



Focus on Women 7

'CALD women doing it for themselves': Women from culturally and linguistically diverse backgrounds forging success in small business

This paper looks at women from culturally and linguistically diverse (CALD) backgrounds who set up their own business in Queensland. Faced with ongoing barriers to finding meaningful and suitable employment, many women, including women from CALD backgrounds, turn to self-employment to achieve financial independence, job satisfaction and flexibility.

This paper highlights some of the barriers to workforce participation for CALD women, looks at their motivation and pathways to setting up a business, and showcases some inspirational CALD women business owners and their experiences. Information on where women can obtain business advice and support is provided.

The Office for Women

*Making things better for
Queensland women*

PO Box 15031
City East Qld 4002

Telephone enquiries
07 3224 4062

Facsimile
07 3224 4272

Email
ofw@dlgpsr.qld.gov.au

Other discussion papers in this series address important policy issues for Queensland women. You can download them at www.women.qld.gov.au

Key points

- Earning an income is the single most important predictor of successful settlement for new arrivals.
- A range of barriers can affect CALD women's ability to find meaningful employment.
- Given the challenges many CALD women face in entering the labour force, establishing their own business is increasingly seen as an alternative pathway to achieving financial security.
- In June 2004, 33.1% of all overseas-born business operators were female, an increase from 27% in June 2003.
- As well as avoiding the challenges of finding employment, the motivation for CALD women to start their own business can include financial reasons as well as looking to balance their own needs with family responsibilities.
- Financial support is more often found through ethnic networks or personal savings than financial institutions.
- Factors that increase the likelihood of business success are prior entrepreneurial experience, good knowledge of the industry or product, and the use of ethnic resources.
- Pathways to entrepreneurship are very diverse, as can be seen in the five stories of CALD women in this paper, but the common factors between them are the desire to do something for themselves, and their willingness to take risks and learn from mistakes.



Introduction

New arrivals to Australia face important challenges that can determine the success of settlement in their new home. Finding employment and earning an income are the single most important predictors of successful settlement. Earning a living has financial, social and health benefits and allows newcomers to participate in their local communities and gain access to essential services.¹

Depending on the circumstances under which migrants arrive, they can be faced with a range of barriers to finding suitable employment. These include non-recognition of their overseas qualifications and work experience, difficulties with language, access to limited information about the job market and recruitment processes, and racial discrimination. For female migrants, additional hurdles have to be negotiated. Caring responsibilities for children and other family members, shared with all Australian women, are a major barrier to women's employment.²

Given the challenges many women face in entering the labour force, Australian-born as well as migrant women have increasingly come to see establishing their own business as an alternative pathway to achieving financial security. In June 2003, 36.9% of small business operators in Queensland were women – the majority aged between 30 and 50, the prime child rearing years. In June 2004, 33.1% of all overseas-born business operators were female, an increase from 27% in June 2003.³

This paper features the stories of inspirational CALD women from around Queensland about their motivations to start their own business, the challenges and triumphs they experienced as they started out, the formal and informal support they received along the way, and the rewards they earned for their hard work and determination.

Cultural diversity in Queensland

Queensland is an increasingly multicultural society. New migrants and refugees arrive under a number of different visa categories as well as from a wide range of countries.

Background facts

In 2001:

- 18.1% of the population in Queensland were born overseas
- overseas-born women made up 22.5% of all Queensland women
- 131,425 women in Queensland spoke a language other than English at home (8.2% of all Queensland women).⁴

In 2004-2005:

- new overseas arrivals to Queensland fell under the following visa categories:
 - 32% under the Skilled Migrant Stream (including Business Entrants)
 - 18.5% under the Family Stream
 - 6.6% under the Humanitarian (Refugee) Program
 - 41.7% came from New Zealand under special provisions.
- women made up 62% of arrivals under the Family Stream, 48.7% under the Skill Stream, and 46.1% under the Humanitarian Program.
- arrivals came primarily from New Zealand, the United Kingdom, South Africa, the People's Republic of China, the Sudan, the Philippines, India, Singapore, Taiwan, and Zimbabwe.
- of those settling under the Humanitarian (Refugee) Program, the majority arrived from African countries, led by the Sudan (46.9%).⁵

Individuals arriving under the Families Stream, who are predominantly women and refugees, have much lower employment levels than Business Stream or Skill Stream entrants. For a range of reasons, which are discussed below, refugees, especially women and poor English-speakers, participate in the workforce at a low rate even after they have been in the country for some time.⁶

Generally, Australian women from non-English speaking backgrounds (NESB) do not participate in the workforce at the same rates as their Australian-born counterparts, or men in general, and are more likely to be unemployed even when they do seek employment. In addition, a third of unemployed NESB women were looking for part-time work in 2003, possibly due to the need for reduced hours due to caring and domestic responsibilities.⁷

Levels of workforce participation

Population group	Workforce participation
NESB women	45.4%
Australian-born women	61.2%
NESB men	63%
Australian born men	75.8%

Unemployment rates

Population group	Level of unemployment
NESB women	7.9%
Australian-born women	6.6%
NESB men	7.3%
Australian born men	6.7%

ABS (2003). Cat. No. 6203.0. Labour Workforce.

Barriers to workforce participation

Finding meaningful and suitable employment is a major issue for all Queensland women. While women's workforce participation has increased steadily in Australia and Queensland over the past 30 years, women, especially those with children, face many challenges to participating at the level of their choice. These can include:

- difficulties balancing work and family responsibilities, as women make up the majority of primary carers for children as well as ageing family members
- issues associated with child rearing responsibilities, such as the need for decreased work hours, re-training after career breaks, and limited promotion opportunities due to part-time and casual work status
- workplace culture, discrimination and harassment
- perceptions about what occupations are suitable for women.⁸

These challenges are even more pronounced for migrant and refugee women, who can face additional barriers such as language skills, lack of access to appropriate job-seeking information, lack of access to culturally appropriate child care, cultural issues around suitable occupations for women, lack of access to transport, and racial as well as gender discrimination.

In 2001, Multicultural Affairs Queensland and the Department of Employment and Training undertook a research project to determine the employment issues facing NESB people in Queensland. In focus group interviews with unemployed members of migrant and refugee communities, several common barriers were identified. These include English-language problems; access to information and knowledge of the system; lack of recognition of qualifications, previous work experience and references; vulnerability in the workforce once employed; and discrimination.⁹

Regardless of other characteristics, such as age and gender, the ability to speak English is the key to finding meaningful employment. A study by the Department of Immigration and Multicultural Affairs found that while English skills improved over time after settlement, refugees' English skills usually improved less quickly, particularly written skills, due to lower levels of workforce participation and engagement with the community.¹⁰

Delays and complications with the recognition of overseas qualifications can occur, as well as difficulties obtaining overseas references and having these and their work experience recognised. This can force some women who were professionals in their country of origin into unskilled and low paid jobs with few career prospects.¹¹

Other women arrive with little education or qualifications, especially those from countries where female education is not a priority, and are faced with the economic necessity of having to enter the workforce to support themselves and their families.

Anecdotal evidence indicates that finding and affording culturally appropriate child care or aged care can be a significant issue for migrant women seeking to enter the workforce. In their country of origin they might have been used to help from extended families and communities with looking after children and aged relatives, but this support is often lost when settling in Australia.¹²

Alternatives to employment – small business

In Queensland, small business (all businesses employing less than 20 people) is big business. Faced with a range of barriers to workforce participation, women, including CALD women, are increasingly identifying small business as a viable alternative to achieve financial independence, job satisfaction and flexibility.

Background facts

- In 2003, Queensland was home to 216,800 small businesses; more than 96% of all businesses.
- Over half of the private sector workforce in Queensland is employed by small business.
- In June 2003, 36.9% of small business operators in Queensland were women; the majority aged between 30 and 50.¹³
- In June 2004, 28.6% of all small business operators in Queensland were born overseas.
- In June 2004, 33.1% of all overseas born operators were female, an increase from 27% in June 2003.¹⁴

Business opportunities for migrants often lie in specialising in specific areas, such as providing ethnic communities with mainstream products adjusted to their specific needs, or providing speciality products that are not available from mainstream businesses. Success in the restaurant business often comes from selling ethnic products modified for mainstream tastes to mainstream customers.¹⁵ Research on ethnic women's business ventures is very limited in Australia, but in 1991 80% of ethnic women ran businesses in retailing or providing services.¹⁶

There is a range of different pathways to business ownership for CALD entrepreneurs. Some entrepreneurs have worked in a small business as an employee and then used the skills learned on-the-job to start their own business. Others had jobs in the corporate sector, but found the glass ceiling or 'accent ceiling' too limiting. Others may have arrived under the business migration program, which means that the individual had a certain amount of capital and business experience at their disposal. Still others have found themselves unemployed and created meaningful employment for themselves. CALD women often enter small business as partners and workers supporting their husbands, but increasingly they are becoming entrepreneurs in their own right.¹⁷

A study of 80 Asian-born business women in Sydney revealed that their reasons for going into business often involved family responsibilities. The women were looking for ways to balance their own needs with the needs of their husbands, families and domestic duties. In addition, financial reasons were named, or more specifically, 'husband-related' financial reasons. 'Husband-related' financial reasons included compensating for the husband's unemployment or limited mobility in the workforce, or desiring to achieve financial independence from the spouse.¹⁸

The women in this study stated that culture, family and ethnic ties were very important to them.¹⁹ There is some evidence that migrant business owners greatly benefit from the use of their cultural and ethnic resources: support from their communities, families and friends; good use of overseas contacts; knowledge of language and business culture in the overseas country; strong support networks; and a sense of solidarity within the migrant business sector.²⁰

Migrant-owned small business not only provides an income to the operator, but often provides employment opportunities for other migrants. In a survey conducted in Sydney in 1993, it was found that half of the workers employed in businesses owned by women from non-English speaking background were family members, more than double the Australian-born rate.²¹

Ethnic ties and resources are also important for financial reasons. While the resources required to start a business sometimes come from personal savings, which is more likely for business migrants, often they come from informal lending sources such as relatives, friends, and ethnic communities. Formal finance options through banks are less frequently pursued, often due to fear of discrimination.²² CALD women in particular tend not to receive their start-up funds from financial institutions.²³ Financial limitations are often overcome by starting to operate from home instead of commercial venues.

Pre-migration experience in business and some prior industry or product knowledge are helpful to business success. However, migrant women setting up their own business often learned the necessary business skills from friends or relatives, or managed to learn on-the-job.²⁴ Research has found that while prior education levels and area of education did not affect business performance, previous entrepreneurial experience was very beneficial.²⁵

Inspirational CALD business women around Queensland

Examples of successful business women from CALD backgrounds can be found around the state. The stories presented in this paper about five women from diverse CALD backgrounds demonstrate the diversity in experiences and of the paths to self-employment that can be experienced by CALD business women.

Mariana

Zanzibar African Restuarant, Townsville

Mariana came to Townsville from Tanzania, Africa, in 1994. Initially Mariana faced many difficulties in finding employment, although she had a wide range of work experience and skills acquired when working in Tanzania. Eventually some employment opportunities came along, including fruit-picking, cleaning, and working as a personal carer in the community. Although working and getting satisfaction from contributing to the community, Mariana had felt that she wanted to do something for herself, where she could use more of her skills.

Mariana's first business venture was a hairdressing business, which she ran from home, where she offered Indigenous African hair treatments. This undertaking gave her an opportunity to build good networks in Townsville, connect with other migrant women and share experiences and support.

By opening an African restaurant two years ago, Mariana combined her previous experience in the food industry from her country of origin with experience in the textile industry, which she used to decorate her restaurant herself.

Mariana was unable to obtain funding from Government or community-based sources, but based on her employment record in Australia she was able to obtain a personal loan from a bank to set up the restaurant.

The initial challenges Mariana faced included language barriers, which affected her ability to propose her business idea effectively and convince others of her capabilities and the viability of her proposal, and financial hardship during the start up of the business. Convincing her partner and family of her ambitions was also a big personal hurdle!

The factors that helped Mariana to succeed were her strong belief in herself and the wide range of work experiences and skills she brought with her to Townsville, even those not directly related to the restaurant business. The rest of the required business skills she acquired on the job. The network and contacts she was able to build during her time in Townsville ensured she had some customers to start with.

The hours of work in the business are long, but Mariana enjoys working hard for herself, as well as for her staff members, who come from a range of different backgrounds. Mariana is particularly proud of the opportunity to share her own culture with the people of Townsville through her restaurant.

The message Mariana sends to other women is, "Believe in yourself, always give it a go so you'll never have regrets about not trying. It is okay to learn from your mistakes – and don't let others convince you that you can't do it!"

Te Araiwini Green

Soul Colour, Gold Coast

Te Araiwini (Winnie) comes from a Maori New Zealand background and settled in Queensland in 1997. She recently set up a business as a colour consultant advising new home buyers on colour schemes for their homes. While Winnie had no prior experience in this area, she always had a creative flair for colours and was encouraged by her builder husband to use this talent in a business.

Winnie also took it upon herself to learn the necessary skills of the trade through reading, asking questions and being generally inquisitive and interested in learning. Winnie picked up some business skills in her position as Treasurer of Wahine Maori Queensland Inc., a not-for-profit community organisation for Maori women. She also received a lot of information by contacting the relevant government agencies, such as the Australian Taxation Office (ATO), and the Department of State Development, Trade and Innovation (DSDTI). The ATO even sent two officers out to visit Winnie, as much of the information is available electronically and Winnie felt she needed some guidance with the computerised processes.

“There is a lot of information out there, free seminars and workshops. You just have to find them, or have someone point you in the right direction,” said Winnie. Both as Treasurer for Wahine Maori, as well as a new business woman, Winnie attended many meetings and workshops run by the DSDTI and found them very helpful.

Winnie did not seek financial support. She was able to use a back room at a local builder’s office as her display and office space, and working with the builder on projects, she did not need to invest in products herself. Her creativity and talent, as well as her excellent people skills, are her main assets.

Through Wahine Maori and an upcoming conference with Indigenous women from around the world, Winnie is hoping to build business links with women globally, which could lead to opportunities to trade off-shore.

Winnie strongly believes that a strong desire and a good business mind are needed to set up in business. She often found herself in the deep-end in the early days of her business, but believes that to make it happen she had to ‘put herself out there’. After raising her children, it was time to do something for herself. “No matter what age or life stage you are in – if you really want it you can do it!”

Fiona Tanner

Earth and Spirit Products, Cairns

Fiona’s desire to start her own business is linked with her experience of growing up in Papua New Guinea (PNG): a nation that has gone through the process of achieving independence. In Fiona’s view, during that time, its people went from being treated as more or less second class citizens to being in charge of their own destiny.

Fiona founded her company Earth and Spirit Products a year ago as part of a vision to work with communities in PNG in sustainable agriculture, an extension of work she was doing in environmental issues with the Managalas people in the Oro Province. Fiona now works with a communal cooperative of about 1,000 members to bring organic coffee to the market, develop a market for organic chillies, vanilla beans and other products, and import them to Queensland.

Fiona believes it takes a certain type of individual to start their own business, someone who wants to be challenged, and rewarded, by stepping out of the boundaries and security of a ‘job’.

“It takes a different mindset to say it’s possible, and then set out and create something out of nothing,” said Fiona.

It was Fiona’s strong connections to her country of origin, working in the area for over 14 years and developing contacts and friendships, that made the business venture possible. Fiona was motivated by the challenge when asked by community members to try and get a business going that would alleviate some of their hardships.

Fiona believed in her vision and her skills, and used her own resources, including equity assets in her home, to launch the business. She did not receive outside support and slowly learned by testing assumptions, trying out strategies, and learning from mistakes. Fiona wishes that she had had access to a network that nurtured women’s creative business projects and supported them through the critical foundation years, with both easier access to finance at reasonable rates and through affirmative support and mentoring.

Fiona’s message to other women who are thinking of starting their own business is, “Search your heart for the strength and courage to keep believing in yourself, even when the business does not go as planned. Are you good at handling stress? Do you feel your purpose is a part of your drive to develop this business? Are you prepared to keep evaluating it and receive third party independent feedback? Are you passionate enough about it to keep moving forward even when it feels like it is all falling apart?”

Anna Muir

Mini Mart owner, Cairns

Anna and her family moved to Cairns in 1995 from Port Moresby, Papua New Guinea. Anna's husband continued to run the family retail business in PNG while Anna set up a Mini Mart in Cairns, to provide an income and employment opportunity for herself and her youngest daughter.

Anna had a long history of working for herself in PNG. Her main motivation for self-employment was to make a better life for herself after growing up in a large and poor family. She gained her business skills and experience in retail from early work experience, and modelled her early business ventures on the successful businesses she observed closely as an employee.

When opening her business in Cairns, Anna was able to rely on funds and know-how gained in PNG, and the support of her husband. The Mini Mart was initially a very run down business that had to be cleaned up and started afresh, but through hard work and determination Anna and her daughter turned it into a successful business.

Anna initially had low levels of English literacy, but working closely with her daughter in the business helped her develop her language skills. Anna was able to concentrate on the operational aspects of the business, and leave the tasks that required literacy and numeracy, such as ordering goods, to her daughter.

Anna's advice to those looking to start a business is that the owner must always work harder than everyone else in order to make it work. The hours can be very long, but in the end it is worth it to achieve the financial security and a better way of life.

"Make sure you make a good profit before you start spending any money," Anna said. Too often she witnessed new business owners invest money in new vehicles or other expenses for the shop too soon, and end up losing everything.

Anna recently sold the Mini Mart in order to spend more time with her family.

Sim Hayward

Asian Foods, Cairns

(winner of the 2006 Multicultural Award – Organisation Category)

Sim came to Australia in 1973 and has a Chinese Malaysian background. She has a degree in hotel management and extensive experience in resort management, as well as running a restaurant many years ago.

Her current business, Asian Foods, is an import/export and manufacturing business specialising in Japanese and Asian groceries, and today the business carries around 4,000 items. The business started 18 years ago from the humble beginnings of a small grocery shop and grew steadily in size to its current success, with many employees from different cultural backgrounds.

The business started from Sim's desire to work for herself on something she was passionate about, like food, and started more as a hobby to fill a small niche market.

Sim possessed all the business skills required from her previous work experiences as well as her formal qualifications, and was able to start the business on her own savings.

Sim's advice is, "Hard work and dedication! Know your market and know your product!"

Conclusion

Achieving financial security is one of the most important factors to help new arrivals to Australia settle successfully and fully take part in their new communities. This can be very challenging, especially for women from CALD backgrounds, as a range of barriers can be encountered when searching for meaningful employment.

Increasingly women, including women from CALD backgrounds, are looking to self-employment as a means to make a living for themselves and their families and to find fulfilment and independence.

Pathways to entrepreneurship are very diverse, as can be seen in the five stories of CALD women, and the circumstances of their settlement in Queensland. Their formal qualifications and previous business experience and their experiences with the workforce varied greatly.

Financial support was sometimes available from partners or banks, but more often than not business start-ups were self-financed through personal savings and other assets. The use of 'ethnic resources' was a strong factor for success for all the women, including the utilisation of overseas contacts and networks, knowledge of other countries' culture, language and economic situation, as well as specific cultural knowledge of niche products.

Regardless of the diverse pathways to business ownership, the common factors between the women are the desire to do something for themselves and their willingness to give it a go, to take risks and, if necessary, to learn from their mistakes.

Resources

Business support for migrants

Department of State Development, Trade and Innovation

Cultural diversity business seminars

The Department of State Development, Trade and Innovation employs a State Development Officer who specialises in supporting cultural diversity in business. The officer not only facilitates seminars and workshops specifically targeted to a multicultural audience, but is also contactable to provide individual business information. Cultural Diversity Business seminars are currently available to groups of up to 10 participants upon request, and other material, including a workbook, is currently being developed and will be available later in 2006.

Contact:

Mr Ofa Fukofuka
Senior State Development Officer
State Development Centre Brisbane
Ph: 07 3225 8480
Email: ofa.fukofuka@sd.qld.gov.au

Productive diversity kit

Productive diversity is about using cultural diversity, language, cultural knowledge and networks to strengthen business performance and harness new marketing opportunities adding value to the bottom line. It represents smart business and lies at the heart of the Queensland Government's *Smart State Strategy* and its commitment to multiculturalism.

The Department of State Development, Trade and Innovation, in conjunction with Multicultural Affairs Queensland, has developed a resource kit called *Doing business smarter – Queensland's multicultural advantage*, to showcase examples of best practice in Queensland. The kit features a selection of case studies of small, medium and large businesses in a range of industries, locations, ethnicities and leverage styles. For more information visit www.sdi.qld.gov.au/dsdweb/v3/guis/templates/content/gui_cue_cntnhtml.cfm?id=8009.

Brisbane City Council – Lord Mayor's Multicultural Unit

The Lord Mayor's Multicultural Unit focuses on identifying and developing business and commercial opportunities and facilitating and increasing economic growth for Brisbane City by engaging Brisbane's multicultural communities. The Unit complements the existing work by Council in delivery of community services.

Contact:

Ms Elizabeth Sullivan
Senior Multicultural Affairs Officer
Lord Mayor's Multicultural Unit
Brisbane City Council
GPO Box 2287, Brisbane Qld 4001
Ph: 07 3403 4201

Multicultural Community Centre

The Multicultural Community Centre (MCC) in conjunction with Moreton Institute of TAFE runs sewing classes called Certificate I in Clothing Production for students (women) from culturally and linguistically diverse backgrounds. Upon completion of the course, MCC lends to each student a sewing machine to help start a home business. Since the start of the program in 2005, two classes have graduated, and another two are currently underway. Due to its great success there are plans to upgrade the program to offer higher qualification courses to graduates.

This is a unique program created for CALD women to provide them with opportunities to gain Australian qualifications, leading to self-employment opportunities.

Contact:

Ms Saysamone Vilaydeth
Women's Business Program Coordinator
Ph: 07 3257 1868

Australian Government

New Enterprise Incentive Scheme (NEIS)

The New Enterprise Incentive Scheme (NEIS) is an Australian Government initiative that helps eligible unemployed people to start and run their new, viable small business. While this program is not specifically targeted to migrants and refugees, it anecdotally has many participants from diverse backgrounds.

The NEIS provides information and support for those about to start their own business. As well as undertaking Certificate IV in Small Business Management, NEIS provides assistance in preparation of a business plan, free mentoring and advice, and income support during training.

To be eligible for this program participants need to have a viable business idea that they have not yet operated on a commercial basis. Participants must be registered with Centrelink as seeking employment and in receipt of Unemployment Allowance. Other criteria apply, for details contact a Centrelink Customer Service Centre on 13 10 21.

FNQ Area Consultative Committee – Cairns

For regular workshops on the topic 'Business assistance for migrants' in the Cairns area, contact Ph: 07 4051 7836 or info@fnqacc.com.

Resources (continued)

Business support for women

Department of State Development, Trade and Innovation

Women in Business Workshop Series 2006

This is a program of regional events specifically designed for Queensland business women.

Workshops and seminars for women

The Department regularly runs courses across Queensland tailored to the needs of women in business and women wanting to learn about setting up their own business. State Development Centres are located in most regional centres across Queensland and State Development Officers are available to answer business-related questions.

Women in Business Coaching Scheme

This scheme provides access to coaching in business skills for women expanding their business.

Women in business discussion forum

This discussion board has been established to enable Queensland business women, particularly those in regional and rural areas and those working from home, to interact with each other and develop their own support networks.

Contact:

State Development Centre
Ph: 13 26 50

www.smartsmallbusiness.qld.gov.au/womeninbusiness

General business information

Department of State Development, Trade and Innovation

Government Business Information Service

This service provides access to a one-stop-shop for information on all Commonwealth and State Government support services available to business. For more information phone 1300 363 711 or visit www.smartsmallbusiness.qld.gov.au/gobis.

Australian Government

Australian Taxation Office

The Australian Tax Office administers tax legislation, for example, income tax and GST legislation, and provides online foreign language publications on how to apply for an Australian Business Number (ABN) and other tax information. Versions are available in Arabic, Chinese, Croatian, Farsi, Greek, Italian, Japanese, Korean, Macedonian, Russian, Serbian, Spanish, Turkish and Vietnamese.

Information is available about business income tax, fringe benefits tax (FBT), goods and services tax (GST), pay as you go (PAYG) and activity statements, including lodgement and payment, accounts and business registration (including Australian business number and tax file number), and dividend and royalty withholding tax.

For more information contact

Ph: 13 28 66
or go to www.ato.gov.au/businesses/
Interpreter Service is available on 13 14 50.

AusIndustry

AusIndustry is the Australian Government's business program delivery division of the **Department of Industry, Tourism and Resources** and it provides a range of incentives to support business innovation. AusIndustry delivers a range of more than 30 business products, including innovation grants, tax and duty concessions, small business services, and support for industry competitiveness to small and large businesses.

To help customers with product and eligibility information, AusIndustry has customer service managers located in 26 offices across Australia, a national hotline and website, plus more than 50 Small Business Field Officers in regional areas.

For more information call the AusIndustry Hotline Ph: 13 28 46 or visit www.ausindustry.gov.au/index.cfm.

Australian Government GrantsLINK

For information on Australian Government grants, Ph: 1800 026 222
or visit www.grantslink.gov.au/grants_finder/index.htm.

Business Entry Point

This section of the Australian Government's Australian employment services website provides comprehensive information and links for anybody interested in starting their own business. For more information visit www.workplace.gov.au/workplace/Category/SchemesInitiatives/SelfEmployment/ or www.business.gov.au.

Translating and Interpreting Service (TIS)

This service is for people who do not speak English and for English speakers needing to communicate with them. TIS is Australia's only national service, and is available to any person or organisation in Australia requiring interpreting services. TIS is available 24 hours a day, 7 days a week, and is accessible from anywhere in Australia for the cost of a local call Ph: 13 14 50 or by visiting www.immi.gov.au/tis.

References

- 1 Multicultural Affairs Queensland (2001). Employment Issues Facing People of Non-English Speaking Background. Online available at: www.premiers.qld.gov.au/library/pdf/employ_non_english.pdf
- 2 Multicultural Affairs Queensland (2001). Employment Issues Facing People of Non-English Speaking Background. Online available at: www.premiers.qld.gov.au/library/pdf/employ_non_english.pdf
- 3 ABS, 2004. Cat. No. 8127.0 Characteristics of Small Business Operators.
- 4 ABS, 2001. Census of Population and Housing, Table B6.
- 5 Department of Immigration and Multicultural Affairs (DIMA) (2006). Population Flows 2004-2005 Edition. Online available at: www.immi.gov.au/statistics/publications/popflows2004_5/ch8pt4.pdf
- 6 The National Institute of Labour Studies, Flinders University (2004). A report to the Department of Immigration, Indigenous and Multicultural Affairs: The Changing Labour Force Experience of New Migrants. Interwave Comparison for Cohort 1 and Cohort 2 of the LSIA. Available at: www.dimia.gov.au/research/publications/lsia/labour-forcev2.pdf
- 7 Australian Bureau of Statistics (2003). Cat. No. 6203.0. Labour Force. February 2003.
- 8 Office for Women (2004). Profile Queensland Women: A Statistical Snapshot. Online available at: www.women.qld.gov.au/?id=413
- 9 Multicultural Affairs Queensland (2001). Employment Issues Facing People of Non-English Speaking Background. Online available at: www.premiers.qld.gov.au/library/pdf/employ_non_english.pdf
- 10 The National Institute of Labour Studies, Flinders University (2004). A report to the Department of Immigration, Indigenous and Multicultural Affairs: The Changing Labour Force Experience of New Migrants. Interwave Comparison for Cohort 1 and Cohort 2 of the LSIA. Available at: www.dimia.gov.au/research/publications/lsia/labour-forcev2.pdf
- 11 Office for Women (2005). Empowered and Embraced: Report from the 2005 Multicultural Women's Summit. Online available at: www.women.qld.gov.au/?id=962
- 12 Immigrant Women's Support Service (2006). Role Changes for Women Post Migration. January 2006 Newsletter. Online available at: www.iwss.org.au/iwss_publications/public/news/newsletter0106.pdf
- 13 ABS (2003). Cat. No. 8127.0 Characteristics of Small Business, Australia.
- 14 ABS, 2004. Cat. No. 8127.0 Characteristics of Small Business Operators.
- 15 Lever-Tracy, C.; Ip, D.; Kitay, J.; Phillips, I.; and Tracy, N. (1991). Asian Entrepreneurs in Australia - Ethnic Small Business in the Chinese and Indian Communities of Brisbane and Sydney, Australian Government Publishing Service, Canberra. Online available at: www.multiculturalaustralia.edu.au/doc/levertracy_1.pdf
- 16 Chavan, M., & Agrawal, R. (1991). Characteristics of ethnic women entrepreneurs in Australia.
- 17 Collins, J. (2000). Ethnicity, Gender and Australian Entrepreneurship: Rethinking Marxist Views on Small Business. Journal of Social Change and Critical Inquiry, University of Wollongong. Online available at: www.uow.edu.au/arts/joscci/collins.html
- 18 Low, A. (2005). Migrant Women's Entrepreneurship: Experience and Best Practices. OECD and European Commission Seminar, Room Paper No. 5. Online available at: http://ec.europa.eu/comm/employment_social/employment_analysis/imm/imm_migrwom05_low_en.pdf
- 19 Chavan, M, & Agrawal, R.K. (1998). Characteristics of Ethnic Women Entrepreneurs in Australia. Paper presented at the International Council for Small Business Conference, Singapore, September 1998. Online available at: www.sbaer.uca.edu/research/icsb/1998/pdf/108.pdf
- 20 Chavan, M. (2005). Diversity Makes Good Business. Equal Opportunities International, 24 (7/8), p. 38.
- 21 Collins J (1995). Ethnic Small Business and Employment Creation in Australia in the 1990s. Working Paper No. 71. School of Finance and Economic, University of Technology Sydney. Online available at: www.business.uts.edu.au/finance/research/wpapers/wp71.pdf
- 22 Low, A. (2005). Migrant Women's Entrepreneurship: Experience and Best Practices. OECD and European Commission Seminar, Room Paper No. 5. Online available at: http://ec.europa.eu/comm/employment_social/employment_analysis/imm/imm_migrwom05_low_en.pdf
- 23 Chavan, M, & Agrawal, R.K. (1998). Characteristics of Ethnic Women Entrepreneurs in Australia. Paper presented at the International Council for Small Business Conference, Singapore, September 1998. Online available at: www.sbaer.uca.edu/research/icsb/1998/pdf/108.pdf
- 24 Low, A. (2005). Migrant Women's Entrepreneurship: Experience and Best Practices. OECD and European Commission Seminar, Room Paper No. 5. Online available at: http://ec.europa.eu/comm/employment_social/employment_analysis/imm/imm_migrwom05_low_en.pdf
- 25 Chavan, M. (2005). Diversity Makes Good Business. Equal Opportunities International, 24 (7/8), p. 38.