loans from relatives and friends (Sequeira & Rasheed, 2006). Similarly, this study found out that the women relied more heavily on internal sources of start-up capital, raising smaller amounts of capital for financing their businesses. The experience of women in this study are congruent with those from Azmat (2013) whose study found out that some of the enablers for businesses were culture, family, and social capital. However, the respondents quoted networks and institutional capital as additional enablers. Entrepreneurs are enabled by their institutional environment (Shane, 2000). African women who started their business with savings had similar enablers and the study findings have confirmed this expectation.

V. CONCLUSION

This study has explored entrepreneurship among eleven migrant African-Australian women entrepreneurs in the Cairns region. The study explored the factors that enabled the migrant African-Australian

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women to become entrepreneurs. This study has found that enablers for starting and sustaining businesses include cultural, family, human capital, social capital and networks, and institutional factors. The data was gathered from migrant women in one geographical region, so the results are limited in applicability and cannot be inferred to be similar to different regions and cultures.

The study provides empirical data of entrepreneurship of the participating women and, provides a foundation for further research in this area. This research reinforces the findings of similar studies that Cairns women face cultural, family, human capital, social capital and networks, and institutional factors. The experience of women in this study are congruent with those from Azmat (2013) whose theoretical study found out that some of the enablers for businesses were culture, family, and social capital. However, the respondents in this study quoted networks and institutional capital as additional enablers. This study has the potential to become a foundation for further research in this area. The study serves to inform the aspiring migrant African-Australian women entrepreneurs and has the potential to inform policymakers. This research offers an addition to the women entrepreneurs' literature by focussing on a migrant experience that is not adequately researched.

The study findings reveal that there is room for the Australian Government and other organisations to improve financial support to migrant women for starting local businesses. This may make it easier for business women to obtain import licences and/or permits; and encourage more tourists/visitors to come to the Cairns region. The state and Australian Governments also can have a role in providing support for business training; and create awareness on television, radio, social and print media about the importance of integrating migrants into Australian society, particularly in regional areas. Further research can explore strategies for the government and business organisations to establish enabling environment for developing and sustaining businesses.

LIST OF ABBREVIATIONS

ABS	Australian Bureau of Statistics
MAAW	Migrant African Australian Women
MAAWE	Migrant African Australian Women Entrepreneurs
OECD	Organisation for Economic Co-operation and Development
TAFE	Technical and Further Education

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Appendix K: The power of small business

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The power of small businesses

Every year, thousands of African women migrate with their families to Australia in pursuit of a better life. Some are granted working visas. Others arrive as refugees. Often uneducated and unable to speak English, these women find it nearly impossible to secure employment and financial security. Starting their own small businesses can be a way for them to overcome these obstacles and build a brighter future.

Kenyan-born Jane Njaramba calls these women “Migrant African Women Entrepreneurs”, or MAWEs (mow-ees). Exuberantly passionate about empowering disadvantaged women, Jane’s experience as a MAWE herself inspired the topic of her PhD at JCU Cairns.

“My research interest has a particular focus on the experiences of migrant women entrepreneurs in small business,” Jane said. After interviewing almost every female African small business owner in North Queensland — over 100 in total — she quickly identified that the most prominent challenge MAWEs face is the lack of jobs available to migrant and refugee women.

“If they can’t get a job, what every African woman falls back on is business,” Jane said. “Every woman in Africa does business.”

These resourceful women will do any work they can — from cleaning to night shifts — to save enough money to start a business. They rely heavily upon each other for community and financial support.

“They will get into groups and help each other out through a ‘merry-go-round’ system. Every two weeks, when their Centrelink payments come through, they will all give one woman a percentage of their payment to help them establish their business.”

JCU PhD candidate Jane Njaramba.

Businesses run by MAWEs include hair salons, catering companies, clothing stores and African goods stores. Once they have established their own business, MAWEs will hire other African women and teach them English and other essential business skills to continue the cycle.

Despite their efforts, MAWEs face a barrage of challenges that make running a successful business very difficult.

Language barriers are one of the biggest issues. While some women, like Jane, come to Australia as skilled migrants, others come as refugees from war-torn countries like Somalia, Sudan and the Congo.

“These women have never been to school,” Jane said. “They don’t know a lot of English. Because English is the only mode of communication in Australia it’s very hard for them to get jobs.”



A MAWE runs her own hairdressing business in Cairns.

Further difficulties MAWEs have found include gender and racial discrimination in the society.

"Australian communities need to be accepting of migrants. We need to preach how to avoid unconscious bias, need to learn to be aware," Jane said. "People in power need to think about what they can do to support these women and help them integrate into the Australian economy.

"MAWEs are marginalised communities. Entrepreneurship is very much gendered."

Learning how to adapt to a Western business model is also a challenge.

"Financial management is an issue for these women," Jane said. "Australia is very regulated when it comes to running businesses — you have to do your bookkeeping, you have to do your tax returns — these women aren't accountants. Some of them don't even know how to write. They need education and mentorship by businesspeople with these skills.

"An African proverb by Kwegyir-Aggrey says that 'If you educate a man you educate an individual, but if you educate a woman you educate a family'."



A MAWE shows off some of her original designs for her clothing business.

Jane said she wouldn't be where she is today without support from family, friends and institutions like JCU Cairns. "It's impossible not to succeed at JCU," she said. "I have been supported by an expert advisory team and exceptional resources and facilities. JCU is a beautiful environment, friendly and welcoming."

Jane hopes her research will create awareness and recognition of what MAWEs offer to Australian society.

"I couldn't find anything when I first started researching this topic, especially anything that has taken a feminist approach like I have.

"I want to illuminate the experiences of these women and improve the future for them."

If you are passionate about empowering communities and building global understanding, find out what you can do with [JCU Arts and Social Sciences](#).

Appendix L: Certificates of participation



*Kalapata Charity Ceramics Training Studio, 15 Marlin St,
Freshwater 4870 QLD, Australia. ABN: 75979910207*

CERTIFICATE

THIS IS TO CERTIFY THAT

JANE NJARAMBA

HAS COMPLETED AN INTRODUCTORY COURSE IN CLAY THEORY, HANDBUILDING, WHEEL
WORK AND GLAZE TECHNOLOGY.

AN 18 HOURS INTERNAL COURSE
WITH SATISFACTORY COMPLETION OF ALL THE PROJECTS.



A handwritten signature in black ink, appearing to read 'Samallie Kasirye'.

TUTOR: SAMALLIE KASIRYE

DATE: 22nd October 20117