



Multicultural Framework Review Panel
Online submission



Darwin, 29 September 2023

Dear Multicultural Framework Review Panel,

Re: Submission to the “Making Multicultural Australia Stronger” Review

Thank you for the opportunity to provide a submission to this Review. This submission has been prepared by Dr Kate Golebiowska, who is a senior researcher at Northern Institute at Charles Darwin University. Her submission addresses the Terms of Reference by looking at enhancing the social and economic strengths of Australia’s multicultural diversity and focusing on women.

Northern Institute is Charles Darwin University’s flagship research institute that pursues social and policy research focusing on northern Australia and its near neighbours. Our work spans several topics relevant to the northern Australian context, such as demography and growth planning, Indigenous knowledges and governance, social inclusion and sustainability, workforce training and development, and community engagement to inform public debate and policy development. The Institute’s teams work in partnerships with all levels of government, industry, not-for-profit agencies, universities in Australia and overseas, and leading thinkers to seed and undertake research activities.

The research underpinning this submission was funded in 2017-2018 by a Charles Darwin University Faculty of Law, Education, Business and Arts small grant to explore migrant-born women entrepreneurship in Darwin, supported in-kind by the Multicultural Council of the Northern Territory and further developed during Dr Golebiowska’s Fulbright Professional Coral Sea Award, which she held in Atlanta, USA, in early 2023.

Should you require more information, please contact Dr Kate Golebiowska: kate.golebiowska@cdu.edu.au.

Yours sincerely,

Professor Kim Humphery

Director
Northern Institute

Introduction

According to the 2021 Australian Census, 29.3% of Australians, or just over 7 million people, are first-generation immigrants (Australian Bureau of Statistics (ABS), 2022). A closer look at the international and Australian statistics reveals that a high proportion of immigrants in Australia are women. Women represented 50% of the immigrant stock in Australia between 2000 and 2020 (United Nations (UN) 2020). The 2021 Census shows that first-generation immigrant women now outnumber first-generation immigrant men: 51.7% are women (3,623,316), and 48.3% (3,381,558) are men (ABS 2021b).

Women immigrants enrich the tremendous linguistic, ethnic and cultural mosaic of contemporary Australia. They contribute through their diverse cultural traditions, language heritages, skills, personal aspirations and can draw from a wealth of life experiences. At the 2021 Census, 60.5% of women immigrants in Australia spoke a language other than English at home, and the majority of these spoke an Asian language (ABS 2021a).

Immigrants come to Australia for better opportunities for themselves and their children, to reunite with family, to seek refuge from conflicts in their homelands and with aspirations to be economically active in meaningful ways. The pillar of Australia's immigration system is skilled migration with the associated employer nomination and the list of eligible skilled occupations. While this has undoubtedly served Australia well overall, evidence suggests that in the process of settlement many immigrant women find their way to entrepreneurship.

The rise of immigrant women business owners

Darwin may be a case in point. Between 2006-2007 and 2019-2020, the Northern Territory received virtually no business migration (Golebiowska 2015; Department of Home Affairs (DHA) 2023a; 2023b), yet the last two Censuses reveal a remarkable entrepreneurial spirit of the immigrant-born women. At the 2016 Census, they owned and operated 35% of all women-owned and operated businesses in Darwin. There were 835 of them, including 622 women from non-English speaking backgrounds, in a total number of 2,365 (Golebiowska et al. 2021; ABS 2016a). The latest Census reveals that their number increased to 991, and they own and operate 38.4% of all women-owned and operated businesses in Darwin (ABS 2021d). Nationally, at the 2016 Census, 32% of women-owned and led businesses were steered by immigrant women. This share translated to an impressive 160,000 immigrant women at the helm out of 497,300 women-owned and led enterprises (ABS 2016b). Five years later, this landscape had shifted further. At the 2021 Census, this share grew to 33.5%. A resounding 190,000 immigrant women were the architects of their enterprises out of 568,700 women-owned and led enterprises in Australia (ABS 2021c). Though quietly transformative, these trends have largely been overlooked in the national debates about immigrant economic and social inclusion. We are now witnessing a bold and upward trajectory where immigrant-born women are carving out their space in entrepreneurship in Australia.

What has started as an invisible trend warrants explicit recognition in the renewed approach to have "settings (..) fit for purpose in harnessing the talents of all Australians" (Terms of Reference). It warrants the creation of a framework to nurture this talent and develop the support mechanisms to foster its growth. It also deserves celebration as part of the renewed approach to advancing multicultural Australia. At the 2021 Census, immigrant-born women entrepreneurs represented an impressive 11.6% of all business owners and operators in Australia; this includes all native-born entrepreneurs and immigrant-born men entrepreneurs (ABS 2021c). This marks an increase from the 10.6% representation recorded at the time of the 2016 Census (ABS 2016b). This is a testament to their ingenuity in identifying an opportunity, creativity, ambition, and determination.

Motivations, contributions and types of enterprises

The spirit of entrepreneurship can be found in every corner of our multicultural communities, but having a passion for business is only the starting point. Building a successful business requires access to business knowledge and expertise, robust business networks and access to capital. However, knowledge about and access to these three resources are not equally distributed (Golebiowska, unpublished). These gaps can be addressed by business accelerator programs that can demystify the environments in which entrepreneurs launch and operate their businesses (Collins 2017, *The Brotherhood of St. Laurence*, n.d). They can provide training in business skills, mentorship, networking opportunities and access to capital. New relationships forged while participating in an accelerator, access to capital to make a priority investment in a new business and an enhanced understanding of the day-to-day operations benefit migrant and minority micro-entrepreneurs in Start:ME, an accelerator program in Atlanta, USA (Golebiowska, unpublished).

In Darwin, immigrant-born women turn to entrepreneurship out of economic necessity, because they identified a market gap, to realize a business dream, or follow role models in the family who operate(d) businesses abroad (Golebiowska et al. 2021). These illustrate the often-discussed motivations described as ‘necessity’ and ‘opportunity’ factors for immigrant-born entrepreneurs of both genders (Collins & Low 2010; Chiang et al. 2011; Wang & Morrell 2015; Legrain & Burrridge 2019). Regardless of motivations, obstacles commonly reported by the immigrant-born women entrepreneurs in Darwin included insufficient understanding of Australia’s business culture (‘how the system works’, ‘the way of doing’ business in Australia), not knowing where to turn for help, not having access to capital, and lacking supportive attitudes and networks in their cultural communities (Golebiowska et al. 2021). Huq and Venugopal (2020) describe refugee women entrepreneurship in Australia as a ‘DIY’ [Do It Yourself] entrepreneurship. This term appears suitable to describe many ventures started and operated by immigrant-born women in the NT and Australia more as they come up against structural constraints and are left on their own. One typical example is difficulties in securing start-up capital from commercial lenders (Golebiowska et al. 2021; Njaramba et al. 2018). While the start-up phase is often by ‘trial and error’, it is important to note that as the owner gains confidence, the need for continuous learning about business, for example the relevant taxation, remains high (Golebiowska et al. 2021).

Immigrant women entrepreneurs already make important economic and social contributions to multicultural Australia. They may serve niche markets and introduce new services and products (Roussos, 2021), which enriches Australia’s cultural tapestry. While many of their businesses in Darwin are non-employing businesses, such as consultancies or those providing arts education, they provide employment for the woman owner. Businesses associated with early childhood education and care (family day care centres), cleaning services, food services and hairdressing salons create employment. These types of businesses employ other women, and some may take on apprentices (Golebiowska et al. 2021), which not only provides an early taste of employment but also mentorship and professional role-modelling. With many immigrant women entrepreneurs being partnered and likely living children, their ventures support others’ family incomes, too.

Sole business ownership and employing a small number of staff is not a unique characteristic of enterprises owned and led by immigrant women and should not be dismissed as unimportant. Micro-enterprise refers to a type of business that employs up to 5 workers including the owner (ASFBEO 2020). As a type of activity, enterprises owned and led by immigrant women align with the general picture of small business in the country. Micro-enterprises account for 88.7% of businesses in Australia; this proportion includes self-employed owners with no employees (ASFBEO 2023). Immigrant women entrepreneurs may sponsor events of their cultural community (Golebiowska et al. 2021) thus supporting cultural preservation and contributing to social cohesion.

Entrepreneurship can provide a sense of professional dignity and financial independence to immigrant women, especially those who, upon arrival find limited opportunities to work in their

professions, or who experienced poor employer attitudes. It can also provide a sense of being meaningfully active as opposed to dependence on welfare payments (Golebiowska et al. 2021). Becoming a business owner gives these women more economic power but the traditional gender roles in their heritage cultures often remain influential complicating their endeavours (Golebiowska et al. 2021).

How promoting and supporting immigrant women entrepreneurs can strengthen Australia's multicultural diversity

This section contains recommendations on why and how supporting immigrant women business owners can strengthen Australia's multicultural society.

1. **Initiate annual entrepreneurship awards for migrant and refugee women entrepreneurs.** An annual awards ceremony like this would celebrate their achievements and inspire other immigrants to pursue entrepreneurship. If the awards were presented by prominent women business leaders, government officials and even celebrities who understand the cause, this would lend prestige and credibility to the event. While seemingly contained to the business realm, promoting these founders would reinforce the governments' lead in fostering inclusivity.
2. **Establish a platform for immigrant and First Nations women entrepreneurs to have a dialogue.** Such a platform could initially provide space for the two groups to exchange experiences and strategies and foster more profound mutual understanding and respect. Aspiring (novice) entrepreneurs should be included. The benefits of greater inter-community cultural enrichment and social cohesion could be achieved by facilitating and funding such an opportunity as a face-to-face periodical event.
3. **Business Acceleration Programs.** Access to the triad of business knowledge, relevant networks, and capital is essential for immigrant women founders. Business accelerator programs tailored to the needs of these micro-enterprise founders starting in a new environment can make a difference. They can be co-funded by public, private and philanthropic stakeholders to improve economic well-being in our multicultural communities: to support these founders in building wealth and assets (intergenerational wealth), create employment, and give them more means to support the cultural heritage of their communities and the nation's harmonious cultural diversity.

References

Australian Bureau of Statistics (ABS 2022). *Snapshot of Australia*, <https://www.abs.gov.au/statistics/people/people-and-communities/snapshot-australia/2021>, released 28 June 2022, accessed 18 September 2023.

Australian Bureau of Statistics (ABS 2021a). Country of Birth of Person, Language Used at Home by Australia (UR), and Sex. Table Builder 2021 Census. Author's calculations, 27 September 2023.

Australian Bureau of Statistics (ABS 2021b). Country of Birth of Person, Status in Employment by Australia (UR), Sex and Year of Arrival in Australia (ranges). Table Builder 2021 Census. Author's calculations, 26 September 2023.

Australian Bureau of Statistics (ABS 2021c). Status in Employment by Australia (UR), Sex and Country of Birth of Person. Table Builder 2021 Census. Author's calculations, 27 September 2023.

Australian Bureau of Statistics (ABS 2021d). Status in Employment by Sex, Greater Darwin (UR), Number of Employees and Country of Birth of Person. Table Builder 2021 Census. Author's calculations, 27 September 2023.

Australian Bureau of Statistics (ABS 2016a). Status in Employment by Sex, Number of Employees and Country of Birth of Person, Greater Darwin (UR). Table Builder 2016 Census. Author's calculations, 20 May 2021.

Australian Bureau of Statistics (ABS 2016b). Status in Employment by Country of Birth of Person, Sex, Australia (UR). Table Builder 2016 Census. Author's calculations, 11 May 2021.

Australian Small Business and Family Enterprise Ombudsman (ASBFEO 2023). *Small Business Matters. June 2023*. Commonwealth of Australia, www.asbfeo.gov.au/sites/default/files/2023-06/Small%20Business%20Matters_June%202023.pdf, accessed 20 August 2023.

Australian Small Business and Family Enterprise Ombudsman (ASBFEO 2020). *Small Business Counts: December 2020*, www.asbfeo.gov.au/sites/default/files/2021-11/ASBFEO%20Small%20Business%20Counts%20Dec%202020%20v2_0.pdf, accessed 29 August 2023.

Chiang F., Low A., and Collins J. (2011). Two Sets of Business Cards: Responses of Chinese Immigrant Women Entrepreneurs in Canada and Australia to Sexism and Racism, *Cosmopolitan Civil Societies An Interdisciplinary Journal*, 5(2):63–83, DOI: 10.5130/ccs.v5i2.3117.

Collins, J. (2017). *From Refugee to Entrepreneur in Sydney in Less Than Three Years*, UTS Business School, Sydney, www.ssi.org.au/images/stories/documents/ignite/SSI_Ignite_evaluation_report_2017.pdf, accessed 29 September 2023.

Collins J., and Low A. (2010). Asian Female Immigrant Entrepreneurs in Small and Medium-sized Businesses in Australia, *Entrepreneurship & Regional Development*, 22(1):97–111, DOI: 10.1080/08985620903220553.

Department of Home Affairs (DHA 2023a). *Significant Investor Visa Statistics*, www.homeaffairs.gov.au/research-and-statistics/statistics/visa-statistics/work/significant-investor-visa, last updated 2 June, accessed 29 September 2023.

Department of Home Affairs (DHA 2023b). *State and Territory Statistics*, www.homeaffairs.gov.au/research-and-statistics/statistics/visa-statistics/live/state-and-territory, last updated 2 June, accessed 29 September 2023.

Golebiowska, K., Boyle A., and Mitchell, R. (2021). *Immigrant Women Entrepreneurship in Greater Darwin*, Research Brief 2021/01, <https://digitalcollections.cdu.edu.au/nodes/view/4690>, accessed 26 September 2023.

Golebiowska, K. (2015). Are Peripheral Regions Benefiting from National Policies Aimed at Attracting Skilled Migrants? Case Study of the Northern Territory, Australia. *Journal of International Migration and Integration*, online 5 June, DOI 10.1007/s12134-015-0431-3.

Golebiowska, K. (Unpublished). *Personal Interviews with the Start:ME Management and the Start:ME Community*, Atlanta, USA. [Start:ME is a business accelerator program delivered to migrant and minority entrepreneurs by Emory University and community-based partners in Atlanta]

Huq, A., and Venugopal, V. (2020). DIY Entrepreneurship? – Self-reliance for Women Refugees in Australia, *International Migration* 59(1): 126–142, DOI:10.1111/imig.12727.

Legrain, P. and Burridge, A. (2019). *Seven Steps to Success. Report. Enabling Refugee Entrepreneurs to Flourish*, <https://cpd.org.au/wp-content/uploads/2019/04/Seven-Steps-to-SUCCESS.pdf>, accessed 29 September 2023.

Njaramba, J., Chigeza, P., and Whitehouse, H. (2018). Barriers and Challenges Experienced by Migrant African Women Entrepreneurs in North Queensland, Australia, *Entrepreneurship and Sustainability Issues*, 5(4): 1054-1068. DOI:10.9770/jesi.2018.5.4(25).

Roussos, E. (2021). *The Mother and Daughter Behind Darwin's Only African Hair Salon*, posted 17 January, www.abc.net.au/news/2021-01-17/nt-a-journey-to-starting-darwins-only-african-hair-salon/13055792, accessed 29 September 2023.

The St. Lawrence Brotherhood (not dated). *Stepping Stones*, www.bsl.org.au/services/consulting-and-training/stepping-stones, accessed 29 September 2023.

United Nations (UN 2020). *International Migrant Stock 2020: Table 5. Female Migrants as a Percentage of the International Migrant Stock by Age and by Region, Country or Area of Destination, 1990-2020*, www.un.org/development/desa/pd/content/international-migrant-stock, accessed 26 September 2023.

Wang, Q. and Morrell, E. 2015. Gender and Entrepreneurship Revisited from a Community Perspective: Experiences in a New Immigrant Gateway and Beyond, *Environment and Planning A*, 47(12): 2645–2662, DOI:10.1177/0308518X15615366.