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## **BARRIERS AND CHALLENGES EXPERIENCED BY MIGRANT AFRICAN WOMEN ENTREPRENEURS IN NORTH QUEENSLAND, AUSTRALIA**

**Jane Njaramba<sup>1</sup>, Philemon Chigeza<sup>2</sup>, Hilary Whitehouse<sup>3</sup>**

*James Cook University, College of Arts, Society and Education, P.O Box 6811, Cairns QLD 4870, Australia*

*E-mails:<sup>1</sup> [jane.njaramba@my.jcu.edu.au](mailto:jane.njaramba@my.jcu.edu.au); <sup>2</sup>[philemon.chigeza@jcu.edu.au](mailto:philemon.chigeza@jcu.edu.au); <sup>3</sup>[hilary.whitehouse@jcu.edu.au](mailto:hilary.whitehouse@jcu.edu.au)*

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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

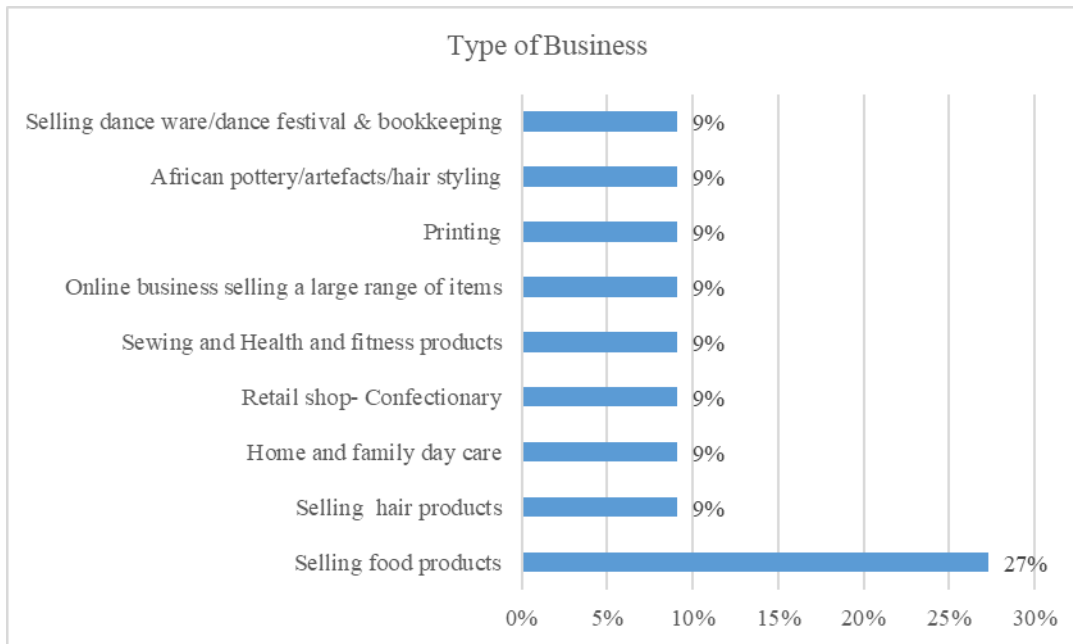
Participants	Region of origin	Age	Marital status	No of years in Australia
Abrielle	West Africa	39	Single	6
Callisto	Southern Africa	45	Married to an Australian	41
Emy	East Africa	41	Married to an Australian	14
Lana	Central Africa	31	Married to an African	5
Madilyn	Southern Africa	52	Married to an Australian	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.

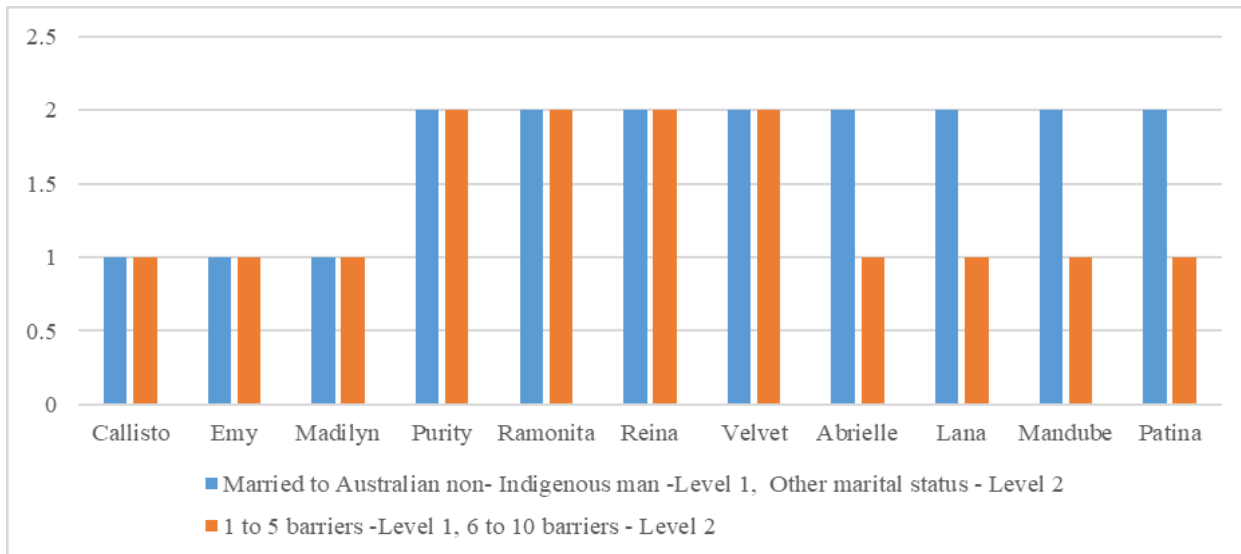
Table 2 and diagram1 shows that the respondents were found to be active across a range of business areas, including retail (confectionery, dancewear, fresh fruits, vegetables and snacks, palm oil, artefacts), crafts (sewing, making and selling African pottery), bookkeeping, and health and fitness. All 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.

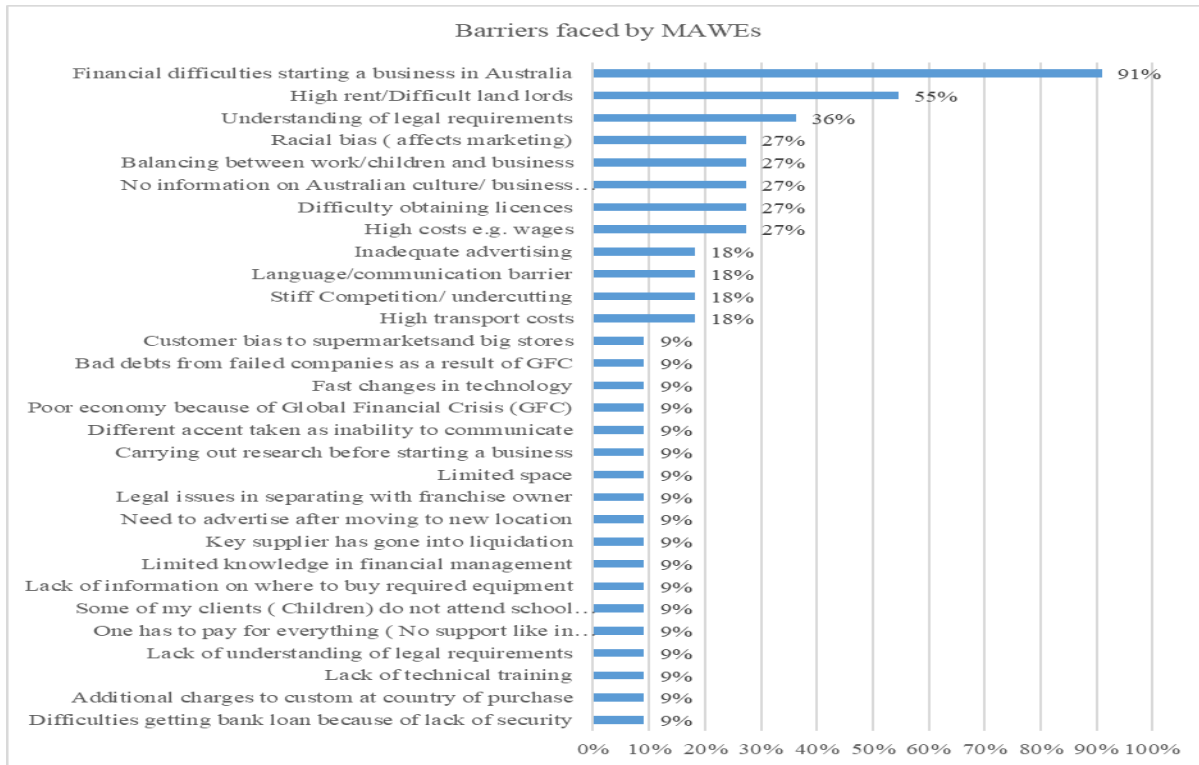
This small study indicates that women who are married to spouses born in Australia experienced a lower number of barriers and challenges compared to single migrant women and women married to migrants. Collins and Low (2010) found that the majority of the Asian female migrants, whether married and living 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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**Jane NJARAMBA** is a PhD candidate at Graduate Research School, College of Arts, Society and Education, James Cook University, Australia. Her research interest is in expanding knowledge of commercial education, management, tourism and services, with a particular focus on researching the experiences of migrant African women entrepreneurs in small businesses.

**ORCID ID:** [orcid.org/0000-0001-6482-8964](http://orcid.org/0000-0001-6482-8964)



**Dr Philemon CHIGEZA** is a Mathematics Education and Cultural studies lecturer in the College of Arts, Society and Education, James Cook University in North Queensland, Australia. His research interests focus on developing capacity-building pedagogies that affirm students' lived languages, experiences and knowledge as they learn. His work explores students' agency within their negotiation of language and culture in a mathematics classroom environment.

**ORCID ID:** [orcid.org/0000-0001-9964-0988](http://orcid.org/0000-0001-9964-0988)



**Hilary WHITEHOUSE** is an Associate Professor in the College of Arts, Society and Education at James Cook University. She is an environmental and science educator with a strong commitment to researching and teaching climate change education. She is also an expert in qualitative research methodologies in education and has much successful experience as a post-graduate research advisor.

**ORCID ID:** [orcid.org/0000-0001-6751-9753](http://orcid.org/0000-0001-6751-9753)



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