Centre for Business and Social Innovation

From Boats to Businesses

The Remarkable Journey of Hazara Refugee Entrepreneurs in Adelaide

Full Report

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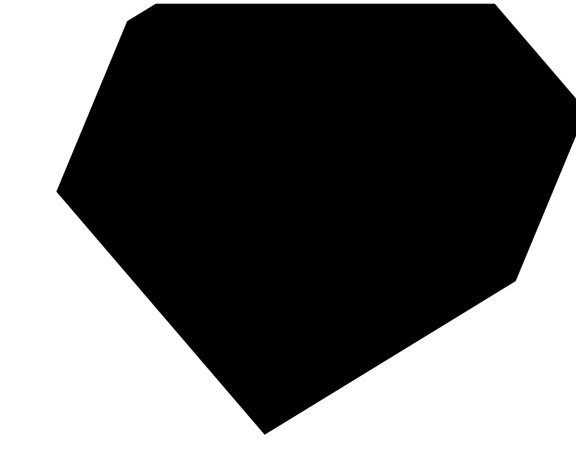

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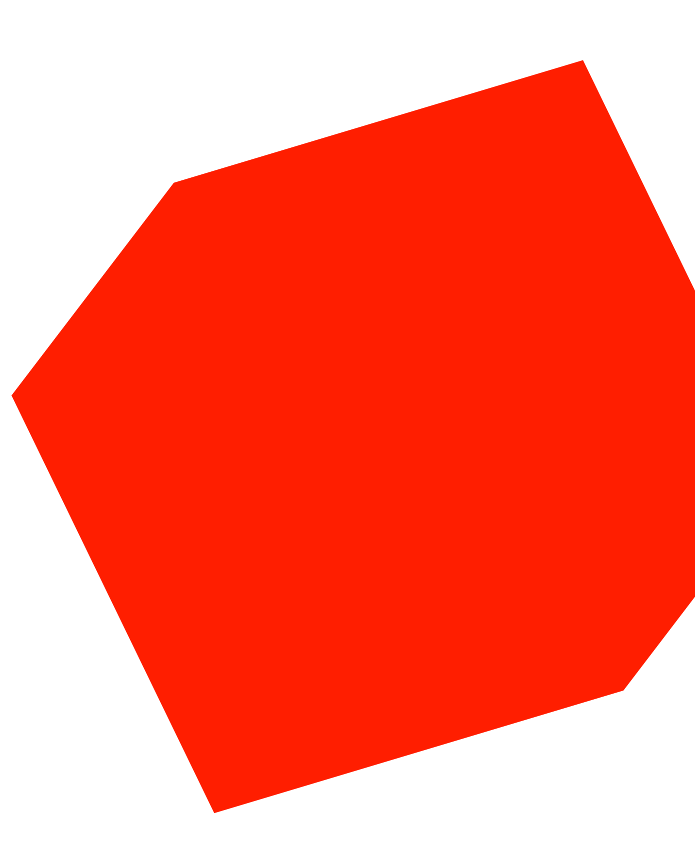
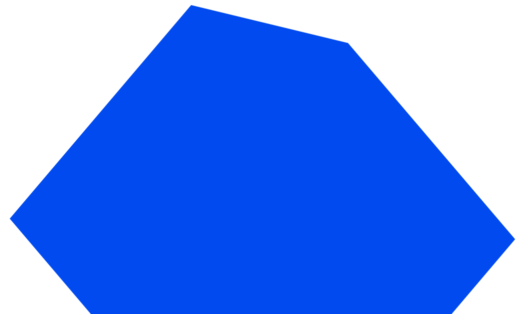
Acknowledgements

We would like to thank all those who assisted in the fieldwork for this report. In particular Aref Ahmadi, who was our key link to the Adelaide Hazara business community and without whom this research would not be possible. Aref drove us to the interviews and provided the bridge of trust that enabled the informants to open up to us about their remarkable journeys from boat people to business people. We would also like to thank Multicultural Youth South Australia Inc (MYSA) and Tamara Stewart-Jones who linked us to Aref and provided the transport for our fieldwork in Adelaide. Finally we thank the informants, the Hazara refugee entrepreneur informants in Adelaide, whose stories and experiences comprise the bulk of this report. Because of human research ethical safeguards and procedures, we do not name them in this report, but we are forever indebted to them for the warmth, friendliness and hospitality that they showed us and for the trust that they placed in us to tell their story.



Citation for this report

Collins, J., Watson, K. and Krivokapic-Skoko, B. 2017, *From Boats to Businesses: the Remarkable Journey of Hazara Refugee Entrepreneurs in Adelaide: Full Report*, Centre for Business and Social Innovation, UTS Business School: Sydney.



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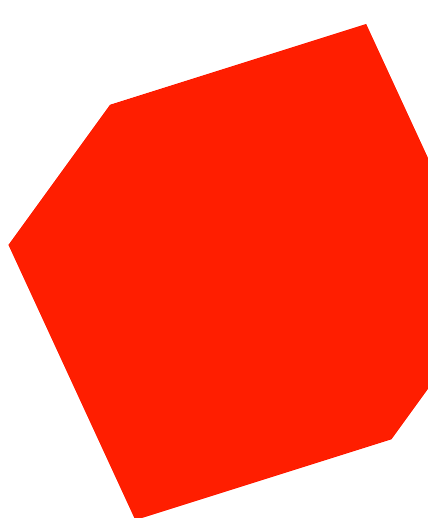
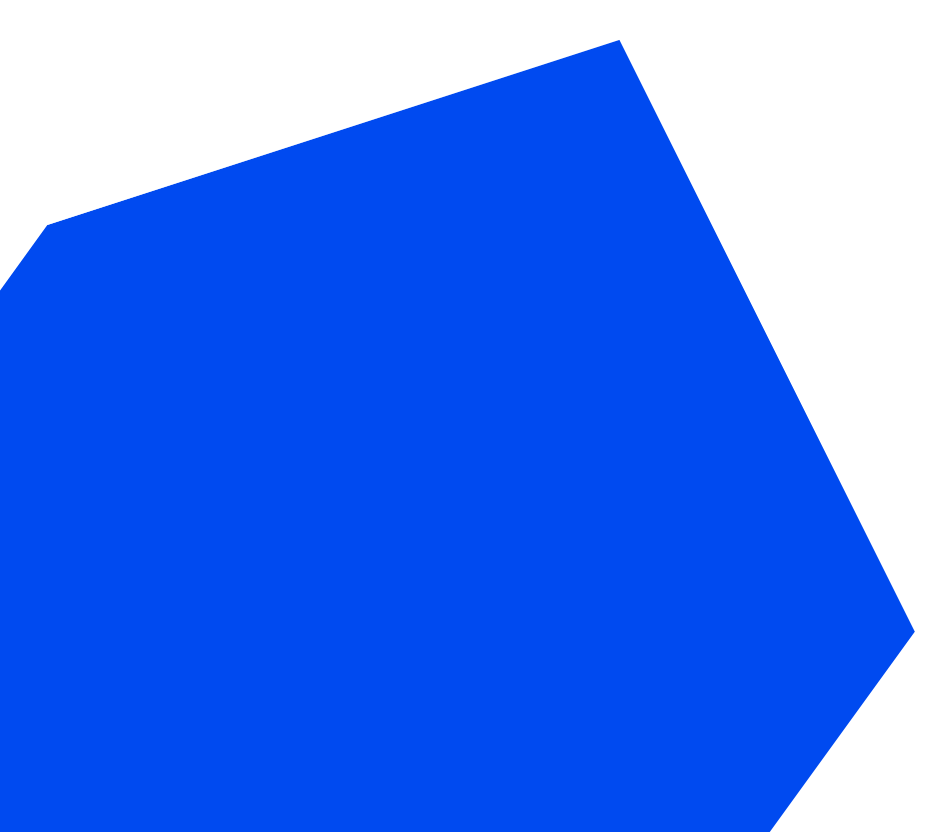
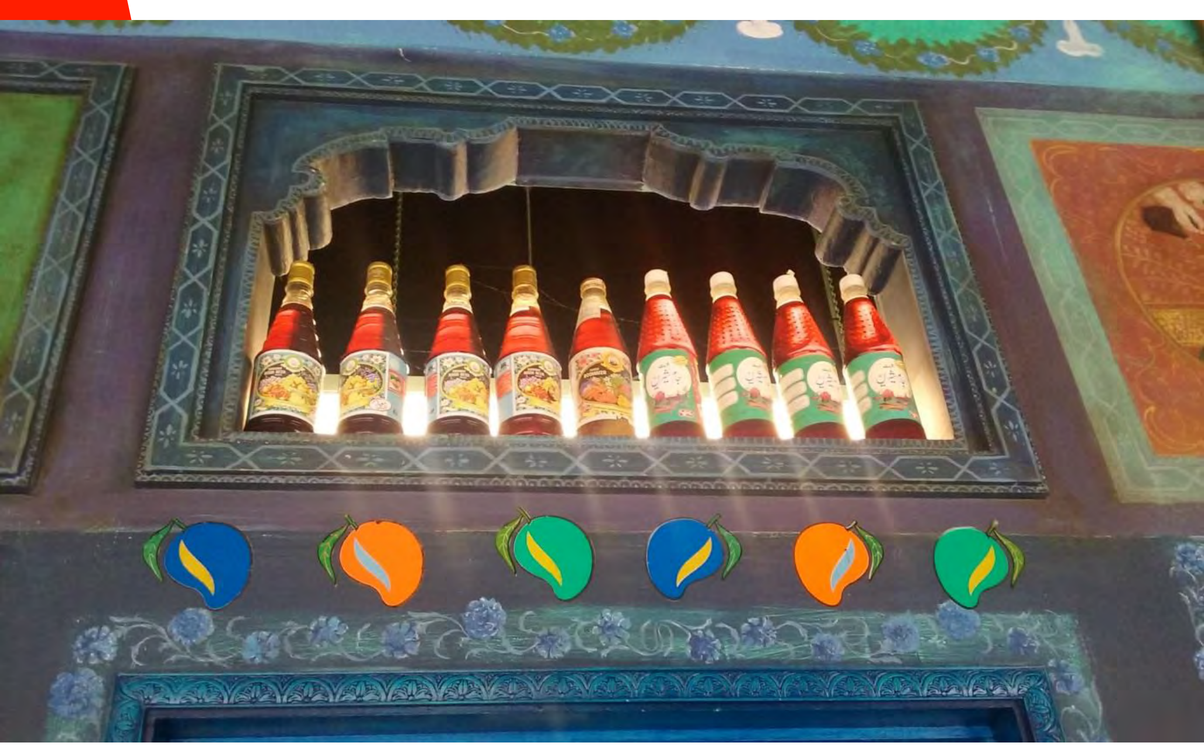
Abbreviations

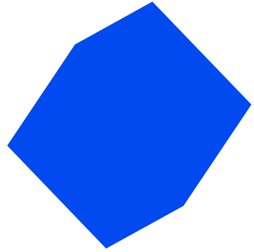
ATAR	Australian Tertiary Admissions Rank
CSU	Charles Sturt University
ESL	English Second Language
NAP	National Assessment Program
NSW	New South Wales
SA	South Australia
UNHCR	United Nations High Commissioner for Refugees
UTS	University Technology Sydney
WA	Western Australia







Decoration of one of the many restaurant businesses
(Photo: Kathy Watson)



Executive Summary

Executive Summary

Background

The Hazara are a minority in Afghanistan persecuted by the Taliban, refused education and employment and harassed, imprisoned, and tortured by them. They speak a dialect of Dari called Hazaragi and the clear majority of them are Shi'a Muslims. In response to the persecution that they received in Afghanistan many Hazara fled Afghanistan – joining more than 65 million displaced people in the world today – to seek asylum and protection in other countries. In the past two decades some displaced Hazara reached Australian shores seeking asylum. Many of these arrived by boat, though these were later joined by relatives who arrived by plane as part of the humanitarian immigration program. Despite their horrific stories and experiences of displacement and their desperate and dangerous long journey to Australia, some Hazara have been able to establish a business in Australia. This report tells the story of Hazara refugee entrepreneurs in Adelaide. It is a story of hard work, determination, risk-taking and of overcoming what appear to be unsurmountable barriers. Today these Hazara refugee entrepreneurs in Adelaide strive to provide for their families, to provide employment for others – particularly Hazara refugees – and to contribute to the Hazara community and the broader cosmopolitan Australian community in Adelaide. Fortunate and thankful for an opportunity to establish a new life in Australia, they are optimistic about the future of themselves and their families.

This report is based on fieldwork conducted in Adelaide as part of a nation-wide survey of refugee entrepreneurs for an *Australian Research Council* Discovery Grant[1]. The fieldwork in Adelaide was conducted over three visits in 2016. We interviewed 31 Hazara refugee entrepreneurs (29 males and 2 females) who had established a business in Adelaide, the capital city of South Australia. While most were born in Afghanistan, nineteen of these Hazara refugee entrepreneurs had lived in another country (Pakistan, Indonesia or Iran) after being displaced. The majority of

[1] ARC Discovery Grant (2015-17) DP150104059 'Humanitarian immigrant entrepreneurs in private and social enterprises' Prof Jock H Collins (UTS), Dr Branka Krivokapic-Skoko (CSU).

them had arrived in Australia by boat – boat people – a very risky and dangerous journey that reflected their desperate need for safe asylum (Sayer 2015). Because of Australian government immigration policy, they faced a period of mandatory detention on arrival until their claims to refugee status were heard and accepted by the Australian Refugee Review Tribunal (Nakhoul 2011). At least 15 informants spent time in detention – most in the Woomera Detention Centre in South Australia – and then moved to Adelaide to settle. Other informants had spent time in other places in Australia, most often capital cities of other States, most often Melbourne, but also Brisbane, Sydney and Perth. They moved to Adelaide to reunite with their acquaintances – family and friends – in the Hazara Diaspora. The businesses owned by the informants operated within and around Adelaide city. A group of businesses operated in the vicinity of the suburb of Blair Athol: a number of businesses were clustered around Prospect Road, which runs through Blair Athol and neighbouring Prospect.

The report tells the story of Hazara refugee entrepreneurs in Adelaide and through their narratives a broader story of the Hazara community in Adelaide – a resilient, hardworking and determined community of refugees, most of whom either arrived by boat to attain refugee status in Australia, or were subsequently sponsored by boat people. Their optimism, despite the obvious hardships and suffering they experienced before, during and after displacement from Afghanistan, is to be greatly admired. This story of refugee entrepreneurship stands starkly as a counterpoint to the negative discourse on boat people and refugees that has gained such a perverse yet strong grip on the body politic in Australia. By telling this story we hope that this research enables, together with other work and advocacy by academics, community workers and NGO organisations, to build a counter narrative that says, loudly, that the Hazara – like other boat people and refugees – are building a better Australian society. Through their entrepreneurial endeavours Hazara refugee entrepreneurs in Adelaide are generating a better life for their families, and jobs for fellow refugees, while contributing to their local refugee and cosmopolitan Australian local community. Rather than being a threat to Australian society they are a critical part of an innovative and cohesive Australia of today and tomorrow.

Key Findings

Enterprise embedded in family

The first key finding is that the enterprise of Hazara refugees in Adelaide is embedded within their family, as in other immigrant enterprises in Australia (Collins and Low 2010). Most of the informants were married, and most had one or more children, although half had no family when they first settled in Australia. Some subsequently returned to Afghanistan to marry while most others could sponsor their family once they received permanent residence in Australia. Their move to entrepreneurship is due to a motivation to provide for their family and because the family assists in the enterprise activities when possible. Often partnerships are made up of family members, as in the partnership of five which included '*two brothers, me and one brother in law*' (M21, Afghan food restaurant). M27 was in a partnership with his brother (butchery and supermarket; closed), as was M10 (interpreting/translating, travel agency); and F1 with her sister: '*my sister owns the café – it's managed together with the kebab shop – one business*' (F1, kebab restaurant). One informant in a partnership of four explained that '*each partner brings their own skills – meat cooking, accounting, language (front of house)*...' (M3, bakery and kebab restaurant). One 24 year old male kebab shop owner mentioned that his father was a '*very good chef in Saudi Arabia and Afghanistan*' – and is still the chef in his son's Adelaide business, working 4-5 hours each day, '*making it ready for us*' (M29).

More than half (17/31) of the informants had no family members in Australia when they arrived. Almost half of these (9/17) still had no other family members in Australia at the time of interview. On the other hand, no informant had a large extended family in Australia on arrival, but 8 enjoyed extended families living here by the time of interview. Circumstances varied between individuals. One male who had no family in Australia said he had '*only friends – lots*' (M5); another was '*trying to bring them over*' while '*respect[ing] laws*' (M4). One male's father was here when he came (M7); and another had only his father here when he arrived, but '*most of the family are in Australia now*' (M8); another's brother was in Australia before he came by boat with his uncle's family, when 18 or 20 years old. He found out that '*other families from the village in Afghanistan were in Adelaide*', a place he had not heard about until in detention in Port Headland (for three and a half months), and where there were '*lots of families*' (M9). One male had cousins, brothers and sisters, '*all in*

Adelaide and Brisbane' (M2). Another male had no family members in Australia when he arrived, but '*after one year, mum and my brother and sisters came by boat to Adelaide*' (M12); and another (M10) had no family members in Australia when he arrived with all of his family. One female who came with her mother and siblings had '*a few family here, not many*' (F1); the other '*knew no one*' when she and her mother and siblings arrived (F2); and one male (M15) had a sister in Adelaide, who had been sponsored by her husband.

Family is also critical to the workforce of the business. Many businesses had a mix of family and others employed, some in a full time, some in a casual capacity. M21 (Afghan food restaurant), for instance, explained his staffing situation: '*family – sister, sister-in-law; part time – wife, brother, nephew and two my family plus two part-time employees*'. Thus, his business employed two family members full time, five family members on a casual basis, and two others on a casual basis. Another with a mix was M13's business (Eastern Mediterranean restaurant): '*sister rostering, mum menus, me manager, so all going well. At the start 7-8, now 6 not including family. All girls – one guy on grill. I like it. It was not intentional to have a team of girls operate*'.

Sometimes it was just the family who work in the business. In one kebab restaurant it was: '*family – everyone – my brother, sister, mum. I am cook – I am the boss. Nephew too young, nieces*' (F1, kebab restaurant); and in another: '*brother in law cooks – was 2 days/week, now 4 days/week. Brother works 2 days/week – weekends; and dad – he is chef, 4-5 hours each day, making it ready for us*' (M29, kebab restaurant).

Entrepreneurship is also embedded in the Hazara culture of hard work. As M7, who owned an Afghan restaurant, put it: '*my parents tell me "you have to be something"… I started with this because I know the business – why change? More freedom running your own business*'. Similarly M13, from the Eastern Mediterranean restaurant, explained: '*Business is where I want to be – concentrate on one [thing] and do it well… Why not show what we are all about – the culture?*'.

Prior entrepreneurship experience

The second key finding is that many Hazara refugee entrepreneurs in Adelaide had experience with entrepreneurship prior to arriving in Australia. For one in three informants who had family members with entrepreneurial experience in Afghanistan, the move into entrepreneurship in Australia was a familiar experience. M9 had '*different work experience*' including working in an abattoir, but a good grounding in business, '*I helped dad in the shop a bit – weekends. I grew up with business – my father's*', before going into business selling furniture; M8, too, had worked in his father's business, so knew the kebab business. M21 had a family background in hospitality in Afghanistan '*a long time ago*', and casual work in Australia in an Italian restaurant for two months, before opening his Afghan food restaurant, but would rather utilise his economics degree and financial services training working as an accountant: '*if I had job in accounting area yeh definitely I would go in that job*';

The move to entrepreneurship was a new experience driven by necessity

However, for most informants the move into entrepreneurship in Australia was a new experience, and one driven mostly by necessity. This is the third key finding of the Adelaide research: 28.3 per cent of people born in Afghanistan and living in South Australia, aged 15 and over, were unemployed and 37 per cent were looking for work (DIBP, 2014, p. 151). As M2, who owned a kebab restaurant, explained: '*For me I'm so happy to work in factory but it's my own [business] so it's good for me. Ten years ago heaps of jobs but these days lots of people unemployed. There is no choice. We can't stay on Centrelink… … I was not happy to be on Centrelink payments. It's good but it's not enough. They send me many places for appointment. Ten years' experience in factory. I applied everywhere but couldn't get a job*.' This is consistent with the blocked mobility theory of immigrant entrepreneurship which argues that for refugees today – like many previous decades of minority immigrant arrivals – opening up a business is the only way to open up access to the labour market and to engage meaningfully with the economy (Collins 2003b).

After deciding to take the risk of opening a business, the next choice that refugees must make – like any business start-up – is what sort of business? Most new entrepreneurs turn to businesses that draw on their experiences and training. Most

Adelaide Hazara informants established a business directly or indirectly related to their work experience or training in Australia or prior:

- M15 followed up his sign writing and copying business in Pakistan with his expanding signs and printing business in Australia;
- M23 grew from a taxi driver to owning his own taxi fleet and running tyre and mechanics businesses to service his taxi fleet needs;
- M10 used his language skills and interpreting/translating experience to build a business in the same field and expand into travel agency work as well;
- M16 built up his shop management skills to open his own supermarket;
- M27 studied Business Management and opened a butchery and supermarket, but this failed; he also studied migration law and was building a migration agency;
- M18 used his car wrecking experience to open his own business in the same field;
- M24 did the same in his painting business; and M7 the same in his restaurant business.
- M4 had to cut his schooling short and worked in the hospitality industry before opening his own kebab restaurant.
- M25 extended his taxi driving experience to drive for Uber, but this work was casual;
- M1 still did some painting work, but this was not his main business, which was a supermarket;
- F2 had experience rearing her own child and foster caring before starting her child caring business;
- M2, M3 and M6 had had a small amount of experience in hospitality before each opened a kebab restaurant;
- M14 did not make use of his training as an electrician: '*Tried to study [English] but too hard. Family here and back home [to support] so straight to work here*' – he worked in a pizza shop for two months then bought it, but no longer owns it; and
- F1 had experience as a chef's assistant before opening her kebab restaurant, but was unable to use her training in human resource management: '*it's hard to get a job – I got busy in business and family life. Needed to move States if I*

> *wanted to get work in my training area. Wouldn't be here in this business if I could get work in my training area*'.

But it is not necessary to open up a business in a familiar area. Many entrepreneurs look for an opportunity or a market niche – a gap that they identify that is something that they can do even though they don't have direct experience. Some of these informants identified a business niche that held open the possibility of profitability because of their cultural knowledge. Many of these businesses directly related to their culture or to the ethnic niche market of fellow refugees or co-ethnics that was not provided for by existing Adelaide businesses: 13 informants went into restaurants and 7 into supermarkets which specialised in Afghan or Eastern Mediterranean food and utensils. Three of those 11 who opened restaurants without previous experience had tertiary education: two in Australia. M29 did his nursing work placement in a nursing home, but did not like it; instead he saved his wages from working as a supermarket night-manager to start his business. M13 just wanted to start his own business: '*studied very hard Year 12 for my parents… Did podiatry for two years – wasn't my thing… Business is where I want to be*'.

Innovation in attaining business knowledge

The fourth key finding is that innovative ways of finding appropriate business knowledge is central to the story of a number of Hazara refugee entrepreneurs in Adelaide. One informant with a printing and sign-making business purchased an expensive piece of machinery to enable him to expand his business by taking advantage of new market niches. When asked how he learnt to operate the technically-sophisticated machine he replied: '*I looked it up on You Tube!*'.

The barrier of finding start-up capital

The fifth key finding is that a key barrier for all business start-ups is finding start-up capital or finance. For refugees this is a much greater barrier than for other immigrant or non-immigrant business start-ups because they tend to arrive in Australia without any capital or assets. The process of displacement and the long journey to Australia – in terms of time in refugee camps as well as distance – together with the costs of acquiring the services of people-smugglers and a long period of detention once in Australia means that most refugees have no savings and rely on welfare for long periods of their settlement in Australia. Jobs are hard to get

and well-paying jobs often impossible to find. Therefore it is not possible to approach a bank for a business loan to start-up their business, as non-immigrant business start-ups would normally do. At the same time Hazara refugees arrived in Adelaide with fractured family networks and to a small community, unlike many Greeks and Italians, for example, who arrived via a chain migration process in the 1950s and 1960s into large established family and community networks in most Australian capital cities, including Adelaide (Hugo, 1995). These extended family networks could provide capital, sometimes, in the case of Turkish and Vietnamese immigrants, from informal rotating credit associations (Collins et al 1995: 94).

Entrepreneurship is embedded in the Adelaide Hazara community

Nevertheless, as the Adelaide informants attested, it did not take long for the Adelaide Hazara community to settle and grow into one that supported new Hazara business start-ups. Indeed the current relatively large and growing Hazara refugee entrepreneur community today would not be possible without the support of the broader Adelaide Hazara community. Indeed, the sixth key finding is that of this research is that Hazara refugee entrepreneurship in Adelaide is embedded in the Adelaide Hazara community.

Lacking this access to finance most Hazara informants relied on personal savings. In many instances this took many years to accumulate. For some Hazara refugee entrepreneurs the Hazara Diaspora – Hazara friends and relatives in other countries around the globe – also played a key role in providing start-up capital for these informants, with loans from family and friends very common in their stories. As M8, who ran a kebab restaurant put it: '*Brothers, cousins, friends – a lot that we didn't need – about eight people contributed – interest free loans. Very common. If we see someone trustworthy – not into any criminal activity – we support them – whatever they are doing – for about a year. No interest. It goes around. Not a formal arrangement'*. Similarly, M29 who also ran a kebab restaurant said: '*I saved money and borrowed from friends and family – Afghanis – and the previous owner. Our dads know each other. Negotiated an arrangement. Old owner … his dad owned another shop like this – very popular – so now he works for his father who can't do it anymore*'.

Most of the refugee entrepreneurs were committed to supporting their local community organisations and activities even though they were time-poor. Most of the informants had strong links to their cultural community, whether it be a network of friends and family, sporting groups, or larger cultural organisations. M10, who ran a very successful interpreting/translating and travel agency business with his brother said: '*We sponsor sport clubs – two soccer teams – an Afghan restaurant club; [we also support] Farsi TV – or it would be closed – for two years – now it has ten sponsors; and Adelaide Sunday night radio [Hazara program]*'. As M11, who ran an Afghan supermarket, put it: '*most of the time we sponsor a football team to give back to the community*' while M12, who owns a kebab restaurant, also sponsored Hazara soccer and netball teams. M15, whose business involves signs and printing, said that *'[I help] a lot with Afghan community when they need printing, advertising, banners... – those asking help*' but also supports other non-Hazara community organisations like the Cancer Council and the local tennis club. M23, who sells car tyres and runs a taxi fleet said: '*I'm involved in the community all the time. Afghani Association… [Official position in] Community Centre. And help them financially – I shouldn't say that [laughs]*.' M16, who owns an Afghan supermarket, supports the local Hazara community organisation: '*We raise funds for our people here. $6,000 to buy hall. Of course – it's important to our community and Australia*'. Most of the informants worked very long hours in their business. The corollary of this is that they had little spare time to spend with their families and to attend Hazara community activities. As M20, who ran an Afghan food restaurant, put it: '*When the kids were young [I used to be very involved in the community]- but now everyone is busy, grown up, not involved in community activities. Too busy. But if invited we go, take food... when I was driving taxis, I had more time*.' However many also had strong ties to any number of ethnic groups in their local community, particularly through their customers and clients.

Some informants were mindful of supporting their family outside Australia: '*I have family back in Afghanistan – sometimes I send money back – every couple of months we get together to send $100 or $50 back*' (M9, furniture sales).

One contradiction is that the expansion of Hazara businesses in Adelaide provides problems in the form of increased competition for them. One Afghan supermarket

owner (M11), half of whose customers were Indian immigrants, put it, '*I was losing Afghan customers due to competition from other Afghan businesses*'.

Entrepreneurship is embedded in and contributes to the broader Adelaide community

The seventh key finding of this research is that Hazara refugee entrepreneurship in Adelaide is embedded in and contributes significantly to the broader Adelaide community. While some of the businesses of Hazara refugee entrepreneurs serve the Hazara ethnic niche market, most also have customers from the broader cosmopolitan Adelaide community. The businesses of Hazara refugee entrepreneurs were clustered around Prospect Road, which runs through Blair Athol and neighbouring Prospect. These suburbs have very cosmopolitan populations – often recently arrived immigrants and refugees – and the Hazara businesses serve this broad clientele. At the same time the Hazara refugee entrepreneurs have impacted on the built and social environment of Blair Athol and Prospect: their businesses have revitalised these suburbs and redrawn the street-scape of Prospect Road into a vital Hazara ethnic precinct.

Conclusion

Refugees who have arrived in Australia by boat in the past two decades – like the Hazaras in Adelaide – are the most controversial cohort of immigrants in the seven decades of the post-war Australia immigration program. Federal elections have been fought and won on the political opportunism of politicians who have nailed their colours to the mast that boat people are undesirables, illegals and a threat to Australian society (Marr and Wilkinson 2003, Marr 2011, Maley 2016). Both major Federal political parties – Labor and the Conservative Coalition – have rushed to introduce policies and legislation that were embedded in the narrative that boat people could not possibly be part of the nation's future, could not play the critically positive role in nation building that seven million other post-war migrants played (Collins 1991, Castles et al 1998, Markus et al, 2009). So convinced of the damage that boat people could do to the social cohesion of Australian multicultural society, in 2008 Labor Prime Minister Kevin Rudd introduced legislation to ban boat people found to be refugees from the right to ever settle in Australia. Today the offshore processing of boat people, including young children, on Manus Island – found to be illegal by the PNG High Court and currently being challenged in the Australian High

Court (Hasham and Gordon 2016; O'Brien Solicitors 2017) – continues to underline the narrative that boat people are a danger to Australian society.

The research on Hazara refugee entrepreneurs in Adelaide, presented in the report, constitutes solid evidenced-based research to refute that argument. Hazara refugee entrepreneurs have overcome the highest imaginable barriers to establish a business in Adelaide. They overcame their lack of start-up capital by saving from meagre wages over many years, often in factories and unskilled manual jobs. They built strong Hazara community networks in Adelaide to overcome the lack of social capital that refugee entrepreneurs face in Australia. In a strange contradiction, a number of Hazara refugee entrepreneurs developed friendships with other Hazara they met during their period of mandatory detention in Australia, building their social capital and, in a number of instances, lifelong friendships and business partnerships with them. Today the Hazara community in Adelaide is thriving, optimistic, engaged and thankful for and committed to life in Australia. They went to English language classes to improve their linguistic capital that is needed to thrive as entrepreneurs in the Adelaide economy. Most adult Hazara boat-people arrived in Adelaide with little formal education, denied access to human capital by the Taliban in Afghanistan. Many younger Hazara had Australian schooling and acquired Australian human capital – often at tertiary level – so did not have the human capital barriers to entrepreneurship that their parents or older siblings faced. But another potentially insurmountable hurdle emerged: they could not get jobs in Adelaide in their professions. The sometimes subtle sometimes bald-faced labour market discrimination that they faced – no doubt in large part because of the bi-partisan negative discourse about boat-people in Australia – meant that they also looked to establishing a business as a way of earning a decent income and a better future in Australia.

The strong picture that emerges from this research is of Hazara refugee entrepreneurs as very hard working, risk taking individuals determined to provide their families a better life in Australia than the one that they had experienced in Afghanistan and during their long dangerous journey to Australia. Some had business experience themselves – or in their families – prior to coming to Australia, so had a passion to rekindle a similar opportunity in Australia. For the majority, the

Australian business they established was their first. They were necessity entrepreneurs, moving into business because their mobility in the Australian labour market was blocked by formal and informal institutional racial discrimination. And yet these same Hazara refugee entrepreneurs did not subscribe to narratives that Australia was a racist society. Few had personal experiences of racism in Adelaide, and those who did merely commented that it was no worse than they experienced in Afghanistan and other countries. These Hazara refugee entrepreneurs were very positive of the future for themselves and their families – and their children – in Adelaide. They were very thankful for the opportunity given to them to seek refuge in Australia: eternally grateful and at the same time determined to make a success of their lives for the benefit of Australia.

The Hazara refugee entrepreneurs who we talked to were remarkable individuals – friendly, optimistic, determined, thankful, committed to their families, their communities and their new nation of Australia. They had plans for the business future: some wanted to expand and grow their current business, take on more employees – particularly other Hazara refugees – maybe move to a bigger premises or better business location. Others were keen to try a new business, relentlessly keeping an eye out for new, better business opportunities. All Hazara refugee entrepreneurs were strongly embedded in their family and their community. Not only do they make a positive contribution to the Adelaide neighbourhoods where they live and work, but they also enliven the Adelaide economy, keen to promote employment and trade growth, to innovate and change wherever possible.

Introduction

1. Introduction

The Hazara are a minority in Afghanistan persecuted by the Taliban, refused education and employment and harassed, imprisoned, and tortured by them. They speak a dialect of Dari (Persian Dialect) called Hazaragi and the clear majority of them are Shi'a Muslims (Minority Rights Group International 2008). In response to the persecution that they received in Afghanistan many Hazara fled Afghanistan – joining more than 65 million displaced people in the world today – to seek asylum and protection in other countries. In the past two decades some displaced Hazara reached Australian shores seeking asylum. Many of these arrived by boat. Despite their horrific stories and experiences of displacement and long, dangerous, journey to Australia, some Hazara have been able to establish a business in Australia. This report tells the story of Hazara refugee entrepreneurs in Adelaide. It is a story of hard work, determination, risk-taking and of overcoming what appear to be unsurmountable barriers. Today these Hazara refugee entrepreneurs in Adelaide strive to provide for their families, to provide employment for others – particularly Hazara refugees – and to contribute to the Hazara community and the broader cosmopolitan Australian community in Adelaide. Fortunate and thankful for an opportunity to establish a new life in Australia, they are optimistic about the future of themselves and their families.

There is no more controversial issue related to Australia's contemporary immigration program than that of the 'boat people', the term in popular discourses used to describe what the Australian government calls unauthorised maritime arrivals. Boat people have been arriving on Australian shores seeking asylum at least since the *Dunera* arrived prior to the second world war with Jews escaping the impending Nazi holocaust. Many refugees who had been displaced by the Second World War – the so–called Displaced Peoples – arrived in boats from Poland and the Baltic States into Australia in the late 1940s, though with consent: their journey to Australia arranged by the Australian Government's first Minister for Immigration, Arthur Caldwell. Following the fall of Saigon in 1975, thousands of Vietnamese arrived after a dangerous, perilous journey by small boat on Australia's northern shores. They were asylum seekers seeking protection by Australia under the 1956 UNHCR

Convention of Refugees and welcomed by the Fraser Conservative government against public opinion at the time. From the 1990s small boats of asylum seekers again began to arrive on north-west Australian shores, this time mostly people escaping conflict and persecution in the Middle East. The Keating Government responded to their humanitarian claims by introducing mandatory detention for boat-people – men, women and their children – until their claims for refugee status were assessed. The election of the conservative Government in 1996, headed by John Howard, took controversy surrounding boat people to a very different level of negativity compared to the response to his counterpart in the mid-1970s, when the navy was ordered to turn back the boats to prevent them landing on Australian shores, where they could have their claims for protection assessed.

Decoration in a restaurant serving traditional Persian cuisine
(Photo: Jock Collins)

Since that time – under Coalition and Labor governments – boat people have been pilloried as queue-jumpers unsuitable for life in Australia, as the boat people issue became a political football. In the lead-up to the 2016 Federal election the Minister for Immigration and Border protection, Peter Dutton, claimed that 'illiterate and

innumerate' refugees would swamp welfare queues and take the jobs of locals if the annual humanitarian intake was substantially increased (*The Australian* 2016).

Minister Dutton might have been speaking about the Hazara refugees who were denied education by the Taliban and other political regimes in Afghanistan, where they were relentlessly persecuted. According to William Maley (2016: 4-5) in his recent book *What is a Refugee?* 'The rise of the Taliban from 1994 was a disaster for the Hazaras: in just three days, from 8-11 August 1998, several thousand Hazaras were massacred in the northern city of Mazar-e Sharif in a pogrom that one journalist described as "genocidal in its ferocity". As the Taliban's control spread, panic spread through Hazara communities, and many Hazara sought to leave.' For many Hazaras there was no alternative but to flee Afghanistan and seek a better life for their families in the refugee camps in Syria and other neighbouring countries. Some decided to take the greatest risk for their future: to embark on the costly, uncertain and dangerous journey by boat from Indonesia to Australia. Many of them settled in Adelaide after periods of detention in processing camps across Australia before receiving refugee status. This report is about them. In the decades since many have been able to bring family members out through more orderly immigration channels. Many have even started a business in Adelaide, against the odds after overcoming very difficult barriers. These Hazaras have made the remarkable journey from boat people to business people. This report tells their story.

In the last few years the world has witnessed unprecedented flows of displaced people. According to the UNCHCR (2017) 'we are now witnessing the highest levels of displacement on record. An unprecedented 65.3 million people around the world have been forced from home. Among them are nearly 21.3 million refugees, over half of whom are under the age of 18'. The UNHCR estimates that nearly 34,000 people are forcibly displaced every day as a result of conflict or persecution. During the second half of 2015, more than 1 million people arrived in Europe by sea, a more than fourfold increase compared to the previous year's 216,000 arrivals (Kingsley 2016). About half of the people originated from the Syrian Arab Republic, but those from Afghanistan and Iraq also accounted for a significant proportion (UNHCR 2016: 7). As the OECD recently reported, 'warfare and instability in the Middle East and Africa, with countries in the Mediterranean area under particular pressure' has put

humanitarian immigration flows at the top of the global immigration agenda and 'is also causing countries to review the ways in which their humanitarian programmes and procedures are working' (OECD 2015: 49).

This is certainly the case in Australia, which has a relatively generous humanitarian and refugee immigration program of just under 14,000 per year in recent years, a resettlement program that is the third highest in the world and the highest per capita, though Australia received just 0.24 per cent of the world's asylum claims (RCOA 2016: 25). In addition, on September 9 2015, then Prime Minister Tony Abbott announced that Australia would permanently resettle 12,000 refugees from the Syria-Iraq conflict on top of the planned annual intake of 13,750 refugees and humanitarian immigrants (Bourke 2015). The Syrian conflict has generated an unprecedented flow of refugees across Europe and, via resettlement programs, to countries like Australia, Canada and New Zealand. According to the International Organization for Migration (2016: 9), Australia has a long history of refugee immigration and in per capita terms is one of the most generous nations. Like other immigrants, refugees settle mainly in large Australian cities. The humanitarian or refugee program has been the most controversial component of the Australian immigration program. This controversy centres particularly on the number of 'boat people' (irregular maritime arrivals) on north-western Australian shores seeking asylum and on the political and public debate about appropriate responses to the 'boat people', with the current policies of offshore processing and mandatory detention being particularly controversial (Marr and Wilkinson 2003, Marr 2011, Nakhoul, 2011). But not all refugee arrivals are 'boat people': most of Australia's asylum seekers have arrived by air (Phillips 2015: 6). Another aspect of the refugee controversy relates to the difficulty that humanitarian entrants experience with settlement in Australia. Many refugees have experienced trauma (and sometimes torture) in their home country and have traumatic experiences journeying to Australia and (for those incarcerated under mandatory detention) after arrival (Westoby and Ingamells 2010:1759).

Many immigrants, including those who arrive on humanitarian visas and as unlawful maritime arrivals ('boat people'), have turned to entrepreneurship after settling in Australia. Yet while there has been extensive research on the entrepreneurial

experiences of many immigrants (Glezer 1988; Pascoe 1990; Lever-Tracy et al. 1991; Collins 1992; Collins et al. 1995; Ip and Lever-Tracy 1999; Collins 2003a, 2003b; Collins 2008; Collins and Low 2010; Collins and Shin 2014) there has been little research into refugee entrepreneurship in Australia or, indeed, globally. The report attempts to redress this gap in the Australian research by presenting the findings of a survey of Hazara immigrant entrepreneurs in Adelaide, most of whom arrived in Australia as boat people and were subsequently recognised as refugees under the UNHCR protocols.

At first glance refugees are the most unlikely entrepreneurs. First, they had no capital to start up a new business. They had no credit history in Adelaide when they arrived. They had no assets to mortgage, no security. Like many newly-arrived refugees, it took a while for the Hazaras to find the low-paying jobs that allowed them over many years to slowly accumulate the capital to start up a business. This is how the Hazaras gradually overcame the lack of finance capital that is perhaps the biggest barrier that they face in starting-up a business. Second, unlike most refugees, whose educational qualifications were not recognised or rewarded in the Australian labour market, the Hazaras were prevented from gaining even a meagre education by the Taliban and previous governments in Afghanistan. In other words they lacked any human capital to use as a vehicle to access the labour market. Third, their experience of displacement and their often long and arduous journey to Australia via refugee camps in other countries meant fractured social networks of established family and friends once they arrived in Australia. That is, they lacked social capital to provide capital, advice and support, unlike many immigrant entrepreneurs in Australia in previous decades (Collins et al. 1995, Collins 2003a, Collins and Low 2010, Collins and Shin 2014) who had large extended families and established ethnic communities in Sydney in which to embed their businesses. Many Hazara refugees lacked strong English-language fluency when they arrived, particularly if they arrived as adults. That is, they lack the linguistic capital often thought to be critical to establish and run a business in Australia. Finally, like all other newly-arrived refugees, the Hazaras had no knowledge of the rules and regulations, the formal institutional and legal framework of red-tape that all new entrepreneurs must overcome. They also had little familiarity with the lay of the economic land, the market, the business opportunities in Adelaide, the informal knowledge that new

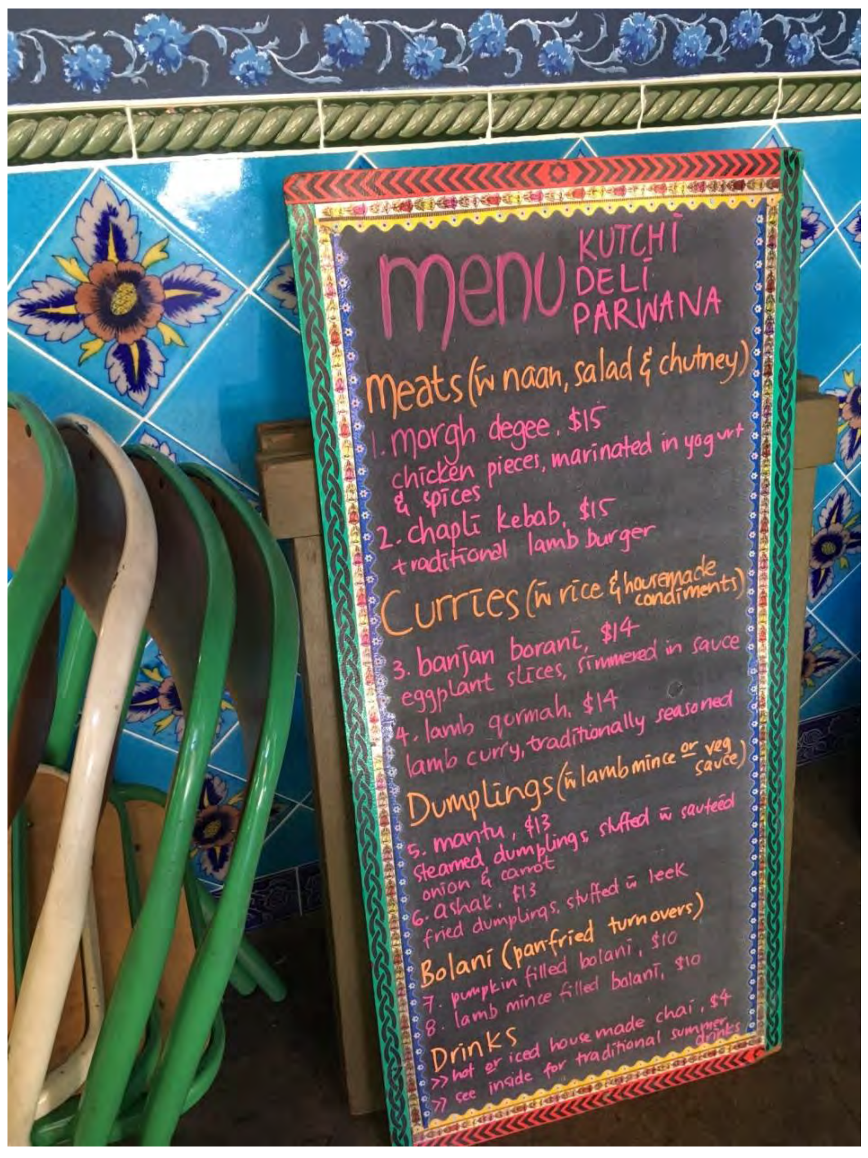
entrepreneurs must possess. Surely these barriers to entrepreneurship for refugees were insurmountable, particularly in the first few years of settlement.

This report is based on fieldwork conducted in Adelaide as part of a nation-wide survey of refugee entrepreneurs for an Australian Research Council Discovery Grant[2]. It tells the story of Hazara refugee entrepreneurs in Adelaide and through their narratives a broader story of the Hazara community in Adelaide – a resilient, hardworking and determined community of refugees, most of whom either arrived by boat to attain refugee status in Australia, or were subsequently sponsored by boat people. Their optimism, despite the obvious hardships and suffering they experienced before, during and after displacement from Afghanistan, is to be greatly admired. This story of refugee entrepreneurship stands starkly as a counterpoint to the negative discourse on boat people and refugees that has gained such a perverse yet strong grip on the body politic in Australia. By telling this story we hope that this research enables, together with other work and advocacy by academics, community workers and NGO organisations, to build a counter narrative that says, loudly, that the Hazara – like other boat people and refugees – are building a better Australian society. Through their entrepreneurial endeavours Hazara refugee entrepreneurs in Adelaide are generating a better life for their families, and jobs for fellow refugees, while contributing to their local refugee and cosmopolitan Australian local community. Rather than being a threat to Australian society they are a critical part of an innovative and cohesive Australia of today and tomorrow.

The structure of this report is as follows. Section 2 presents an overview of Australia's refugee program in recent decades, including a review of the politicisation of boat people. Section 3 explores the refugee entrepreneurship paradox: while refugees face perhaps the greatest barriers to entrepreneurship of all immigrants in Australia they have the highest rate of entrepreneurship of all immigrant arrivals. Section 4 provides an overview of the immigrant entrepreneurship literature – of which refugee entrepreneurship is a relatively unexplored subset – the recent literature on Diasporic entrepreneurship data and an overview of the research on refugee entrepreneurship in Australia, to provide a conceptual framework for the Adelaide fieldwork with Hazara entrepreneurs. Section 5 explores the methodology

[2] ARC Discovery Grant (2015-17) DP150104059 'Humanitarian immigrant entrepreneurs in private and social enterprises' Prof Jock H Collins (UTS), Dr Branka Krivokapic-Skoko (CSU).

that underlies the Adelaide fieldwork and provides an overview of the Hazara entrepreneur informants. Section 6 gives a detailed analysis of the interviews with Hazara entrepreneurs. Section 7 summarises the key findings of the research and outlines its theoretical and policy implications. The following sections present detailed research findings, Section 11 comprising the conclusion.



Food is just one of the ways that Australian society is enriched
(Photo: Jock Collins)

Background on Refugees in Australia and South Australia

2. Background on Refugees in Australia and South Australia

Australia has a history of a generous humanitarian and refugee immigration program in relative terms over the past decades with a resettlement program that is the third highest in the world and the highest per capita (RCOA 2016: 25). In addition, on September 9 2015, then Prime Minister Tony Abbott announced that Australia would permanently resettle 12,000 refugees from the Syria-Iraq conflict on top of the planned annual intake of 13,750 refugees and humanitarian immigrants.

While Australia has been relatively generous regarding its share of refugees compared to other countries, humanitarian immigrants comprise only 8.3 per cent of the annual permanent immigration program and 1.6 per cent of the total (permanent plus temporary) immigrant intake in 2012-13 (Collins 2014). It cannot be said, however, that Australia has been generous to boat people. For the 2012-13 period, for example, Australia made available 190,000 places for immigrants. During the same period, 4,949 ‘boat people’ were granted refugee status in Australia, so that refugees who arrived by boat make up just 2.5 per cent of all immigration in that year (*The Aim Network* 2014). Nine out of every 10 ‘boat people’ are eventually found to be genuine refugees. They have a genuine reason to fear persecution in their own country (as assessed against the regulations set out in our Migration Act). According to the Department of Immigration and Border Control, since 2008, 92 per cent of all considered asylum cases relating to people arriving by boat were granted (*ibid*). Despite this statistic successive Labor and Conservative Coalition Governments have introduced draconian policy responses to boat people. Australia has, uniquely among the world, a bi-partisan policy of mandatory detention of boat people, including children, and of offshore processing of boat arrivals. This issue has dominated Australian national politics to an extraordinary degree (Marr and Wilkinson 2003, Marr 2011), particularly given the small number of undocumented

arrivals by boat or other means relative to Europe or the USA, and given that, as Marr (2011: 89) argues, ‘border control in Australia remains the most effective of any country in the world’.

Category	2010–11	2011–12	2012–13	2013–14	2014–15
Refugee	5984	5988	11 985	6499	6002
Special Humanitarian Programme	2966	714	503	4507	5007
Onshore	4828	7043	7510	2753	2747
Total	13 778	13 745	19 998	13 759	13 756

Table 1: Australia’s Humanitarian Programme by category 2010–11 to 2014–15
Source: DIBP 2015 Fact sheet – Australia's Refugee and Humanitarian programme
https://www.border.gov.au/about/corporate/information/fact-sheets/60refugee

Countries	Number of visas granted
Iraq	2335
Syria	2232
Burma (Myanmar)	2029
Afghanistan	1813
Congo (DRC)	384
Eritrea	362
Bhutan	354
Iran	331
Somalia	287
Ethiopia	282
Other	600
Total	11 009

Table 2: Australia’s 2014-15 Humanitarian Programme Top Ten countries of Birth.
Source: DIBP 2015 Fact sheet – Australia's Refugee and Humanitarian programme
https://www.border.gov.au/about/corporate/information/fact-sheets/60refugee

As Table 1 shows, Australia in the last few years has taken in around 14,000 humanitarian immigrants per year, most from the off-shore resettlement program but some who are part of the onshore protection intake.

As Table 2 shows, the top 10 countries of birth for people granted humanitarian visas in 2014–15, in descending order, were Iraq, Syria, Myanmar, Afghanistan, Democratic Republic of Congo, Eritrea, Bhutan, Iran, Somalia and Ethiopia. The Hazara refugee community in Australia are mostly born in Afghanistan, in other

countries where they sought temporary refuge, or in Australia in the case of the children of Hazara refugees. Many arrived by boat, though after their refugee status was acknowledged by the Refugee Review Tribunal they received permanent settlement rights and then began to sponsor their family members who then arrived under the humanitarian program, arriving by plane as authorised arrivals rather than by boat.

State/ territory	% national population	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	Total
ACT	1.65%	180(1.9%)	188(1.6%)	119(1.2%)	144(1.6%)	49(0.7%)	67(0.8%)	785(1.4%)
NSW	32.14%	2,958 (31.1%)	4,151 (35.6%)	3,180 (32.2%)	2,979 (30.6%)	1,727 (22.8%)	2,748 (32.8%)	17,792 (31.4%)
NT	1.04%	94(1.0%)	108(0.9%)	103(1.0%)	75(0.8%)	68(0.9%)	54(0.6%)	510(0.9%)
Qld	20.10%	976 (10.3%)	1,159 (10.0%)	1,284 (13.0%)	1,354 (14.8%)	1,262 (16.7%)	1,076 (12.8%)	7,065 (12.8%)
SA	7.30%	835 (8.8%)	1,013 (8.7%)	952 (9.7%)	1,144 (12.5%)	1,123 (14.9%)	694 (8.3%)	5,623 (10.2%)
Tas.	2.26%	237 (2.5%)	303 (2.6%)	399 (4.0%)	359 (3.9%)	319 (4.2%)	378 (4.5%)	2,038 (3.7%)
Vic.	24.79%	2,787 (29.3%)	3,035 (26.1%)	2,670 (27.1%)	2,440 (26.7%)	2,234 (29.6%)	2,845 (33.9%)	15,912 (28.6%)
WA	10.71%	1,440 (15.1%)	1,688 (14.5%)	1,149 (11.7%)	817 (8.9%)	751 (9.9%)	527 (6.3%)	6,378 (11.1%)
TOTAL	9,507	11,645	9,856	9,130	7,576	8,389		

Table 3: Refugee and Humanitarian entrants to Australia by state or territory of settlement, 2007-08 to 2012-13
Source: Refugee Council of Australia
http://www.refugeecouncil.org.au/getfacts/statistics/aust/resettlement-statistics-australia/refugee-humanitarian-entrants-state-territory-settlement-2007-08-2012-13/# accessed 9 January 2017

Most refugees in Australia, like most immigrants and most people, live in Australian capital cities, particularly in Sydney and Melbourne, Australia's largest cities. In Sydney 10 per cent of residents are first or second generation refugees, in Melbourne 9 per cent, Canberra 6.1 per cent, Adelaide 5.6 per cent, Perth 5.1 per cent and Brisbane 3.5 per cent. The refugee population in non-metropolitan areas is much smaller (Victoria 1.8%, NSW 1.6%, Queensland, SA and WA all 1.3%) (Hugo 2011: 92).

South Australia received an average of 10.2 per cent of refugee and humanitarian entrants to Australia in the period between 2007-08 and 2012-13 (Table 3). This is somewhat higher than the proportion of the national population (7.3%) who live in

that State. In the years 2010-11 and 2011-2012 the State received particularly high proportions of these entrants: 12.5 per cent and 14.9 per cent respectively. This coincided with attempts by government to encourage settlement in regional areas, following a review of settlement services for migrants and humanitarian entrants undertaken in 2002–03, and interest shown by state governments in new entrants settling in regional areas with labour shortages (DPS 2011: 20-21). In 2009 the Rudd Government supported increasing humanitarian settlement in regional areas ‘with existing settlement infrastructure, mainstream services, employment opportunities and community support’, including particular projects in South Australia, under the Sustainable Regional Settlement Program (*ibid*).

The majority of refugee business owners interviewed in the Adelaide region were from Afghanistan. The Afghan population in South Australia is increasing. Census data shows that the number of residents in South Australia who were born in Afghanistan rose from 1,901 in 2006 to 3,289 in 2011, an increase of 137 per cent (DIBP 2014: 70).

South Australian statistics for recent years show that humanitarian entrants to the State primarily come from Afghanistan. Between January 2013 and June 2014, a total of 2,174 humanitarian entrants arrived in South Australia. They came from Afghanistan (751, or about 35%), Bhutan (223), Iran (203), Myanmar/Burma (172), Nepal (164), Pakistan (129), Democratic Republic of Congo (110) and several other African, Middle Eastern and Asian countries (Multicultural SA n.d.). Similarly, a summary overview of the South Australian population based on 2011 census and DIAC Humanitarian arrivals data shows that 607 people, or 30.6 per cent of those arriving in 2011/12, came from Afghanistan (Multicultural SA n.d; Table 4).

Country of Origin	No. of entrants	Percentage of entrants
Afghanistan	607	30.6%
Bhutan	304	15.3%
Myanmar/Burma	238	12.0%
Iran	165	8.3%
Eritrea	113	5.7%
Ethiopia	86	4.3%
DR Congo	72	3.6%
Stateless	72	3.6%
Iraq	59	3.0%
Burundi	31	1.6%
Pakistan	28	1.4%
China	25	1.3%
Liberia	25	1.3%
Uzbekistan	24	1.2%
Somalia	20	1.0%
Sri Lanka	19	1.0%
Rwanda	14	0.7%
Sudan	9	0.5%
Zimbabwe	8	0.4%
Egypt	7	0.4%

Table 4: Country of origin of humanitarian entrants arrived in South Australia 2011/12
Source: Multicultural SA
http://www.multicultural.sa.gov.au/__data/assets/pdf_file/0004/2011/south-australian-diversity-in-2012.pdf
accessed 9 January 2017

Of the 1,983 humanitarian arrivals in 2011/12, 724 (36.5%) were females and 1,259 (63.5%) males; most were aged over 18 (65.9%) (*ibid*; Table 5).

Age bracket	No. of entrants	Percentage of entrants
0-4	163	8.2%
5-12	275	13.9%
13-17	239	12.1%
18+	1306	65.9%

Table 5: Age of humanitarian entrants who arrived in South Australia 2011/12
Source: Multicultural SA
http://www.multicultural.sa.gov.au/__data/assets/pdf_file/0004/2011/south-australian-diversity-in-2012.pdf
accessed 9 January 2017

As section 6 outlines, the majority of informants (17/31) – more than half – arrived in the years 1999-2001. During that period, under the Humanitarian Program, A ustralia's intake was set at 12,000 places annually, a number decided by the Australian Government on the basis of community consultation and world-wide resettlement needs identified by the UNHCR (PCA 2001: 221-223). The 4,527 people born in the Middle East who received Humanitarian Program Grants in 2000-2001 represent almost 40 per cent of the total cohort receiving grants in that year (Table 6).

Applicants' Region of Birth	No. of Grants
Europe	3,866
Middle East	4,527
South-west Asia	2,256
Asia (other)	752
Africa	2,148
Americas	94
Stateless/Unknown	90
Total	13,733

Table 6: Region of birth of people receiving Humanitarian Program Grants, 2000-2001
Source: PCA 2001, Appendix I accessed 9 January 2017

According to an Australian government report compiled in 2001,

> significant numbers of asylum-seekers who had not been granted prior authority to enter Australia had arrived since mid 1999, [and a] large proportion of the 'boat people' originate in Afghanistan and Iraq, spending considerable time in refugee camps in countries of first asylum such as Pakistan and Iran before making the often hazardous journey to Australia through transit countries in South East Asia. (*Ibid*: 221-222).

The humanitarian intake comprised both an 'offshore' component, where visas are issued to people applying for entry to Australia in other countries, and an 'on-shore' component, where visas are issued to people after they have already arrived, legally or illegally, in Australia (*ibid*: 222-223). The 1,643 people born in the Middle East

who received offshore grants in 2000-2001 represent just over 20 per cent of the total cohort receiving offshore grants in that year (Table 7).

Region	Refugee	Special Humanitarian Program	Special Assistance Category	Total
Europe	1712	1205	545	3462
Middle East	960	683		1643
South West Asia	163	290	59	512
Asia (Other)	50	141	125	316
Africa	1102	780	150	2032
Americas	10	17		27
Total	3,997	3,116	879	7,992

Table 7: Offshore Humanitarian Program grants, 2000-2001
Source: PCA 2001, Appendix I accessed 9 January 2017
Note: Offshore grants are recorded by applicant's country of birth, whereas onshore grants are recorded by an applicant's country of citizenship.

Region	1999-2000				2000-31 Dec 2000			
	Off-Shore	On- shore	Yearly total	% of Yearly Intake	Off-Shore	On- shore	Yearly total	% of Yearly Intake
Europe	3,424	83	3,507	38.5	2,065	226	2,291	29.9
ME and SW Asia	2,206	1,272	3,478	38.0	1,401	2,922	4,323	56.4
Africa	1,738	40	1,778	19.4	580	56	636	8.3
Asia	113	145	258	2.8	110	229	339	4.4
Americas	21	17	38	0.4	-	38	38	0.5
Stateless	-	14	14	0.2	-	38	38	0.52
Unknown	-	82	82	0.9	-	4	4	
Total	7,502	1,653	9,155		4,156	3,513	7,669	

Table 8: Humanitarian Program visa grants by region
Source: PCA 2001, Appendix I accessed 9 January 2017
Note: Offshore grants are recorded by applicant['s country of birth, whereas onshore grants are recorded by an applicant's country of citizenship

Although there was a decrease in the number of off-shore resettlement places for the Middle East region in the four years to 2001, this was offset by an increase in the number of grants on-shore to people from the Middle East, so that the number of refugee or humanitarian visas granted to applicants from the Middle East increased every year both in numbers and as a percentage of all visas granted over that period (*ibid*: 223). Table 8 shows the total number of visas granted under the onshore and off-shore humanitarian components for the year 1999-2000 and the six months to the

end of December 2000. For the six-month period to 31 December 2000, 2,922 on-shore visas were granted in the 'Middle East and South West Asia' category, compared with 1,401 off-shore visas. This is the reverse of the trend for 'Europe' and 'Africa', although no analysis of the relative success rates for off-shore applications from the Middle East compared with other regions was available (*ibid*: 223-224).

The literature is clear that humanitarian entrants have greater problems with settlement compared to other categories of Australia's immigrant intake. They also experience greater socio-economic disadvantage in Australia than do other immigrants (Hugo 2011). Fozdar and Hartley (2013) point to the problems that refugees face in the areas of housing, employment and health as well as with social connections in Australia. Humanitarian immigrants in particular experience more problems in the labour market than other immigrants. In 2006 the unemployment rate for those born in Somalia was 30.7 per cent and Sudan 28.2 per cent at a time when the average Australian unemployment rate was below 6 per cent (Collins 2011). When they do get jobs, humanitarian immigrants face what Hugo (2011: 109) calls 'occupational skidding', that is, they do not get jobs commensurate with their qualifications and generally end up working in low-skill and low-paid occupations irrespective of their human capital (Colic-Piesker and Tilbury 2007). Thus some humanitarian arrivals are trapped in low income jobs in secondary labour market niches or remain economically excluded as part of a social underclass. As Hugo (2011: xxiv) concludes, 'Much remains to be done to assist humanitarian settlers to enter the Australian labour market and to facilitate their upward mobility'.

The humanitarian program is the most controversial aspect of Australian immigration. Refugees are the most disadvantaged cohort of immigrant arrivals and face the greatest settlement difficulties in Australia: one-third of refugee-humanitarian entrant settlers remain unemployed after three years of settlement in Australia (Hugo 2011:104). In 2012 the Australian government announced a 45 per cent increase in the refugee intake of 6,200 for the year 2012-2013 (*ABC News* 2012) while increasing numbers of 'boat people' are being released from detention and settled in Australian communities, though many cannot work. These trends put extra pressure on refugee settlement. A new Longitudinal Survey of Humanitarian Immigrants in Australia – which included 2399 humanitarian immigrants in its first

wave study in 2013-14 – will add considerably to our understanding of the socio-economic characteristics of contemporary humanitarian immigrants (De Maio et al. 2014).

One way for refugees to overcome problems of unemployment and low-wage employment is to establish a private or social enterprise. There has been some research on humanitarian immigrant entrepreneurs in the private sector. Some of Australia's wealthiest people today – including Frank Lowy – arrived as humanitarian immigrants in the late 1940s (Bleby et al. 2013). But most humanitarian immigrants, like most immigrants who become entrepreneurs in Australia, establish small to medium enterprises (SMEs). In a 1995 survey of 349 immigrant entrepreneurs in Sydney, Perth and Melbourne, 87 or 25 per cent entered as humanitarian immigrants (Collins et al. 1997). Stevens (1997) found that more than a fifth (21%) of humanitarian immigrants received their main income from their own business. This proportion was significantly higher than for any other migrant category. At the 2006 Census, 15.9 per cent of the Australian-born were entrepreneurs while birthplace groups with a high number of recently-arrived humanitarian immigrants had an average rate of entrepreneurship of 18.8 per cent for the first generation and 15.1 per cent for the second generation (Hugo 2011: xxiv). This second-generation figure is surprisingly high because the rate of entrepreneurship normally falls off dramatically between the first and second generation (Collins 2003a). Some humanitarian immigrant groups have very high rates of entrepreneurship, particularly first generation immigrants born in Iran (23.9%), Iraq (21.9%) and Somalia (25.5%) and second generation immigrants with parents born in the Congo (17.4%) and Sudan (16.7%) (Hugo 2011: 176). While the rate of entrepreneurship is higher for humanitarian immigrant men than women, as for all immigrants (Collins and Low 2010), many female humanitarian immigrants also move to entrepreneurship, though little is known about female humanitarian immigrant entrepreneurs in Australia. For this reason, as well as the critical role women play in humanitarian immigrant community organizations and the fact that many humanitarian immigrant families lack a male parent, female humanitarian immigrant entrepreneurship is a central aspect of any research on refugee entrepreneurship.

The Refugee Entrepreneurship Paradox

3. The Refugee Entrepreneurship Paradox

Put simply, the *refugee entrepreneur's paradox* is that while refugees face perhaps the greatest barriers to entrepreneurship of any immigrant group, they have the highest rates of entrepreneurship of any immigrant group. The barriers are quite substantial, and were mentioned briefly in the introduction to this report.

All entrepreneurs require *start-up capital*, money to establish the business. There is a long tradition of immigrant entrepreneurship in Australia, particularly related to immigrant minorities for whom English is not their main language. As the history of Greek, Italian, Lebanese, Chinese and Korean immigrant entrepreneurship shows (Collins et al. 1995, Collins 2003a, Collins and Low 2010, Collins and Shin 2014), immigrants raise this financial capital out of the savings from their employment or by drawing on family and community networks (social capital) for loans.

The problem with the former strategic response (personal savings) to a lack of financial capital for refugees is that refugees arrive with no capital. For boat people savings are depleted on the costs associated with the journey to Australian shores, including the payment to people smugglers. For humanitarian arrivals years spent in refugee camps before being selected as part of Australia's annual humanitarian intake mean that most arrive in Australia penniless. To make matters worse, most refugees find it hard to get employment, and spend a long time – many years in some cases – unemployed, unlike their Greek and Italian counterparts many decades earlier who arrived at times of full employment, when a booming manufacturing sector meant that they could literally walk of the boat one day and find a factory job – or jobs – the next day. Multiple jobs are very difficult to find in a contemporary Australian labour market which has among the world's highest casualisation rates. This means that the task of accumulating sufficient savings is very difficult and takes some time. Because they lack credit histories or secure and

sustained employment and do not possess assets against which a business loan could be secured, refugees usually cannot access bank finance for the start-up of their business.

Moreover newly-arrived refugees usually come to Australia after many years of displacement from their home country and often they are fleeing violence, conflict, persecution and discrimination. Their family networks are fractured in the process of displacement and flight. In the case of boat people many young men are sent alone – financed by the extended family's meagre resources. This means that they lack social capital once they arrive in Australia: their network of family and friends is threadbare, particularly compared to the chain migration of Greeks and Italians who often arrived to be met by very large and established family and village community networks in Australia. Since immigrant entrepreneurship is embedded in family and ethnic community networks (Collins and Low 2010) this is a very strong barrier to entrepreneurship for newly-arrived refugees.

Cooking oil – a staple product
(Photo: Kathy Watson)

Many immigrant businesses are sustained by supplying goods and services to the co-ethnic community in neighbourhoods where they settle. These *ethnic niche* businesses have the comparative advantage of a local market who want service in their home tongue and/or are seeking familiar goods or products for traditional cuisine or fashion, or products that they are familiar with back home. For refugee communities, it sometimes takes decades before the local community in Australia is large enough to sustain an ethnic niche business. Moreover, whereas other immigrant entrepreneurs can draw on Diasporic social networks back home or in other countries for loans and other business support, for refugees the Diaspora is fractured and often located in refugee camps and thus unable to assist these intending refugee entrepreneurs in Australia.

The other barriers that intending refugee entrepreneurs in Australia face is a lack of strong English-language fluency; that is, they lack the linguistic capital that is necessary for a non-ethnic niche business in Australia. While all humanitarian entrants receive English-language training on arrival in Australia, it often takes many years to reach a level of fluency required for business. At the same time, newly-arrived refugees are not familiar with local rules and regulations that constrain and shape enterprise development in Australia. They often come from countries in the Middle East, Africa or Asia where the business sector is much less regulated and where the informal business sector is the norm. If you want to start a business up you just do so. You don’t require Certificate 3 qualifications in health or an ABN number to sell cooked food, fruit and vegetables at road-side stalls. You just do it. This lack of knowledge of local business red tape is a big barrier to enterprise set-up in Australia for refugees. Moreover, refugees who arrive in Adelaide or any other Australian city do not know the market opportunities, the lay of the local business landscape.

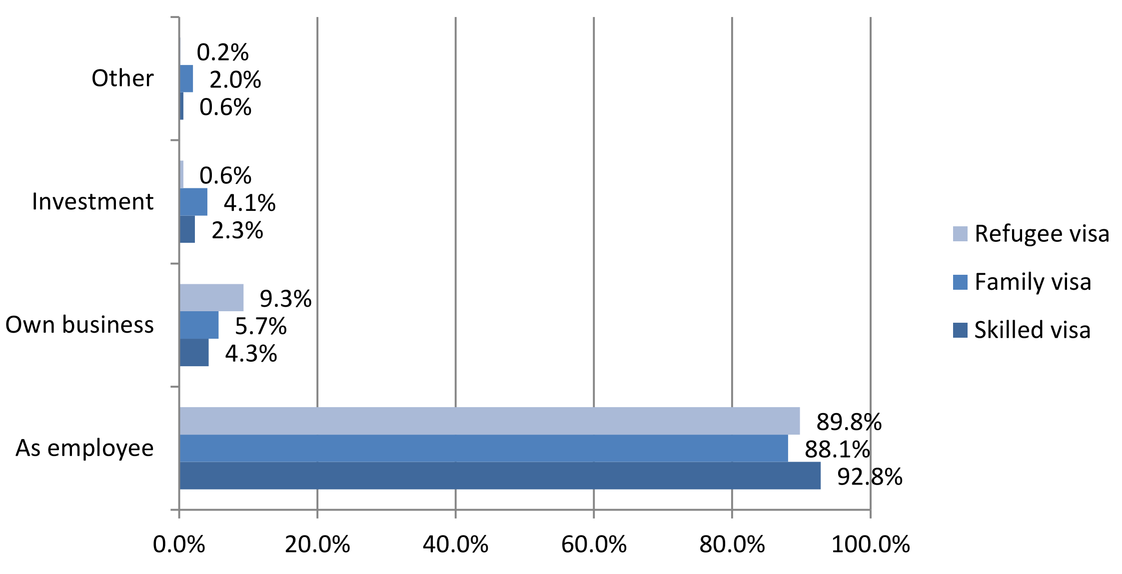


Figure 1: Refugees more entrepreneurial than other Australian immigrants
Source: Sonnad 2015

But despite the barriers – which non-refugees do not face, at least to the same degree – refugees demonstrate a higher rate of entrepreneurship than other immigrants in Australia, according to hitherto unavailable data. As the Australian Bureau of Statistics reported: ‘Humanitarian migrants were the most entrepreneurial while skilled migrants generated the most income in 2009-2010, according to figures released for the first time by the Australian Bureau of Statistics’ (ABS 2015). The ABS was able to calibrate personal income data for migrants for the 2009-10 financial year from the Personal Income Tax and Migrants Integrated Dataset (PITMID) and compare refugees with other immigrant visa categories. The data shows that ‘While almost two-thirds of migrant taxpayers were migrants with a Skilled visa — reporting $26 billion in Employee income — Humanitarian migrants displayed greater entrepreneurial qualities and reported a higher proportion of income from their own unincorporated businesses and this income increased sharply after five years of residency’ (*ibid*).

Figure 1 shows that migrants who arrived under a refugee visa had a rate of entrepreneurship of 9.3 per cent, nearly double that for migrants who arrived under a family visa (5.7 %) and more than double that for migrants who arrived under a skilled visa (4.3%).

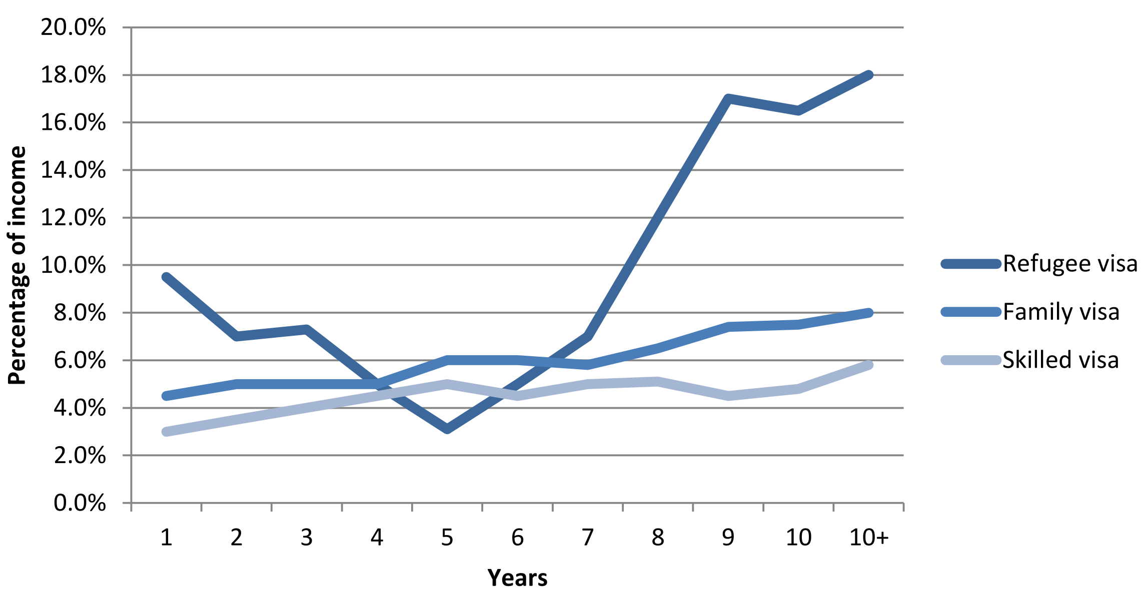


Figure 2: Refugee enterprise formation by years in Australia
Source: Sonnad 2015

Figure 2 shows that for all immigrants the enterprise formation rate increases over time, but while the rise is slight for the migrants who arrived under a family visa and skilled visa, for refugees the rate of business formation increases dramatically after seven years of settlement in Australia. Clearly the barriers to refugee entrepreneurship are substantial but their financial capital, social capital and linguistic capital can be built over time. Similarly, the size of the local refugee community builds over time, which is important not only from the viewpoint of the economy, but also from a social and cultural viewpoint, because family and community links sustain refugee life and assist in settlement outcomes for refugee communities in countries like Australia.

Conceptual Framework

4. Conceptual framework

The international literature on immigrant entrepreneurship pioneered by Ivan Light (1972) demonstrates that immigrants move into entrepreneurship by drawing on class and ethnic resources (Light and Rosenstein 1995; Light and Gold 2000), ethnic solidarity (Bonacich and Modell 1980) and ethnic community and family social networks (Portes 1998). Waldinger, Aldrich and Ward (1990) suggested that immigrant entrepreneurship was shaped by an interaction of the 'group characteristics' of immigrants and the 'opportunity structures' they face in their host country. Kloosterman and Rath (2001, 2003) introduced the concept of 'mixed embeddedness' to argue that the different regulation regimes created a different dynamic for immigrant entrepreneurship in different countries. Collins (2003b) argued that immigrant entrepreneurship in Australia is shaped by the intersection of a number of factors: ethnic resources and networks, class resources, regimes of regulation, inclusion/exclusion, opportunity, gender, racialisation and family. A more recent literature on 'Diasporic entrepreneurship' has stressed the critical role that international social networks of immigrant communities play in the dynamics and success of immigrant enterprises, particularly in developing nations (Henoch 2006, Newland and Tanaka 2010, Rezaei, 2011).

Within the field of immigrant entrepreneurship there is very little international research into refugee entrepreneurship (Portes and Sensenbrenner 1993). The point of departure for most of this research is the relatively high unemployment rates of refugees compared to other immigrants (Picot and Sweetman 2011: 7). The immigrant entrepreneurship literature refers to this as 'blocked mobility' (Collins 2003b). Lyon et al. (2007) studied refugee entrepreneurship in the UK and pointed to the fact that 'joblessness' amongst refugees in the UK is the highest of any immigrant group. Other studies from the United Kingdom and Belgium have emphasized that refugees consider setting up a business as an opportunity to 'integrate' in the community (Wauters and Lambrecht 2006; Fuller-Love et al. 2006). There is a strong connection between entrepreneurship and development. Saunders (2010) argues that access to entrepreneurship opportunities (particularly in the informal sector of the economy) is perhaps the most critical factor in successful rural

to urban migration in countries like Africa and India. Diasporic entrepreneurship is also critical for successful international immigrant mobility to, and settlement in, Western countries. A study of Somali community businesses in the UK found that they are dependent on their social networks, particularly because their businesses are less formalized and located in under-privileged areas, almost always catering to other Somali members. But at the same time UK research suggests that since many refugee businesses operate as 'small' enterprises and are usually reliant on cash transactions and 'informality', they lose out on support from more formalized business structures (Lyon et al. 2007). Refugee communities, like Indigenous communities, face severe development problems within developed nations like Australia. The local, provincial, national and international social Diasporic networks of refugees provide entrepreneurial niches for refugee enterprises, assist in raising start-up capital, and provide supply chains, labour, advice and support. In turn immigrant enterprises and entrepreneurs contribute to refugee community development and settlement in the host country.

Humanitarian immigrants often lack access to the 'ethnic resources' and 'social capital' generated within well-established ethnic groups – key resources for immigrant enterprise formation and growth (Light and Gold 2000; Lyon et al. 2007: 364). They often draw on their Diasporic social networks in Australian and other countries to support their business. Hence the concept of diasporic entrepreneurship is particularly relevant to understanding the processes whereby immigrants from newly established humanitarian immigrant communities move into entrepreneurship. Moreover, establishing a business requires start-up capital and knowledge of local market opportunities and of the red-tape related to the formal establishment of a business. Hence it takes some time for a recently arrived humanitarian immigrant to move into entrepreneurship; 'the usual pattern for humanitarian migrants is to work for someone else initially and build up sufficient capital to set up their own business' (Hugo 2011: 179). There is a strong literature on immigrant entrepreneurship in private enterprises in Australia (Glezer 1988; Pascoe 1990; Lever-Tracy et al. 1991; Collins 1992; Collins et al. 1995; Ip and Lever-Tracy 1999; Collins 2003a, 2003b; Collins 2008), but little on immigrant social enterprises. One trend in Australia (Collins and Low 2010) and other countries is the growing number of female immigrants who become entrepreneurs. Most immigrant entrepreneurship research

looks at private enterprise, particularly in SMEs, though most of this research is now dated. There has been no research specifically designed to investigate humanitarian immigrant entrepreneurship in the context of Australian SMEs and in social enterprises. Social enterprises are different from private enterprises because the primary aim is to make a social impact, not a profit (Spear 2006), though profitability is critical to achieve sustainability of the social enterprise. Humanitarian immigrants in Australia do establish social enterprises. For example the Mu'ooz Eritrean Restaurant and Training Social Enterprise in Brisbane provides training and work experience to humanitarian immigrant women from Eritrea and neighbouring African countries (Hinchliffe 2015). Programs to assist in humanitarian immigrant social enterprise formation have been introduced. The Fairfield Migrant Resource Centre in Sydney was funded by the Immigration Department to employ a worker to facilitate the development of social enterprises among the local humanitarian immigrant community. The City of Melbourne currently has grants up to $25,000 and a mentoring scheme to assist humanitarian immigrants and others to establish social enterprises (City of Melbourne 2015). However, despite the growing interest in social enterprises in Australia, there has been no systematic national research into humanitarian immigrant social enterprises. Redressing the gap in evidence-based research on humanitarian immigrant entrepreneurs in both private and social enterprises is the central, innovative, contribution of this research project, as is the fieldwork focus on urban and non-urban areas of all Australia states.

Set against an awareness of the barriers that refugees face in establishing a business in Australia are four key facts. First, like many immigrant arrivals in the past 70 years, many refugees turn to entrepreneurship as a strategy to overcome the 'blocked mobility' that they face in Australia (Collins 2003a). This is a form of 'necessity entrepreneurship' (Brewer and Gibson 2014; Block et al. 2015) found in the experiences of new immigrants in developing nations and new immigrants from developing nations found in the arrival cities in western nations like Australia. If you can't get a job, or a well-paying job, create your own job. Second, and related to this point, is the fact that many refugee entrepreneurs in Australia have had experience of prior entrepreneurship themselves, or in their family. In many countries in Africa, the Middle East, Latin America and Asia, establishing a business is a more informal process, with little if any of the red-tape found in Europe, North America and

Australia. Hence business activity is more ubiquitous in counties in these regions and critical to the success of formal and informal migration resettlement, and a key determinant as to whether newly-arrived refugees and other immigrants can make it in what Saunders (2010) calls the arrival city. In a pilot program designed to assist newly-arrived refugees establish a business in Sydney, one half of the 217 refugee clients who engaged in a pilot program had established a business before coming to Australia (Collins 2017). In many respects, as the next sections show, the experience of Hazara refugee entrepreneurs in Adelaide has similarities to the ‘necessity entrepreneurship’. Third, establishing a business is a risky endeavour: many businesses fail, with the rule of thumb that 80 per cent of new businesses fail after five years. Refugees – particularly boat people – are risk takers. The goal is the same: make a better life for your children and family. Fourth, establishing a new business and making a go of it requires long hours of hard work and determination. As the fieldwork with the Adelaide Hazara business community that is outlined in the rest of this report shows, the Hazaras are hard workers, determined to make a go of life in Australia and to make sure that their children have better life chances and life experiences than they had.

Many refugees move into entrepreneurship, though the literature is not extensive (Singh 1994; Wauters and Lambrech 2006; Lyon et al. 2007; Ram, Theodorakopoulos, and Jones 2008).

Methodology

5. Methodology

This Adelaide fieldwork is part of research funded by an ARC Discovery Grant titled 'Humanitarian immigrant entrepreneurs in private and social enterprises'. The main aim of this research project is to provide a detailed understanding of contemporary entrepreneurship involving refugees and humanitarian entrants in private and social enterprises in urban and regional Australia and to contribute to the development of theory of Diasporic immigrant entrepreneurship. More specifically, the research project aims to explore and understand: the changes in the refugees and humanitarian immigrants' entrepreneurship experience over time; including the role that gender plays in refugee and humanitarian immigrant entrepreneurship; the positive and negative aspects of refugee and humanitarian immigrant entrepreneurship; and the significance of Diasporic social and business networks to refugee and humanitarian immigrant entrepreneurship in Australia.

A range of qualitative research methodologies are employed in the project to document the experiences of the respondents in a manner that is sensitive to the complexities of the relationships between researcher and informant and aware of the complexities of trust, interaction and obligation that obviously accompany any research into humanitarian immigrant entrepreneurs. Following the recent literature on constructing ethical relationships in humanitarian immigrant research emerging from the Humanitarian Immigrant Studies Programme at Oxford University (Mackenzie et al. 2007), we applied an iterative model of consent process. This enables humanitarian immigrants and communities to take an active role in the research, in order to help build trust and demonstrate respect for the humanitarian immigrants.

The research project aimed to conduct key informant interviews with key officials of government, NGOs and community organisations whose activities impact on refugee entrepreneurship, and to conduct in-depth semi-structured interviews with 100 refugee and humanitarian immigrant entrepreneurs in the private sector and 25 social enterprises run by humanitarian immigrants, in urban and regional areas of all Australian states. Key informant interviews of government and humanitarian

immigrant community stakeholders at local, state and federal level (including the Department of Immigration and Border Protection, State government departments and agencies, Settlement Services International, Migrant Resource Centres (MRCs) and other humanitarian immigrant community organizations) assist in scoping the field of humanitarian private and social entrepreneurship, the barriers that they face and the policy terrain to support these humanitarian enterprises. The interview schedule included questions that enabled an understanding of a range of key issues related to refugee entrepreneurship, including a detailed understanding of their experiences, the barriers they faced, the way they overcome these barriers, the problems that constrain their existing business activities, and the embeddedness of their enterprise in family and Diasporic networks. A networking or snowballing methodology was used to recruit informants, drawing on contacts derived from the key informant interviews in the first instance. The advantage of networking methodologies is the trust between researcher and informant that comes from referral from trusted individuals or organisations.

Australia's refugee and humanitarian immigrant community comes from a diverse range of countries and circumstances that change over time. Often refugee families arrive without the husband or partner. The minority arrive by boat while most arrive by plane as part of the annual humanitarian intake. They settle in all Australian states and territories, though mostly in the eastern states of NSW, Victoria and Queensland. Most are settled in metropolitan areas though some settle in regional and rural areas. The range of industries in which they establish their business is wide. The sampling process was designed to respond to this diversity within the refugee entrepreneurship landscape in Australia. The aim was for a third of the humanitarian immigrant entrepreneurs with private enterprises to be female and ten per cent to be located outside the metropolitan area of each state. The informants were also to be selected with an eye to include enterprises from a variety of industries and a wide range of national backgrounds. Half of the informants were to be humanitarian immigrants who arrived in the past five years and half immigrants who arrived in Australia more than five years ago.

Various types of business were conducted (Photo: Kathy Watson)

The initial plan was for the interviews to be taped and transcribed. However early in the piloting of the semi-structured interviews it became clear that given the refugees' histories of displacement and the trauma and sometimes torture that they experienced during the many years it took them to arrive on Australian shores – and for boat people during their period of mandatory detention in Australian camps – taping of interviews was not appropriate. The informants did not feel comfortable with this process that sometimes undermined relations of trust between interviewer and informant. Therefore, the interviews were transcribed by the Project Manager, Dr Kathy Watson.

It was decided to ensure that refugees who arrived by boat were given priority in the Adelaide fieldwork, concentrating on the Hazara community. On three separate occasions during 2016, Adelaide city and surrounding suburbs were visited. People who had come to Australia as refugees and were currently running their own business were interviewed. 31 people participated: 29 males and 2 females. We employed a Hazara refugee, Mr Aref Ahmadi, who worked with NGOs and had strong respect and links to the Hazara community in general and to Hazara business people through his professional role as an accountant. Aref was critical to locating the informants for us and for establishing trust between the informants and the researchers. He accompanied us on each interview. Without his invaluable assistance, this research and this report would not have been possible.

Hazara Refugee Entrepreneur Informants in Adelaide

6. Hazara Refugee Entrepreneur Informants in Adelaide

The fieldwork in Adelaide was conducted over three visits in 2016. We interviewed 31 Hazara refugee entrepreneurs (29 males and 2 females) who had established a business in Adelaide, the capital city of South Australia. While most were born in Afghanistan, nineteen of these Hazara refugee entrepreneurs had lived in another country (Pakistan, Indonesia or Iran) after being displaced. The majority of them had arrived in Australia by boat – boat people – a very risky and dangerous journey that reflected their desperate need for safe asylum (Sayer 2015). Because of Australian government immigration policy, they faced a period of mandatory detention on arrival until their claims to refugee status were heard and accepted by the Australian Refugee Review Tribunal. At least 15 informants spent time in detention – most in the Woomera Detention Centre in South Australia – and then moved to Adelaide to settle. Other informants had spent time in other places in Australia, most often capital cities of other States, most often Melbourne, but also Brisbane, Sydney and Perth. They moved to Adelaide to reunite with their acquaintances – family and friends – in the Hazara Diaspora.

Most of the male informants were in their late teens or early twenties when they arrived in Australia. Both of the female informants were in their early teens, as Table 9 shows.

The majority of the informants were born in Afghanistan, and all but one – who was born in Iran as the son of refugees, living in a city not in a refugee camp – were Hazara, as Table 10 shows. The story of the Australian refugees' journey – like all

externally-displaced refugees – is that they move to another country to find immediate relief from the persecution that they face in their home country. This often means living in refugee camps in bordering countries, or a series of journeys from country to country to improve their chances of finally being resettled in one that will provide protection for them and their families. For our refugee informants in Adelaide the final country of settlement before their journey to Australia was Indonesia (8 informants), Pakistan (7 informants) and Iran (4 informants) (Table 11).

Age bracket	On arrival in Australia			At time of interview		
	No. of Informants					
	Male	Female	All	Male	Female	All
5-9	2		2			0
10-14	1	2	3			0
15-19	13		13			0
20-24	5		5	4		4
25-29	2		2	8	2	10
30-34	4		4	6		6
35-39			0	3		3
40-44	1		1	3		3
45-49	1		1	3		3
50+			0	2		2
Total	29	2	**31**	29	2	**31**

Table 9: Age of informants

Country of birth	No. of informants		
	Male	Female	All
Afghanistan	27	2	29
Iraq	1		1
Iran (Hazara)	1		1
Total	29	2	31

Table 10: Country of birth of informants

Country of residence	No. of informants		
	Male	Female	All
Pakistan	6	1	7
Iran	4		4
Indonesia	7	1	8

Table 11: Journey to Australia – Countries of residence after leaving country of birth

Some informants spent several years in one or more of these countries after leaving their country of birth, before arriving in Australia. One male lived with his parents in Pakistan for 3 years, one female for 8 or 9 years. Another male lived in Iran with his family for 28 years, and another was deported from Iran back to Afghanistan, then lived in Pakistan for 10 years, then Indonesia for some months, before coming to Australia. Some spent only a brief time in other countries, such as Indonesia, on their way to Australia (sometimes these countries were not specified); this was often the case for those coming by boat. Others were sponsored by the UNHCR or by a relative, and travelled by air (Table 12).

As Table 12 shows, about half of the informants came to Australia by boat, while almost half were sponsored by earlier boat arrivals who had been granted refugee status and permanent residence in Australia and then sponsored their family members. A minority were sponsored under a UNHCR program.

Manner of arrival	No. of informants		
	Male	Female	All
Arrived by boat	16	1	17
UNHCR	2	1	3
201 Visa	1		1
Sponsored by spouse	1		1
Sponsored by parent	3		3
Sponsored by other family member	3		3
Not specified	3		3
TOTAL	29	2	31

Table 12: Manner of arrival

The story of the journey of those who arrived by boat is harrowing, risky and dangerous. Some who came by boat came alone or with a friend, one male at the age of 13 or 14 (M19); others came with their whole family. One male, in an understatement, described the journey as '*not the best*' (M13). At the age of 7 or 8 he travelled in a '*bad boat, fishing boat*' with 100-150 people on board. Picked up by the Australian Navy '*you had to tie yourselves to mum – there was no barrier – you can tumble off*'; the navy ships were '*not designed*' for it so the family had to sleep on deck. Another, aged 15 or 16 on arrival, described his experience: '*not easy. Never do it. Now, if anyone offered me a million dollars I would not do it. We had no choice either – it's better your life is safe, or… I came alone – lots of other people [were on*

the boat]. Mum and dad – I was oldest – they decided to send me...' (M4). Another came with his wife, mother, and three children, then aged 7, 5, and two and a half (M23). One female came by boat with her mother and two younger brothers and sister (F2). One male, sponsored by his father, came with his mother and brother, six years after his father had arrived by boat (M16). Another male was sponsored by his wife, who had been in Australia for 13 years before he arrived and they married (M20). Another was sponsored by his uncle who had come to Australia by boat: the nephew had fled with his uncle to Pakistan after his father was killed by the Taliban, but then was separated from him (M22). Another was sponsored by his brother who had come alone by boat 7 years previously: their third brother was also sponsored, along with his wife and family (M26). One male who came through registration with the UNHCR had left Afghanistan with his family at the age of 6 and then grew up in a city in the Iranian community, where the Afghan community is 'fast growing' (M21).

The Adelaide informants had arrived in Australia fairly regularly over the past seventeen years. The majority of informants (17/31) – more than half – arrived in the years 1999-2001 while 13 informants had arrived in the last ten years. The most recent arrival had arrived in Australia in 2014, as Table 13 shows.

Year of arrival (no. of years in Australia)	No. of informants		
	Male	Female	All
1999 (17 years)	3		3
2000 (16 years)	6		6
2001 (15 years)	7	1	8
2002 (14 years)		1	1
2003 (13 years)			0
2004 (12 years)			0
2005 (11 years)	4		4
2006 (10 years)	1		1
2007 (9 years)	1		1
2008 (8 years)	2		2
2009 (7 years)	2		2
2010 (6 years)	1		1
2011 (5 years)	1		1
2012 (4 years)			0
2013 (3 years)			0
2014 (2 years)	1		1
TOTAL	29	2	31

Table 13: Year of arrival (years spent in Australia at time of interview)

The policy of mandatory detention for those refugees who arrived by boat had been introduced by the Labor Government's Immigration Minister Gerry Hand. Since that time all Australian governments maintained this policy, though the Rudd Labor Government went further to declare that no boat arrivals would be permitted to settle permanently in Australia, introducing an offshore processing and detention policy in places like Manus Island in Papua New Guinea. It is one of the most contentious aspects of Australia's refugee policy.

Table 14 shows that fifteen informants spent some time in detention centres – Woomera, Christmas Island, Darwin, Port Headland and Nauru – before settling directly in Adelaide or moving to Adelaide after some time in other Australian cities. The most common detention centre was Woomera, SA, so that Adelaide was the closest capital city in which to settle. Others lived for a while in Brisbane, Sydney, Melbourne or Perth before finally settling in Adelaide. Informants mentioned that the main reason for moving to Adelaide from other cities was that they had friends from Detention camps or relatives living in Adelaide.

City or town*	No. of informants		
	Male	Female	All
Christmas Island**	3		3
Nauru**	1		1
Port Headland**	2		2
Woomera**	6		6
Darwin**	3		3
Brisbane	4		4
Melbourne	5		5
Perth	3		3
Sydney	4		4
Newcastle	1		1
Dubbo	1		1

Table 14: Place(s) of residence in Australia prior to living in Adelaide
* Some informants lived in more than one place, others came directly to Adelaide.
** Detention Centre

Experiences of and in detention were vividly remembered by a number of informants. As one 25 year old male explained, most refugees in Woomera were settled in Adelaide:

- *I came by boat with the whole family – I was about 10 years old. We were put in Woomera Detention Centre – 40 days. It was hot. Some friends were there for years. We were the first of our immediate family to come. Hadn't heard of Australia – only the Sydney Olympics. … We were kept in Woomera – they decided to send us to Adelaide – the closest major city. Most of those from Woomera came to here.* (M10, *age* 25)

Other informants told of their journey to becoming an Adelaide resident, mostly via a Detention Centre:

- *Detention in Woomera, 12 months. Woomera then Adelaide, 3 weeks. Department of Immigration – TPV 'non-humanitarian' [visa]. One night accommodation at motel, then look after yourself. Nothing available. So the church – they take to Centrelink... Accommodation for 4 days. Then Dubbo NSW - Abbatoir. The biggest challenge is to get work. Six months, then I left. I didn't like it. We came back to Adelaide.* (M27, age 41)

- *Woomera detention 4 months. Melbourne 2 weeks then Adelaide. Most of my friends are here, we were together in Woomera. They knew where to stay in the community.* (M28, age 50+)

- *Came by boat. 3 years detention – 2 months Christmas Island then Nauru. I got a visa July 2004. Then Brisbane 4 and a half years. I knew people in detention who came to Adelaide – had network contacts*. (M1, age 37)

- *First I went to a suburb of Perth, not the CBD. Some of my friends was here – they called me and said about Adelaide. I came to Adelaide after two months*. (M5, age 46)

- *Dad came in 2000 by boat. He was 2 years in detention. He sponsored us after he got residency in 2004. He settled in Melbourne. When we came we went to Adelaide – better for the family*. (M8, age 28)

- One male informant '*came by boat, by myself*' at the age of 15 (M12, age 31). He spent 219 days in Port Headland detention centre, then went to Perth for two years. He studied English and high school on his own, living in a unit, where you '*look after yourself'; but 'you have support – a social worker – to do shopping, or if you have a problem*'.

- One informant was new to Adelaide (M14, age 30). Having been in Australia for two and a half years he had lived in Sydney and Newcastle, and had arrived in Adelaide in June.

- *Dad came by boat in 1999. Sponsored me, my brother and mother. Sydney first – 4 months. We could afford a house in Adelaide – cheaper than Sydney*. (M16, age 27)

- *Perth, Sydney, Melbourne for a few months. Then Adelaide. I was first arrival from Afghanistan by boat. Darwin detention for 3 months. Adelaide quiet – good – building work. Many friends in Adelaide so I came here.* (M17, age 47)

- *Came by boat via Indonesia. Alone and with friends, 17 yrs old. Curtain detention centre, Darwin, almost 3 months. Temporary visa, 4 years, then permanent. Darwin to Brisbane to Melbourne. In Melbourne 13 years. Job opportunities in Melbourne – carpenter, gas meters, truck driver, then wrecking. My family was in Adelaide, so then I got a business here. Then I sponsored my wife. The rest of the family was sponsored by my little brother.* (M18, age 33)

- *Came alone with friends by boat via Indonesia. A long time ago now – I was 13-14 years old. We arrived in Darwin – went to Curtin, 2-3 months. Then Melbourne. Melbourne then Adelaide in 2003. Afghans in detention centre came here. A lot of friends said it's a small city and a lot of Afghans. I grew up in a small town. I like it. Keep in contact with friends, then everyone went in different directions.* (M19, age 30)

- *Brisbane 2 months, then Sydney 6-7 years, then Brisbane 6-7 years, then Adelaide nearly 2 years – I've got family here.* (M24, age about 40)

Location of the business

Figure 3 shows the general locations where businesses owned by the informants operated within and around Adelaide city. As indicated a group of businesses operated in the vicinity of the suburb of Blair Athol. Figure 4 illustrates how a number of businesses were clustered around Prospect Road, which runs through Blair Athol and neighbouring Prospect.

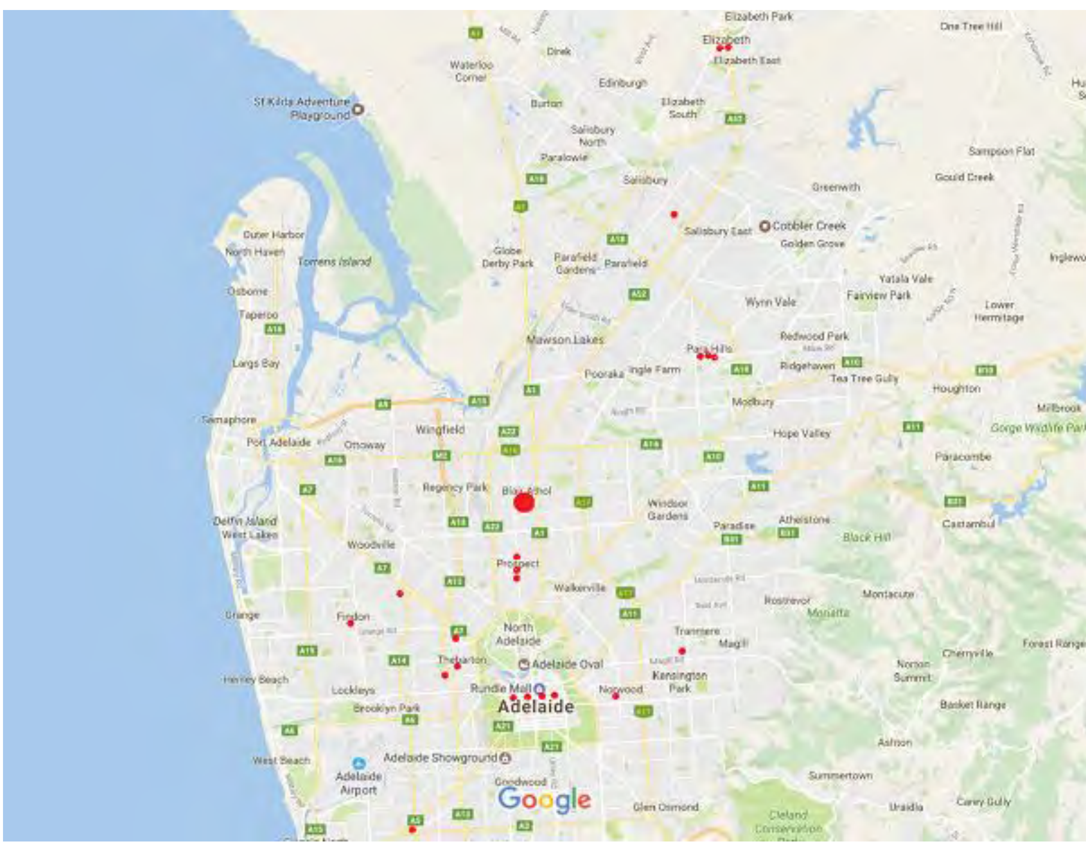


Figure 3: General location of businesses around Adelaide

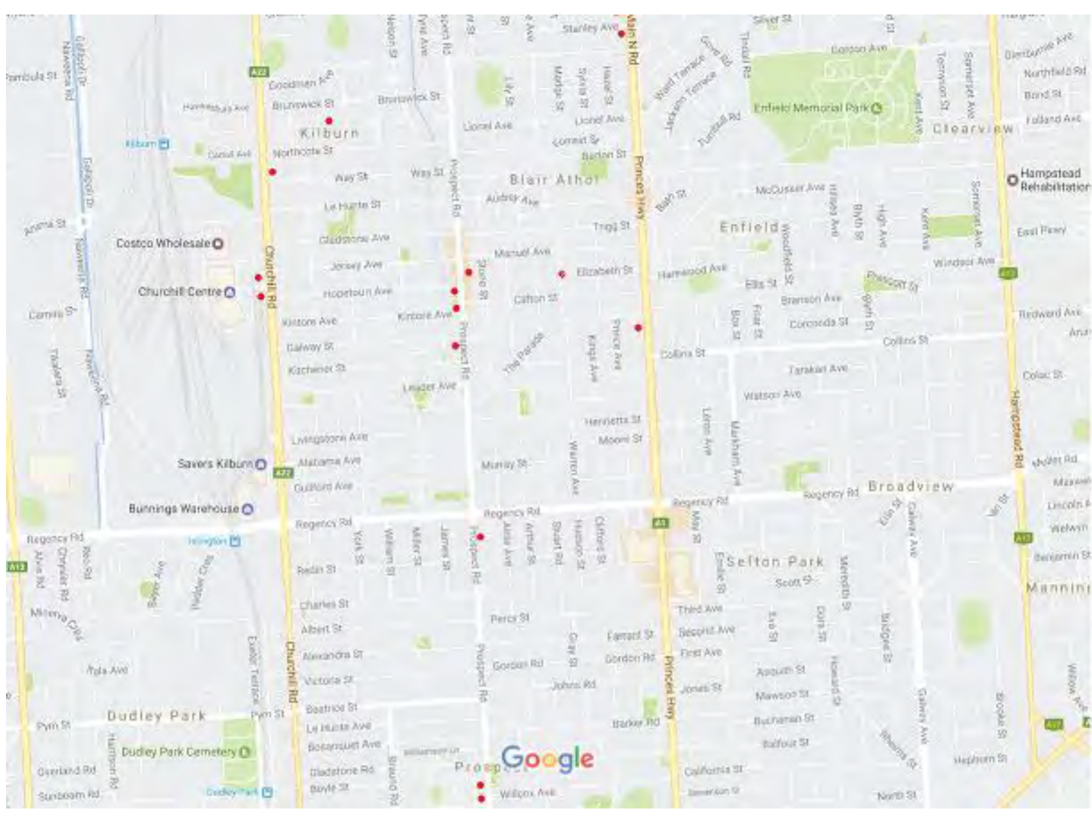
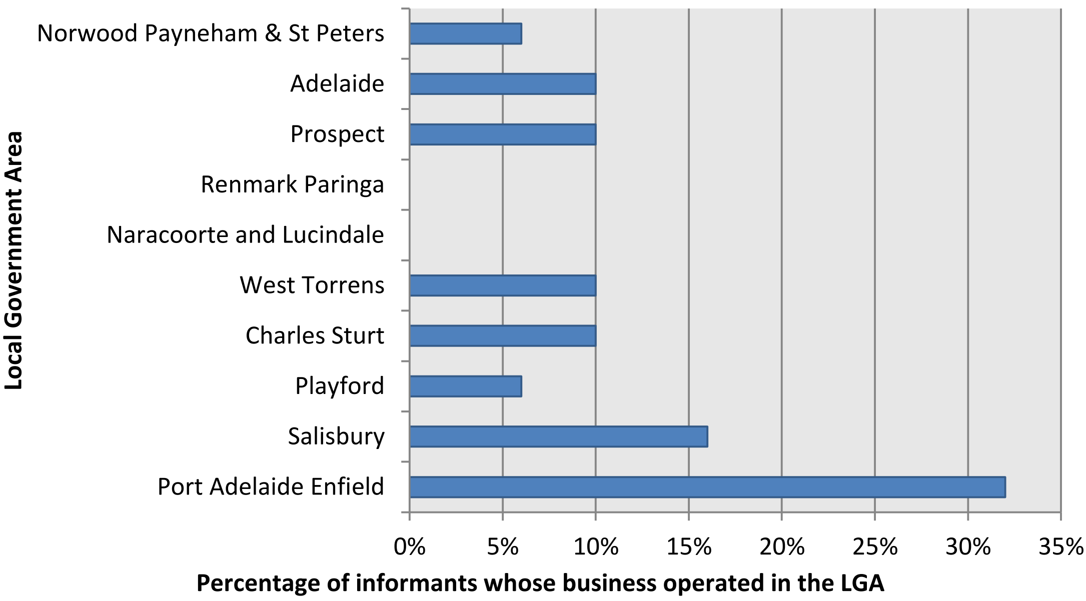


Figure 4: Businesses clustered around Prospect Road, Blair Athol

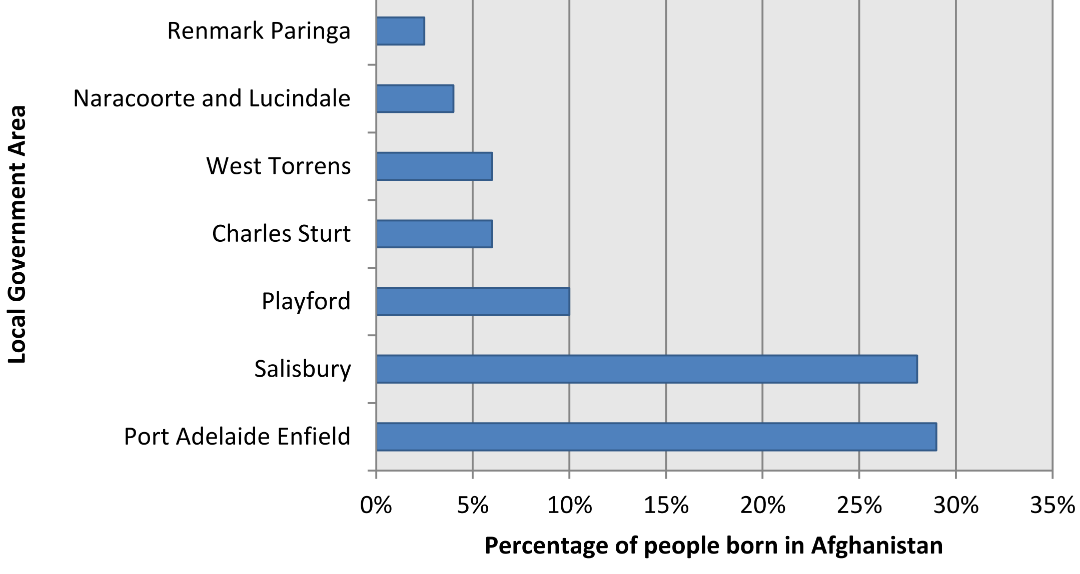
Note: Business locations are approximate for illustrative purposes only



Note: Total informants: 31

Figure 5: Distribution of businesses by South Australian Local Government Area

Figure 5 shows the businesses owned by informants distributed into Local Government Areas, for comparison with Local Government Areas where the majority of people who were born in Afghanistan live in South Australia, according to the 2011 census (Figure 6).



Total persons born in Afghanistan: 3,300

Figure 6: Distribution by South Australian Local Government Area of persons born in Afghanistan: 2011 Census (Source: DIBP, 2014, p. 83)

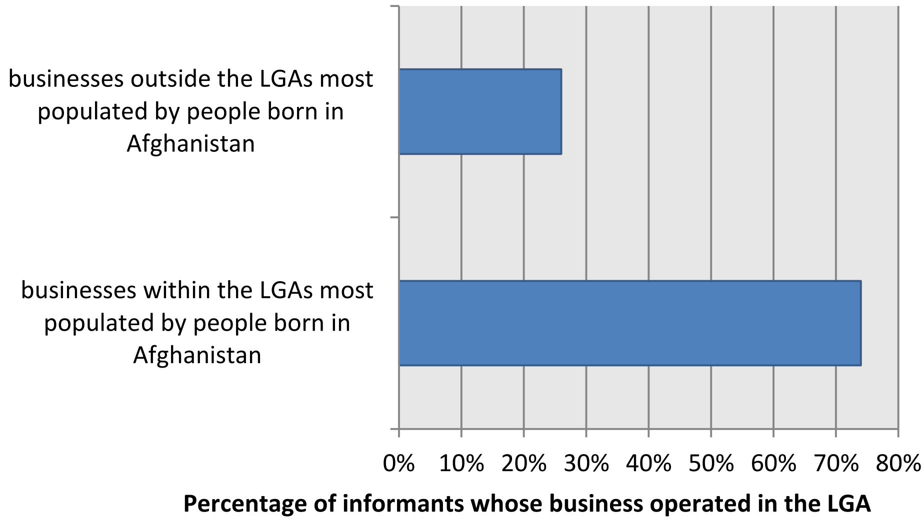


Figure 7: Business location in relation to LGAs most populated by Afghanis

Most of the businesses owned by the informants (74%) operated in the Local Government Areas most populated by people born in Afghanistan (Figure 7).

Key Findings

7. Key Findings

The ***first key finding*** is that the enterprise of Hazara refugees in Adelaide is *embedded within their famil*y, as in other immigrant enterprises in Australia (Collins and Low 2010). Most of the informants were married, and most had one or more children, although half had no family when they first settled in Australia. Some subsequently returned to Afghanistan to marry while most others could sponsor their family once they received permanent residence in Australia. This means that the move to entrepreneurship is due to a motivation to provide for their family and that the family assists in the enterprise activities when possible. Often partnerships are made up of family members, as in the partnership of five which included '*two brothers, me and one brother in law*' (M21, Afghan food restaurant). M27 was in a partnership with his brother (butchery and supermarket; closed), as was M10 (interpreting/translating, travel agency); and F1 with her sister: '*my sister owns the café – it's managed together with the kebab shop – one business*' (F1, kebab restaurant). One informant in a partnership of four explained that '*each partner brings own skills – meat cooking, accounting, language (front of house)*...' (M3, bakery and kebab restaurant). One 24 year old male kebab shop owner mentioned that his father was a '*very good chef in Saudi Arabia and Afghanistan*' – and is still the chef in his son's Adelaide business, working 4-5 hours each day, '*making it ready for us*' (M29).

Family members	No. of informants		
	Male	Female	All
unmarried	6		6
spouse, no children	4		4
spouse, 1 child	7	1	8
spouse, 2 children	3	1	4
spouse, 3 children	4		4
spouse, more than 3 children	5		5
TOTAL	29	2	31

Table 15: Immediate family members at the time of interview

Table 15 shows that most of the informants were married, and most had one or more children. One male (M23) had 5 children, 3 born before arrival in Australia and 2 born in Australia; another (M27) had 3 children, all born in Australia, the first in Woomera Detention Centre; another (M28) had 6 children: 3 boys and 3 girls; another with 6 (M3) had 2 boys and 4 girls; another (M14) had 3 children and was mindful during the interview that his wife was about to give birth to his fourth; one of the female informants was pregnant with her second child, a girl, she already had a boy and '*just wants two*' (F2). One male (included as having a spouse and no children), aged '*21-22*', was engaged at the time of interview; he claimed that, at that age, he was '*in my culture – too old – a grown man*' (M4). Another male had 5 children, 4 of whom were still school age – '*one in kindy, one in primary, two in high school – public school – cannot afford private school fees*' (M5). One male (M6) was married but his wife was still living overseas.

Family members	**Before arrival**			**After arrival**		
	No. of Informants					
	Male	Female	All	Male	Female	All
No family members in Australia	15	2	17	9		9
Parent, brother and/or sister in Australia	7		7	8	2	10
Uncle, aunt and/or cousins in Australia	5		5	4		4
Large extended family in Australia				8		8
Unspecified family member/s in Australia	2		2			
TOTAL	29	2	**31**	29	2	**31**

Table 16: Extended family members living in Australia

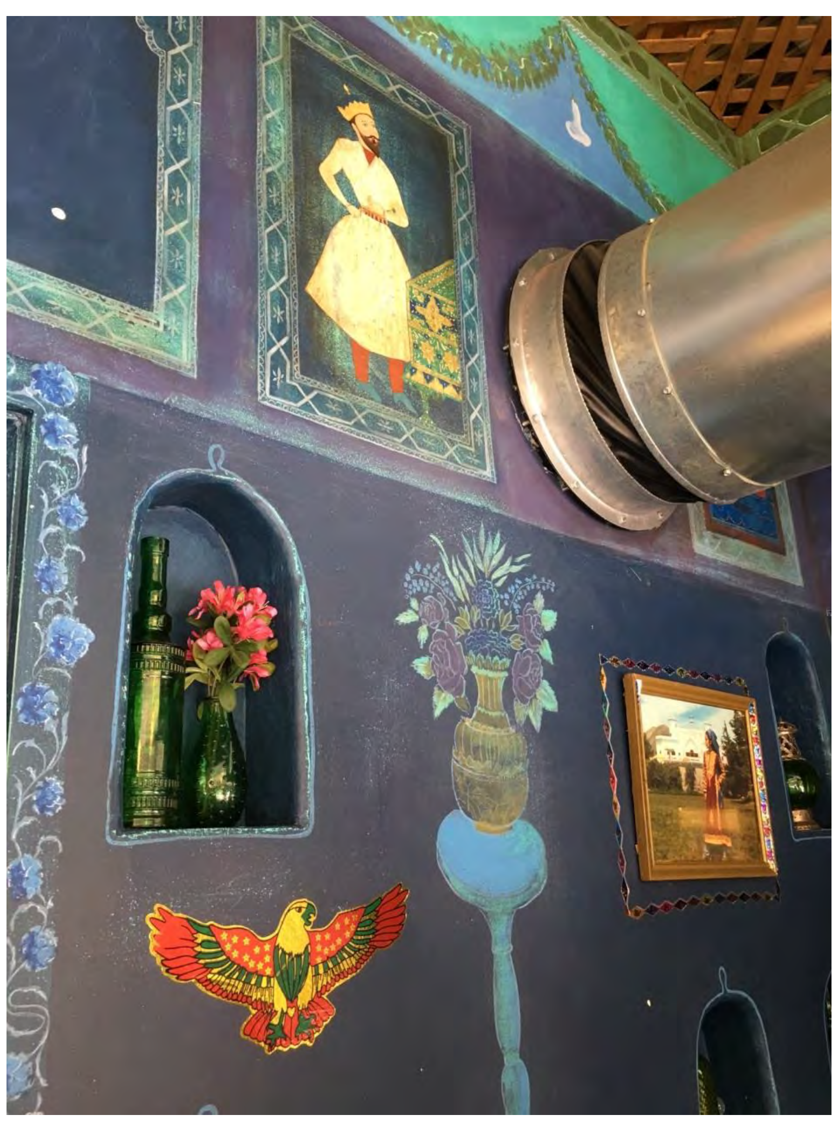
More than half (17/31) of the informants had no family members in Australia when they arrived (Table 16). Almost half of these (9/17) still had no other family members in Australia at the time of interview. On the other hand, no informant had a large extended family in Australia on arrival, but 8 enjoyed extended families living here by the time of interview. Circumstances varied between individuals. One male who had no family in Australia said he had '*only friends – lots*' (M5); another was '*trying to bring them over*' while '*respect[ing] laws*' (M4). One male's father was here when he came (M7); and another had only his father here when he arrived, but '*most of the family are in Australia now*' (M8); another's brother was in Australia before he came by boat with his uncle's family, when 18 or 20 years old. He found out that '*other families from the village in Afghanistan were in Adelaide*', a place he had not heard about until in detention in Port Headland (for three and a half months), and where there were '*lots of families*' (M9). One male had cousins, brothers and sisters, '*all in Adelaide and Brisbane*' (M2). Another male had no family members in Australia when he arrived, but '*after one year, mum and my brother and sisters came by boat to Adelaide*' (M12); and another (M10) had no family members in Australia when he arrived with all of his family. One female who came with her mother and siblings had '*a few family here, not many*' (F1); the other '*knew no one*' when she and her mother and siblings arrived (F2); and one male (M15) had a sister in Adelaide, who had been sponsored by her husband.

Family is also critical to the workforce of the business. Many businesses had a mix of family and others employed, some in a full time, some in a casual capacity. M21 (Afghan food restaurant), for instance, explained his staffing situation: '*family – sister, sister-in-law; part time – wife, brother, nephew and two my family plus two part-time employees*'. Thus, his business employed two family members full time, five family members on a casual basis, and two others on a casual basis. Another with a mix was M13's business (Eastern Mediterranean restaurant): '*sister rostering, mum menus, me manager, so all going well. At the start 7-8, now 6 not including family. All girls – one guy on grill. I like it. It was not intentional to have a team of girls operate*'.

Sometimes it was just the family who work in the business. In one kebab restaurant it was: '*family – everyone – my brother, sister, mum. I am cook – I am the boss.*

Nephew too young, nieces' (F1, kebab restaurant); and in another: '*brother in law cooks – was 2 days/week, now 4 days/week. Brother works 2 days/week – weekends; and dad – he is chef, 4-5 hours each day, making it ready for us*' (M29, kebab restaurant).

Entrepreneurship is also embedded in the Hazara culture of hard work. As M7, who owned an Afghan restaurant, put it: '*my parents tell me "you have to be something"… I started with this because I know the business – why change? More freedom running your own business*'. Similarly M13, from the Eastern Mediterranean restaurant, explained: '*Business is where I want to be – concentrate on one [thing] and do it well… Why not show what we are all about – the culture?*'.



Business and culture go hand in hand for many businesses

(Photo: Jock Collins)

The ***second key finding*** is that *many Hazara refugee entrepreneurs in Adelaide had experience with entrepreneurship prior to arriving in Australia*. For one in three informants who had family members with entrepreneurial experience in Afghanistan, the move into entrepreneurship in Australia was a familiar experience. M9 had '*different work experience*' including working in an abattoir, but a good grounding in business, '*I helped dad in the shop a bit – weekends. I grew up with business – my father's*', before going into business selling furniture; M8, too, had worked in his father's business, so knew the kebab business. M21 had a family background in hospitality in Afghanistan '*a long time ago*', and casual work in Australia in an Italian restaurant for two months, before opening his Afghan food restaurant, but would rather utilise his economics degree and financial services training working as an accountant: '*if I had job in accounting area yeh definitely I would go in that job*';

However, *for most informants the move into entrepreneurship in Australia was a new experience, and one driven mostly by necessity*. This is the ***third key finding*** of the Adelaide research: 28.3 per cent of people born in Afghanistan and living in South Australia, aged 15 and over, were unemployed and 37 per cent were looking for work (DIBP 2014: 151). As M2, who owned a kebab restaurant, explained: '*For me I'm so happy to work in factory but it's my own [business] so it's good for me. Ten years ago heaps of jobs but these days lots of people unemployed. There is no choice. We can't stay on Centrelink… … I was not happy to be on Centrelink payments. It's good but it's not enough. They send me many places for appointment. Ten years' experience in factory. I applied everywhere but couldn't get a job*.' This is consistent with the *blocked mobility theory of immigrant entrepreneurship* which argues that for refugees today – like many previous decades of minority immigrant arrivals – opening up a business is the only way to open up access to the labour market and to engage meaningfully with the economy.

After deciding to take the risk of opening up a business, the next choice that refugees must make – like any business start-up – is what sort of business? Most new entrepreneurs turn to businesses that draw on their experiences and training. Most Adelaide Hazara informants established a business directly or indirectly related to their work experience or training in Australia or prior: M15 followed up his sign writing and copying business in Pakistan with his expanding signs and printing

business in Australia; M23 grew from a taxi driver to owning his own taxi fleet and running tyre and mechanics businesses to service his taxi fleet needs; M10 used his language skills and interpreting/translating experience to build a business in the same field and expand into travel agency work as well; M16 built up his shop management skills to open his own supermarket; M27 studied Business Management and opened a butchery and supermarket, but this failed; he also studied migration law and was building a migration agency; M18 used his car wrecking experience to open his own business in the same field; M24 did the same in his painting business; and M7 the same in his restaurant business. M4 had to cut his schooling short and worked in the hospitality industry before opening his own kebab restaurant. M25 extended his taxi driving experience to drive for Uber, but this work was casual; M1 still did some painting work, but this was not his main business, which was a supermarket; F2 had experience rearing her own child and foster caring before starting her child caring business; and M2, M3 and M6 had had a small amount of experience in hospitality before each opened a kebab restaurant; M14 did not make use of his training as an electrician: '*Tried to study [English] but too hard. Family here and back home [to support] so straight to work here*' – he worked in a pizza shop for two months then bought it, but no longer owns it; and F1 had experience as a chef's assistant before opening her kebab restaurant, but was unable to use her training in human resource management: '*it's hard to get a job – I got busy in business and family life. Needed to move States if I wanted to get work in my training area. Wouldn't be here in this business if I could get work in my training area*'.

But it is not necessary to open up a business in a familiar area. Many entrepreneurs look for an opportunity or a market niche – a gap that they identify that is something that they can do even though they don't have direct experience. Some of these informants identified a business niche that held open the possibility of profitability because of their cultural knowledge. Many of these *businesses directly related to their culture or to the ethnic niche market* of fellow refugees or co-ethnics that was not provided for by existing Adelaide businesses: 13 informants went into restaurants and 7 into supermarkets which specialised in Afghan or Eastern Mediterranean food and utensils. Three of those 11 who opened restaurants without previous experience had tertiary education: two in Australia. M29 did his nursing work placement in a

nursing home, but did not like it; instead he saved his wages from working as a supermarket night-manager to start his business. M13 just wanted to start his own business: '*studied very hard Year 12 for my parents… Did podiatry for two years – wasn't my thing… Business is where I want to be*'.

The **fourth key finding** is that innovative ways of *finding appropriate business knowledge* is central to the story of a number of Hazara refugee entrepreneurs in Adelaide. One informant with a printing and sign-making business purchased an expensive piece of machinery to enable him to expand his business by taking advantage of new market niches. When asked how he learnt to operate the technically-sophisticated machine he replied: '*I looked it up on You Tube!*'.

The **fifth key finding** is that a key barrier for all business start-ups is finding start-up capital or *finance*. For refugees this is a much greater barrier than for other immigrant or non-immigrant business start-ups because they tend to arrive in Australia without any capital or assets. The process of displacement and the long journey to Australia – in terms of time in refugee camps as well as distance – together with the costs of acquiring the services of people-smugglers and a long period of detention once in Australia means that most refugees have no savings and rely on welfare for long periods of their settlement in Australia. Jobs are hard to get and well-paying jobs often impossible to find. Therefore it is not possible to approach a bank for a business loan to start-up their business, as non-immigrant business start-ups would normally do. At the same time Hazara refugees arrived in Adelaide with fractured family networks and to a small community, unlike many Greeks and Italians, for example, who arrived via a chain migration process in the 1950s and 1960s into large established family and community networks in most Australian capital cities, including Adelaide (Hugo, 1995). These extended family networks could provide capital, sometimes, in the case of Turkish and Vietnamese immigrants, from informal rotating credit associations (Collins et al. 1995: 94).

Nevertheless, as the Adelaide informants attested, it did not take long for the Adelaide Hazara community to settle and grow into one that supported new Hazara business start-ups. Indeed the current relatively large and growing Hazara refugee entrepreneur community today would not be possible without the support of the broader Adelaide Hazara community. Indeed, the **sixth key finding** is that of this

research is that Hazara refugee entrepreneurship in Adelaide is *embedded in the Adelaide Hazara community*.

Lacking this access to finance most Hazara informants relied on personal savings. In many instances this took many years to accumulate. For some Hazara refugee entrepreneurs the Hazara Diaspora – Hazara friends and relatives in other countries around the globe – also played a key role in providing start-up capital for these informants, with loans from family and friends very common in their stories. As M8, who ran a kebab restaurant put it: '*Brothers, cousins, friends – a lot that we didn't need – about eight people contributed – interest free loans. Very common. If we see someone trustworthy – not into any criminal activity – we support them – whatever they are doing – for about a year. No interest. It goes around. Not a formal arrangement'*. Similarly, M29 who also ran a kebab restaurant said: '*I saved money and borrowed from friends and family – Afghanis – and the previous owner. Our dads know each other. Negotiated an arrangement. Old owner … his dad owned another shop like this – very popular – so now he works for his father who can't do it anymore*'.

Hazaras like to cook for large gatherings of people

(Photo: Kathy Watson)

But the link between the Hazara refugee entrepreneurs and the broader Hazara community in Adelaide was a two-way process. Most of the refugee entrepreneurs were committed to supporting their local community organisations and activities even though they were time-poor. Most of the informants had strong links to their cultural community, whether it be a network of friends and family, sporting groups, or larger cultural organisations. M10, who ran a very successful interpreting/translating and travel agency business with his brother said: ‘*We sponsor sport clubs – two soccer teams – an Afghan restaurant club; [we also support] Farsi TV – or it would be closed – for two years – now it has ten sponsors; and Adelaide Sunday night radio [Hazara program]*’. As M11, who ran an Afghan supermarket, put it: ‘*most of the time we sponsor a football team to give back to the community*’ while M12, who owns a kebab restaurant, also sponsored Hazara soccer and netball teams. M15, whose business involves signs and printing, said that *‘[I help] a lot with Afghan community when they need printing, advertising, banners... – those asking help*’ but also supports other non-Hazara community organisations like the Cancer Council and the local tennis club. M23, who sells car tyres and runs a taxi fleet said: ‘*I'm involved in the community all the time. Afghani Association… [Official position in] Community Centre. And help them financially – I shouldn't say that [laughs]*.’ M16, who owns an Afghan supermarket, supports the local Hazara community organisation: ‘*We raise funds for our people here. $6,000 to buy hall. Of course – it’s important to our community and Australia*’. Most of the informants worked very long hours in their business. The corollary of this is that they had little spare time to spend with their families and to attend Hazara community activities. As M20, who ran an Afghan food restaurant, put it: ‘*When the kids were young [I used to be very involved in the community]- but now everyone is busy, grown up, not involved in community activities. Too busy. But if invited we go, take food... when I was driving taxis, I had more time*.’ However many also had strong ties to any number of ethnic groups in their local community, particularly through their customers and clients.

Some informants were mindful of supporting their family outside Australia: ‘ *I have family back in Afghanistan – sometimes I send money back – every couple of months we get together to send $100 or $50 back*’ (M9, furniture sales).

One contradiction is that the expansion of Hazara businesses in Adelaide provides problems in the form of increased competition for them. One Afghan supermarket owner (M11), half of whose customers were Indian immigrants, put it, '*I was losing Afghan customers due to competition from other Afghan businesses*'.

The **seventh key finding** is that of this research is that Hazara refugee entrepreneurship in Adelaide is embedded in and contributes significantly to the broader Adelaide community. While some of the businesses of Hazara refugee entrepreneurs serve the Hazara ethnic niche market, most also have customers from the broader cosmopolitan Adelaide community. The businesses of Hazara refugee entrepreneurs were clustered around Prospect Road, which runs through Blair Athol and neighbouring Prospect. These suburbs have very cosmopolitan populations – often recently arrived immigrants and refugees – and the Hazara businesses serve this broad clientele. At the same time the Hazara refugee entrepreneurs have impacted on the built and social environment of Blair Athol and Prospect: their businesses have revitalised these suburbs and redrawn the street-scape of Prospect Road into a vital Hazara ethnic precinct.

Employment & Entrepreneurship

8. Employment and entrepreneurship

Education

One key issue that impacts on refugee settlement in Australia – particularly impacting on their success in engaging with the Australia labour market – is the level of pre- and post-migration education. In other words, a refugee's *human capital* – and the success that they have in getting their overseas-obtained human capital recognised in Australia – impacts on their economic engagement, including the attractiveness to them of establishing a business enterprise and the type of business that they decide to move into in Australia.

Level/type of education	Before arrival			After arrival		
	No. of Informants					
	Male	Female	All	Male	Female	All
None	7		7	17	1	18
Basic/Primary	7		7			0
High School	2	1	3	4		4
Trade	1		1			
College			0	2		2
University (unfinished)			0	4		4
University (or equivalent)	4		4	1	1	2
Unspecified	8	1	9	1		1
TOTAL	29	2	**31**	29	2	**31**

Table 17: Education before and after arrival in Australia

Table 17 shows that almost half of the Hazara informants in Adelaide had no or only basic schooling before arriving in Australia. This is not surprising given the restrictions to their education opportunities imposed by the Taliban. As one 23-year-old male informant said, schooling was the '*last thing to think of*' (M6). Another 37-year-old male had had no formal education, but had been taught to write by his

father: '*my father he teach me some at home*' (M1). Another said: '*because of war in Afghanistan we couldn't finish study – we couldn't study too much – I think about it – I finished Year 8 or 9*' (M2). On the other hand, some had obtained a university degree before arriving in Australia. One 41-year-old male (M21) had obtained an Economics degree in Tehran, and then studied financial services at TAFE here in Australia; another male of the same age (M27) was a fully qualified teacher in Kabul, then obtained a degree in Business Management here in Australia.

Our Hazara entrepreneur informants in Adelaide were not atypical in terms of educational attainment. As Table 18 shows, two in three people born in Afghanistan and living in South Australia (2011 Census) had less than 12 years of schooling, that is, did not have a completed high school education. Another 16 per cent had completed high school education, while only 2.6 per cent had a university degree, far below the Australian average: in 2011 18.8 per cent of the population aged 15 and above had a Bachelor's degree or higher (Parr 2015).

Educational Attainment	% of population aged 15 and over
Less than 12 years of schooling	65.9
Year 12 or equivalent	16.4
Certificate 1, 2, 3 or 4	4.6
Advanced diploma/diploma	1.2
Bachelor degree or higher	2.6
Educational attainment not stated	9.3
TOTAL	100.0

Table 18: Educational Attainment of people born in Afghanistan and living in South Australia: 2011 Census
Source: Department of Immigration and Border Protection, 2014, p. 151

What is surprising is the extent to which they have overcome this obstacle – lack of human capital – which the literature regards as a major barrier to entrepreneurship (Desideiro 2014:4). In part, their lack of schooling compounds the impact of blocked mobility on their motivation to establish a business in the first instance. Based on the stories of the informants, most of those who did not specify their schooling experience can probably be included in this number, bringing the number to 23 out of 31, that is 74 per cent. Only four had university degrees.

Whether educated prior to coming to Australia or not, more than half did not seek any further education in Australia. All adult refugee new-comers are offered English language classes, usually at a TAFE college, and most make use of these (these statistics are not included in Table 17).

Because of their experience in being denied access to education the Adelaide Hazaras put a high value on the education of their children in Australia. Children usually attend special schools for students whose first language is not English, before they are transitioned into mainstream schools. Many adult informants stressed how important education was for their children, as one 47-year-old male said to his children: '*you have to study cause I did not have the opportunity. Hazara are not allowed education in Afghanistan*' (M23). And many reported that their children were often very successful in achieving university degrees. Likewise, many younger informants had had the value of education impressed upon them by their parents. Our informants were very optimistic about their life in Australia and their children's future.

Despite this optimism and the importance placed on education in Australia educational achievements often do not unlock the career doors that parents expect. For many migrants – and particularly for refugees – possessing a tertiary education degree prior to arriving in Australia does not always assist in overcoming their blocked mobility into the Australian labour market: many still can't find jobs or, if they do, find jobs well below their human capital capabilities (Productivity Commission 2016: 183), a situation that the late Graeme Hugo (2011: 109) called 'occupational skidding'. However even high-level human capital acquired in Australia did not unblock the labour market immobility of Hazaras in Adelaide. Our informants who gained an Australian university degree could not find work in their field of study, so turned to establishing their own business. One of the female informants received some high school education, and learned English, in Pakistan, then completed high school and obtained a degree in Human Resources Management in Adelaide. She said: '*I wouldn't be here in this business if I could get work in my training area. You spend lot of money in your degree – at the end of the day it's hard to get a job – once you get in…. I know a lot of people who have this issue [which is a form of 'racism']. These are the things we all face – all the youngsters*' (F1).

Four new-comers had begun university degrees here in Australia, but dropped out due to the pressures of running the business; two intended to take up their university studies again when possible; two did not. One 28 year old male, once in Australia, he went to '*college for English, did Years 11 and 12, then university for 3 years studying social work*' (M8). He didn't finish his degree but intended to go back. One 25 year old male who was about 9 years of age when he arrived in Australia received all his schooling in Australia:

> *in Australia – attended University of SA – International Business Studies – double degree – four years... Established [a business] – tried doing the business and study for six months – couldn't do both; decided to put studies on hold, so didn't complete. In future I may go back..... No English when I arrived. All my education here... I did NAP [National Assessment Program] for two years, then mainstream. Me and my younger brother went to primary school, my older brother and sister to Adelaide Secondary College to learn English.* (M10)

The older brother of this informant (who is not included in the statistics) began work full time and '*then did Year 12, then university – medical science – changed to public management – didn't finish. Worked in restaurant part time at night while studying – three and a half years*' (Brother of M10). Another informant who went to high school here in Australia said his teachers were very supportive: '*great case worker – helped me a lot in terms of study, getting a full scholarship*' but '*Year 12, 2014, was not good – trouble back home, I had to study and work at the same time*' (M4). A 23 year old male informant initially did not have a good experience in school:

> *I did four days in ordinary school – it was hell – not very multicultural. Then to Ingle Farm ESL school. It was very helpful. I felt a lot more at home. Everyone was on the same level. I made lifetime friends. I left school Year 4 or 5 (after 2-3 years), then Enfield Primary Islamic College. At the end of Year 10 I went to school in City Senior College – no uniform – Years 11-12. I studied very hard Year 12 for my parents. 96.8 ATAR. Did podiatry for 2 years – wasn't my thing. Education is the main thing. (M13)*

Parents/Family prior entrepreneurship experience

One key issue relates to whether the move into entrepreneurship in Adelaide was the continuing of a family/individual tradition or background or was a new experience for the entrepreneur and/or his or her family. It might be expected in the case of the former – when the move to entrepreneurship in Adelaide was seeking to reproduce

prior entrepreneurial experience and familiarity – the key motivation was the pull factor of desiring a business life in Australia, or re-establishing the passion for entrepreneurship (Sirolli 2011). In the case of the latter, it might be that the Hazara refugees were pushed toward establishing a business because of blocked mobility, a situation of necessity entrepreneurship (Brewer and Gibson 2014; Block et al. 2015) rather than passion entrepreneurship.

While two informants confirmed that they had no experience in running a business, 11 out of the 31 informants, a little more than 35 per cent, mentioned that their father and/or other family members had run a business before the informant came to Australia (Table 19):

- *My family – dad and uncles – had all sorts of businesses in Afghanistan – hotel, bakery... Most of the family are in Australia now – all in business – my cousins have a pizza bar, barber shop…* (M8)

- *I had different work experience – helped dad in the shop a bit – weekends. I grew up with business – my father's.* (M9)

- *In Pakistan for a few years the family was in the textile business – making sweaters. Also in the textile business in Afghanistan.* (M10)

  We had a family business background – a knitting company back home. (Brother of M10)

- *My family was in a similar business back in Afghanistan – food and coal – 'food coal' – charcoal. If you say '[coal] mine' they think I am BHP – no! [laughter]* (M11)

- *My dad had a farm business – so selling wheat. He passed away.* (M12)

- *My father had a small shop in Afghanistan, also in Pakistan. Brother is a taxi driver. In those countries you have to be on your own. They copy ideas then later find they have not gone on the right track.* (M15)

- *Taliban killed dad so I left with my Uncle…. My uncle had a tyre shop, and my younger brother.* (M22)

- *My family is in the media business. A brother at Deutsche TV, one at Reuters America, Pashta TV. My grandfather was a senator. Most of the family are engineers, doctors… Cousin-in-law has a restaurant in Switzerland. One in Canada manages import/export business.* (M20)

- *My father had a small motel – business – for travellers. Before the motel dad got a shop to make boxes. Carpentering. Started his own business. Then*

traded between Afghanistan/Iran, import/export. We had a background in hospitality in Afghanistan a long time ago also. (M21)

- *My father had a shop in Afghanistan – groceries.* (M25)

Family members running a business	No. of Informants	
	Back 'home', before informant's arrival	In Australia, after informant's arrival
All the family	5	1
Sibling(s)	2	
Parent(s)	5	3
Uncle(s)	1	

Table 19: Family business experience

Some informants had the experience of their family in Australia also being in business:

- *Dad got a restaurant – I got experience working with him for a few years.* (M7)
- *My father drives his own taxi – no business before.* (M16)
- *Friends had a restaurant, my family too in Melbourne. Here restaurants. Of course my family had businesses in Afghanistan – like mechanics...* (M18)
- *My sister-in-law had a very successful restaurant in Adelaide. They were chefs there.* (M21)

Pathways to entrepreneurship

Some of the informants themselves had had prior experience running a business, but most had not. Table 20 shows previous work or business experience of the informants and the type of business currently owned by each of them. Since most informants did not have prior experience running a business, Adelaide is the site of the first business experience for them.

In this section we explore in more detail the pathways to entrepreneurship for our Hazara informants. But two observations can be made from Table 20. The *first* is that many of the businesses are related to Hazara/Afghani culture: kebab restaurants being the most common, but also supermarkets/grocery shops – and the butcher and furniture shop – selling provisions imported from Afghanistan and the

Middle East to serve the Hazaran and broader Middle Eastern/Indian/Pakistani immigrant community living in Blair Athol. This is a classic example of ethnic niche entrepreneurship. The other businesses – migration agent, travel agency, family day care, painters and driving instructor – all draw heavily on Hazaran custom. The *second* is disjunction between the employment experience of the Hazara entrepreneurs and their current business: in most instances their businesses are not related to the work that they had done in Australia. This suggests that their business start-up strategy was to find any available job – see Table 21 – and work for many years, and then save up to open their business. These two points are elaborated in more detail in this section.

Informant ID number; age		**Previous occupation/ type of business**	**Own business?**	**Before migration?**	**After migration?**	**Current business**
Group 1 – informants who had reached working age before migrating to Australia						
M1	37	farm work	no	yes	no	Afghan supermarket, also painting
		abattoir (Qld), painting	no	no	yes	
M3	50+	[food?]	no	yes	no	bakery and kebab restaurant
		fruit picking, farm work plus studying; not full time work.	no	no	yes	
M5	46	street seller (common) – a stall selling everything, eg. shoes	yes	yes	no	kebab restaurant
		factory work; taxi driving	no	no	yes	
M14	30	study (electrician)	no	yes	no	pizza restaurant (closed); Uber
		various; truck driver; hospitality; factory	no	no	yes	
		hospitality (pizza restaurant)	yes	no	yes	
M15	28	teacher (English language in Pakistan)	no	yes	no	signs and printing
		sign writing and copying (Pakistan)	yes	yes	yes	
		paving	no	no	yes	

		subcontractor				
M17	47	tiling shop	no	no	yes	Afghan grocery shop
M20	38	study (agronomy)	no	yes	no	Afghan food restaurant
		cleaner; taxi driver;	no	no	yes	
		taxi owner/driver	yes	no	yes	
M21	41	study (economics); government administration (Iran)	no	yes	no	Afghan food restaurant
		study (financial services); hospitality; defence force consultant (casual)	no	no	yes	
M22	about 34	welding (Iran; Australia)	no	yes	yes	bakery
		welding	yes	yes	yes	
M23	47	clothing business (Afghanistan)	yes	yes	no	tyres; also taxi fleet and grocery shop
		farm worker; roadside planting; supervisor; farm contractor; factory work; taxi driver	no	no	yes	
		taxi owner/driver	yes	no	yes	
M24	about 40	(domestic and commercial) painting	no	yes	yes	painting
M27	41	teacher (Afghanistan)	no	yes	no	butchery and supermarket (closed); migration agent
		abattoir (Dubbo); project officer; administration; study (business management; law)	no	no	yes	
M28	50+	farm work; abattoir; factory work (motor bikes)	no	no	yes	Afghan supermarket
Group 2 – arrived in Australia at the age of about 17: too young to have work experience; too old for school						
M2	28	farming – poultry; driving big trucks; some experience in hospitality.	no	yes	no	kebab restaurant
		welding	no	no	yes	

M6	23	hospitality (Greece)	no	yes	no	kebab restaurant
		factory work; picking tomatoes full time in North, indoors, hydroponics	no	no	yes	
M9	32	abattoir	no	no	yes	furniture sales
M11	about 35	factory; dishwasher; taxi driver	no	no	yes	Afghan supermarket
		taxi owner/driver	yes	no	yes	
M18	33	carpenter; gas meter reader; truck driver; then wrecking (Melbourne)	no	no	yes	car wrecking
M25	about 25	abattoir; taxi driver (Brisbane); painting	no	no	yes	Uber
Group 3 – arrived in Australia at school age						
M4	22	hospitality; library	no	no	yes	kebab restaurant
M7	22	hospitality	no	no	yes	Afghan food restaurant (since closed)
M8	28	study (social work); hospitality	no	no	yes	kebab restaurant
M10	25	study (International Business Studies); interpreting/ translating	no	no	yes	interpreting/ translating, travel agency
M12	31	taxi driver	no	no	yes	Afghan food and kebab restaurant
F1	about 25	study (human resource management) chef's assistant	no	no	yes	kebab restaurant
M13	23	study (podiatry)	no	no	yes	Eastern Mediterranean restaurant
F2	about 25	international laundry; foster caring	no	no	yes	family day care

M16	27	shop manager	no	no	yes	Afghan supermarket
M19	30	metal technician in foundry	no	no	yes	car wrecking
M26	28	study (uni, 6 months); defence force consultant (casual)	no	no	yes	driving school
M29	24	study (nursing); supermarket night manager	no	no	yes	kebab restaurant

Table 20: Types of employment and business experienced by informants

One group of 13 informants (Group 1) had reached working age before migrating to Australia. Ten of these reported the kind of work or training they did before arriving: as employees, 1 worked on a farm, 1 did painting, 1 worked in administration, and 2 were teachers; one of the teachers and 3 others had their own business: sign writing and copying, street stall, welding, and clothing. One man had a university degree in agronomy and 1 a diploma as an electrician.

The farm worker found work in an abattoir '*at the back of the Sunshine Coast'* for four and a half years, '*then went to Adelaide… I find somewhere to do painting; I just work with someone; I save some money, stop painting and open this shop'* (M1).

The one who started as a painter (M24) continued and opened his own painting business. The one who worked in government administration found some work in the hospitality sector and eventually opened his own restaurant, but could not utilise his education qualifications:

> *My family left [Afghanistan] when I was 6 – 1981 – at school, but I was very young. School – I got diploma Year 12 from Mashhad – that's the closest city to Afghanistan. Then uni in Tehran. Bachelor of Economics 2000. 2001 – the year is the twin tower attack. There was new government in Afghanistan. I went back as it was very difficult to get job in Iran. So I was working in Afghanistan at Ministry of Education. Then Iran Embassy – supervised Afghani refugee schools, recognised their degrees. Five years. At the same time I had scholarship for Masters, but hadn't finished when came to Australia. Language barrier. I did English courses two years. Then financial services study. I got casual job Italian restaurant two months only. At the same time I was with Cubic – [Australian] army defence. Australian troops in Afghanistan. Casual. Two or three activities. No other job… But language is very barrier to compete with other guys. Australia is multicultural but it doesn't*

> *change for employer. They ask if you have specific skills. If you do not have those skills you do not get job. If I had job in accounting area, yeh definitely I would go in that job. If I in an accountant you learn more and more and then you become a [manager].* (M21)

The informant who had qualifications as an electrician worked in various jobs, bought the pizza shop where he worked, but no longer owns it:

> *Easy to get a job – lots of jobs. I start TAFE, study English two month. English easy but not writing. Two months pizza shop then bought pizza shop…. Because we work with Aussies [in Afghanistan] it was easy to get work. We know Australians and how they are…. Uber driver – I still do that here. Then I save a bit money. [Pizza shop business] too hard, so stopped it. Then drive truck six months. Then job in food – big factory – pizza bases etc.* (M14)

The man who had a university degree in agronomy found work in Australia as a cleaner and a taxi owner/driver before opening an Afghan food restaurant:

> *28 days free studying English at TAFE, then a Turkistani friend found me a job as a cleaner. Eighteen hours every day for first three years. For two years no welfare system so work nearly every day – three jobs. Then taxi licence. Buy taxi, then wife back to study – forensic science – at Flinders (Uni). Building security – top secret work. Now works for RAAF.* (M20)

One of the teachers began working life in Australia in Dubbo, in an abattoir: '*biggest challenge to get [work]. Six months then I left. I didn't like it. We came back to Adelaide. Find another accommodation. Then I found job at Migrant Health Service (Wesley Church) for refugees. Cornerstone Project. I was project officer. The Coordinator was working with me*' (M27). He had learned English in India during the research phase of his university degree, prior to coming to Australia. He went on to work for a migrant resource centre and to further his university education, studying Business Management, Migration Law Practice and Law. He started a butchery and supermarket business in 2010, but it failed.

The other teacher wanted to go to university in Pakistan to do fine arts training. He taught English and was a sign writer there, opening a small copying business and computer learning centre: '*I love teaching people*' (M15). He said that people in Australia could not understand his American accent, so he went to English classes here. He worked at the same time for a friend who needed someone with English language skills, subcontracting paving work for councils. When this work ran out he bought the paving truck and starting deliveries, but there was not enough work. He

eventually opened his own business in Australia along the lines of his previous business – manufacturing signs and printing.

The other three who owned a business before migrating to Australia opened businesses here of a different kind. The welder did continue welding here in Australia, eventually working for himself, but then went into a bakery business:

> *I started working in Iran. My uncle didn't know anything. He come here 1998-9. He decided to get all family to come. But he didn't know Taliban catch me. My friend he look after me – welding job… Because I was welder I look for welding job [in Australia]. Used to fix air con system for loading – big trucks. Easy. They find it after twenty minutes when I go to job network. When he knows I know everything about welding he give me letter after three days. I work for him for seven years. Then he sell business. Then I decided to buy business and work for myself... I used to designing for them. Supervising. He pay very good money to me. He was very nice man. He was look after me.* (M22)

The street stall owner (M5) opened a kebab restaurant here in Australia, after working in a factory for six months then driving taxis for a year, which improved his English skills. And the clothing business owner took on various jobs here in Australia including driving taxis, which led to his current business in the tyre industry:

> *Myself had clothing business – selling – in Afghanistan. I was thinking here get a clothing shop but I saw all these big chains of clothing shops. Offered job in clothes shop but I decided not to go there – factory better money… Found job (under TPV) from day one – first month – then start asking people how to get work. We went to farming in the southern area of Adelaide. They were building a highway so we start doing planting on side of road – six months. Then I became a supervisor of about fifty people. Then was going to become contractor for farming because I had English. I learned from you, from people, very quickly. Then I went to Victoria to Mildura (as farm contractor), Robinvale, and further than that before Shepparton. Then I stopped and asked farmer. My family was alone here. They couldn't communicate with Australian people, so I came back. Got job in factory – foundry – making huge parts for mining companies. Eighteen months. Dusty, dirty, hard. Then factory – parts for trains. Fourteen months. Also hard long twelve hour shifts, five to five. During that time my first Australian baby born – I couldn't go to hospital. My wife still complaining. (I was at job.) Then automotive parts – a lot easier. Another job one year. Then taxi driving licence. Two days taxi, five days factory. Then I realise taxi better business. No way to explore – make it bigger – if in factory. In taxi I can get my own car. Taxi full time twelve months then purchase taxi, my own car, from savings. Leased the taxi plate. Register car to taxi company. At beginning driving every day all day, then after few months bought another car and employed driver. Then by 2009 had ten taxis. Then company … then grow my fleet. 2015 I had*

> *35 taxis. Now 37. Only two plates mine. The rest of them leasing plates. Last year November purchase another tyre business in Enfield. Established twenty years.* (M23)

One man (M3) who came to Australia at the age of about forty did some casual farm work such as fruit picking before going into partnership in a flat bread bakery and kebab restaurant business; another (M17) worked in a tiling shop before opening a grocery shop; and another (M28) did seasonal farm work, then full time work in an abattoir and then in a motor bike factory, before running a supermarket.

Another group of 6 informants (Group 2) arrived in Australia at the age of about 17, being too young to have gained much work experience or training before arrival, and too old to integrate into mainstream schooling in Australia.

One (M6) said that education was '*last thing to think of*' because of the war, but he was too young to work. He gained a little work experience in hospitality on his journey to Australia, and eventually opened a kebab restaurant here, after doing factory work and tomato picking.

Another trained and became a welder, before opening a kebab restaurant:

> *Because of war in Afghanistan we couldn't finish study – we couldn't study too much – I think about it – I finished Year 8 or 9. It was hard here – school – 17 years when came here. I forgot what I studied at home. When here, look for work. Hard to find a job – especially with language. There was a course for five weeks to do basic things for welding, then there was a week doing job experience, then they gave me a job there. I started there, worked there for about six months, then changed factory – too far – didn't have car licence. Forty minutes every day I was riding the bike there and to home. My Aussie friends – I started to talk to them – 'You can catch a train and put your bike there'. I didn't know that. Still I had to ride twenty minutes. Six months there, then I changed to another factory. I got the job there, I worked two years then started my own business.* (M2)

Decorative clocks for sale in a furnishings shop

(Photo: Kathy Watson)

Another (M9) worked in the day, while doing TAFE twice a week for one year to learn the English language, then '*worked at an abattoir after three months – kangaroo – "skippies". Learned English there. It was hard – people telling me what to do*'. He saw opportunity here in Australia, and after a few years decided to start a furniture business. Another (M25) studied English at TAFE, but felt he had '*no chance*' of any other education – '*already too old for education when we got there*'; he has done various kinds of work and is now an Uber driver. Another (M11) also did various jobs, '*factory, dishwasher, taxi for two years – then bought a car – leased a number plate*', before opening a supermarket. Another (M18), whose family is strongly business-oriented, found job opportunities in Melbourne before opening his own car wrecking business.

Some of the informants said it was easy to get work, but others found it very difficult. According to the 2011 Census results 28.3 per cent of people born in Afghanistan and living in South Australia, aged 15 and over, were unemployed and 37 per cent were looking for work (DIBP 2014: 151)

Occupation/industry	No. of informants
factory	6
abattoir	5
taxi driving or Uber driving	5
farm work	4
painting	3
welding	2
truck driving	2
hospitality	2
paving	1
shop assistant	1
cleaner	1
defence force consultant	1
supervisor	1
contractor	1
administration	1
dish washer	1
carpentry	1
meter reader	1
car wrecking	1

Table 21: Occupation/industry employing informants with no schooling in Australia
Note: informants undertook multiple jobs

Table 21 isolates the kind of work/industry where the first two groups of informants were employed after they arrived in Australia. Most of the new comers worked in factories (or manufacturing), abattoirs (food services), taxi and Uber driving (transport) and farm work (agriculture). This is comparable to the census data in Table 22, which shows that manufacturing was the industry employing the most people born in Afghanistan and living in South Australia (21.6%), accommodation and food services provided the third highest percentage of jobs (8.8%), transport, postal and warehousing 6.1 per cent, and agriculture, forestry and fishing 6.3 per cent. Construction, an industry not represented among the informants, provided the second largest proportion of employment (20.7%).

Industry of employment	% of those working
Agriculture, Forestry & Fishing	6.3
Mining	0.0
Manufacturing	21.6
Electricity, Gas, Water & Waste Services	0.0
Construction	20.7
Wholesale Trade	3.0
Retail Trade	6.7
Accommodation & Food Services	8.8
Transport, Postal & Warehousing	6.1
Information Media & Telecommunications	1.8
Financial & Insurance Services	0.6
Rental, Hiring & Real Estate Services	0.0
Professional, Scientific & Technical Services	3.0
Administrative & Support Services	1.3
Public Administration & Safety	1.6
Education & Training	6.0
Healthcare & Social Assistance	2.1
Arts & Recreation Services	0.0
Other Services	3.4
Inadequately Described	2.1
Not Stated	4.8
TOTAL	99.9

Table 22: Industry of employment of people born in Afghanistan and living in South Australia: 2011 Census
Source: Department of Immigration and Border Protection, 2014, p. 151

Table 21, where the factory, abattoir and farm workers may be classed as labourers (totalling 15 out of 31, or 48% of informants), and the truck drivers should be added to the taxi and Uber drivers (totalling 7 drivers), may also be compared to Table 23, which shows that 28.8 per cent of people born in Afghanistan and living in South Australia, who had a job, worked as labourers, and 10.4 per cent worked as drivers. A further 28.4 per cent worked as technicians and trades workers, which would include the 5 informants who worked as painters or welders.

Occupation	% of those working
Labourers	28.8
Machinery Operators & Drivers	10.4
Sales Workers	6.9
Clerical & Administrative Workers	1.8
Community & Personal Service Workers	6.4
Technicians & Trades Workers	28.4
Professionals	7.0
Managers	6.4
Not Stated	0.7
TOTAL	96.8

Table 23: Occupation of people born in Afghanistan and living in South Australia: 2011 Census
Source: Department of Immigration and Border Protection, 2014, p. 151

Table 23 shows, too, that the lowest percentage of Afghan-born people working in South Australia worked in clerical or administrative positions (1.8%), which may correlate to the language difficulties spoken of by most of the informants. Afghan-born people were also under-represented in the ranks of managers (6.4%) and professionals (7.0%) compared, for example, to 13.0 per cent of Australian-born people who were managers and 18.7 per cent who were professionals (DIBP 2014: 148). Considering the high percentages of unemployed Afghan-born people in South Australia and their under-representation in higher paid jobs such as managerial and professional positions, it is probably not surprising that 84.5 per cent have an income of less than $800 per week (Table 24).

Income	% of population aged 15 and over
Nil or negative income	14.6
$1 – $399 per week	53.1
$400 – $799 per week	16.8
$800 – $999 per week	3.9
$1,000 – $1,499 per week	2.6
More than $1,500 per week	1.1
Not Stated	7.8
TOTAL	99.9

Table 24: Income of people born in Afghanistan and living in South Australia: 2011 Census
Source: Department of Immigration and Border Protection, 2014, p. 151

However for the children of those born in Afghanistan the picture is very different (see ‘Outlook on life in Australia’ below). The third group of 12 informants (Table 20)

arrived in Australia at an age young enough to integrate into mainstream schools (usually after a period of special English language schooling). Table 25 shows their occupations and training after finishing school.

Table 25 shows that 5 of those 12 who received schooling in Australia went on to tertiary study (at university) before starting their business, and 2 others held a managerial position: '*after school, I was manager of a shop in Bankstown part time, then to Adelaide, full time. Floor management training, then manager three years, then replenishment manager, then my own shop…*' (M16). In other words 7 or 58 per cent of those who had schooling in Australia were managers or potential professionals. This compares with the 48 per cent of those who had no schooling in Australia who were labourers (above). None of those with schooling in Australia was a labourer.

occupation/industry	No. of informants
tertiary study	5
shop/supermarket manager	2
nursing	1
hospitality	2
chef's assistant (hospitality)	1
library	1
interpreting/translating	1
taxi driver	1
laundry	1
metal technician	1

Table 25: Occupation/industry employing informants with schooling in Australia

Surprisingly, relatively few informants went into a business related to their work experience or training (Table 20). Only 9 (29%) directly followed through in their own business what they had learned in training or work experience (Figure 8): M15 followed up his sign writing and copying business in Pakistan with his expanding signs and printing business in Australia; M23 grew from a taxi driver to owning his own taxi fleet and running tyre and mechanics businesses to service his taxi fleet needs; M10 used his language skills and interpreting/translating experience to build a business in the same field and expand into travel agency work as well; M16 built up his shop management skills to open his own supermarket; M27 studied Business

Management and opened a butchery and supermarket, but this failed; he also studied migration law and was building a migration agency; M18 used his car wrecking experience to open his own business in the same field; M24 did the same in his painting business; and M7 the same in his restaurant business. M4 had to cut his schooling short and worked in the hospitality industry before opening his own kebab restaurant:

> *Year 12, 2014, was not good – trouble back home – I had to study and work at the same time. I had a guardian – shared accommodation with a couple of guys. Then moved to another guardian and lived alone at 16 years of age… After High School – KFC in the city and a restaurant next to that, and Afghan Culture Centre for five years. I had experience in an Afghan restaurant. You meet different people. Four years in a library during high school. You learn how to talk with people. When you talk it's easy but when you do it it's hard.* (M4)

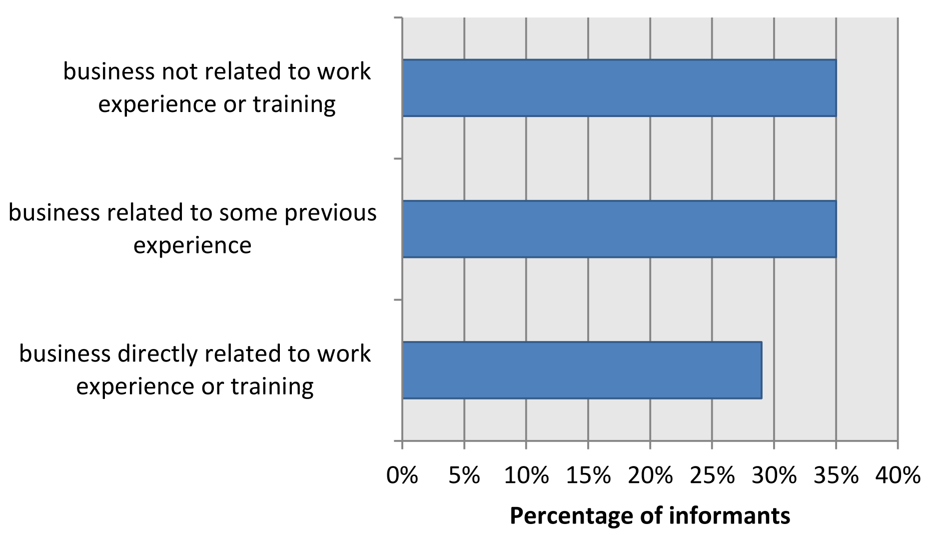


Figure 8: Relationship between past training or work experience and the new business

Another 11 (35%) had a business which related to some previous experience: M25 extended his taxi driving experience to drive for Uber, but this work was casual; M1 still did some painting work, but this was not his main business, which was a supermarket; F2 had experience rearing her own child and foster caring before starting her child caring business; M9 had '*different work experience*' including working in an abattoir, but a good grounding in business, '*helped dad in the shop a bit – weekends. I grew up with business – my father's*', before going into business selling furniture; M8, too, had worked in his father's business, so knew the kebab business; and M2, M3 and M6 had had a small amount of experience in hospitality

before each opened a kebab restaurant; M14 did not make use of his training as an electrician: '*Tried to study [English] but too hard. Family here and back home [to support] so straight to work here*' – he worked in a pizza shop for two months then bought it, but no longer owns it; M21 had a family background in hospitality in Afghanistan '*a long time ago*', and casual work in Australia in an Italian restaurant for two months, before opening his Afghan food restaurant, but would rather utilise his economics degree and financial services training working as an accountant: '*if I had job in accounting area yeh definitely I would go in that job*'; and F1 had experience as a chef's assistant before opening her kebab restaurant, but was unable to use her training in human resource management: '*it's hard to get a job – I got busy in business and family life. Needed to move States if I wanted to get work in my training area. Wouldn't be here in this business if I could get work in my training area*'.

The remaining 11 informants (35%) opened a business which was not related to their work experience or training (Table 26). Nevertheless 8 of these businesses directly related to the informant's culture: 5 restaurants and 3 supermarkets specialised in Afghan or Eastern Mediterranean food and utensils. So 8 of the 31 informants, or 26 per cent, opened a business related to their culture's food, having no previous experience in that type of business; and five of these had no experience running a business at all.

Three of those 11 who opened restaurants without previous experience had tertiary education: two in Australia. M29 did his nursing work placement in a nursing home, but did not like it; instead he saved his wages from working as a supermarket night-manager to start his business. M13 just wanted to start his own business: '*studied very hard Year 12 for my parents… Did podiatry for two years – wasn't my thing… Business is where I want to be*'.

While these two were content with leaving their studies behind to open their food business, F1, who had experience as a chef's assistant before opening her food business, was disappointed that she could not get work in her area of university study: '*you spend lot of money in your degree – at the end of the day it's hard to get a job – once you get in…. I know a lot of people who have this issue [which is a form of 'racism']. These are the things we all face – all the youngsters*'. University leavers in Australia generally can have trouble finding full time employment: 68.8

per cent of all those who graduated in 2014 had full time employment within four months of completing their degrees, but only 60.6 per cent of domestic graduates from a non-English speaking background had full time work within the same time period, indicating that it took longer for them to find full time employment (GCA 2015: 3). However these figures do not indicate whether graduates had jobs in their area of study. Compared to the wider population, 3.4 per cent of bachelor degree graduates were unemployed in 2015, whereas the unemployment rate for the total population was 5.9 per cent, indicating that longer-term prospects for those with higher education qualifications are generally positive (*ibid*: 5).

While 10 of the informants had no previous experience when they opened a business related to their culture's food, another 10 did have experience before opening such a business, bringing the total number of informants who opened a cultural-food business to 20, or 64 per cent. In total 13 informants went into restaurants and 7 into supermarkets which specialised in Afghan or Eastern Mediterranean food and utensils.

Reasons for starting a business

Those who opened a business which was not related to their work experience or training gave various reasons for starting their business (Table 26). Some in restaurant businesses said they knew how and liked to cook:

> *I know about how to cook. I can't work in office. I think it's better. We have family. Business better – we are free – going somewhere – no-one to tell me 'you go there'.* (M5, kebab restaurant)

> *I didn't finish Year 12. I was interested in cooking. I learned one thing in Australia – people like food! Here most of people don't cook at home – they just go out. I had skills not education – it was all right you know. I thought I take a risk – why not? – can be my own boss.* (M12, Afghan food and kebab restaurant)

Reason for starting a business	no. of informants
suggestion or pressure from friend/relative	4
like the type of business	4
to be independent/ my own boss	3
cannot get office job	1
opportunity	1
share culture with other Australians	1
lack of education	1

Table 26: Reasons for starting a business not related to previous experience
Note: most participants gave multiple reasons; others were not directly asked for reasons

Like these, another, in a different business, just wanted to be his own boss: ‘*I have my own freedom. I have my own business. Your time is not locked*’ (M26, driving school). One of those who opened an Afghan supermarket enjoyed working among people of his community: ‘*My people come to shop. My community here. It’s a niche. Now big community*’ (M17, Afghan supermarket); but another just took an opportunity: ‘*… the [motor bike] company [downsized], 700 to 300 people, so I took redundancy package. $40,000. I pay my mortgage. Joined with friend – Afghan refugee – he had capital*’ (M28, Afghan supermarket).

A menu from one of the many restaurant businesses

(Photo: Kathy Watson)

Three others, too, were persuaded to take an opportunity by a friend or family member:

> *Business is where I want to be – concentrate on one [thing] and do it well… Why not show what we are all about – the culture? My friend said 'I own a building'. I thought that was a joke. He said he'd help us with rent… Why into hospitality? I never worked for anyone else – I found I had a passion for it.* (M13, Eastern Mediterranean restaurant)
>
> *One day friend said 'How about business?'. Never done it before. He knew a bit. He had been working in that business/area… I always wanted to do something new. In lab – every day just one room. Here – meet different people all the time. Much happier now. I like challenge and new people.* (M19, car wrecking)
>
> *My cousin used to be baker. He found bakery. I said 'better we find something else!' but he said 'bakery is good'… I don't know how come I got a business in the bakery?! [laughter]* (M22, bakery)

Of those 9 who went directly into a business related to their previous training or work experience, the following reasons were given for starting a business (Table 27). The main reason for two informants was that they liked the type of business: when there was not enough work to keep one man's paving subcontracting business going, he opened a signage business:

> *I had paving truck – bought it – so started delivering – not enough work. I was thinking of starting graphic design… I liked this kind of work so started this business. I enjoy stay late unless my wife calls me – then I go home. I learned by myself. Graphic design to manufacture – I learn from YouTube.* (M15, signs and printing)
>
> *I started wrecking business in Melbourne for better future, more money. I like wrecking – own hours, own boss. Since younger I always deal with cars, spare parts... Tried construction. I like this even though dirty.* (M18, car wrecking)

Reason for starting a business	no. of informants
expand previous business/service	2
like the type of business	2
to be independent/ my own boss	2
cannot get any other job/other work no longer available	2
suggestion or pressure from friend/relative	1
opportunity	1
share culture with other Australians	1
want better future/more income	1
ease of start up	1

Table 27: Reasons for starting a business directly related to previous experience
Note: most participants gave multiple reasons; others were not directly asked for reasons

Another wanted to share his culture with other Australians:

> *Start of this year I decided to open this business. When you talk it's easy but when you do it it's hard… You know what you can do. I want other cultures – showing our culture to others – Australians. They know, that my food. This is how we are – a big mixture of customers.* (M4, kebab restaurant)

For two informants, the current business was a natural progression from previous work. One man had built up his taxi fleet to such a large extent that he had trouble booking in cars for maintenance; the other recognised an opportunity to expand his own interpreting services:

> *In 2013 – I had difficulty for maintenance – a lot of cars. Sending my car to mechanics. They want make a booking. So I decide to get my own mechanics… Also tyres.* (M23, tyres; also taxi fleet and grocery shop)

> *Mid degree – two and a half to three years in – I did interpreting – English to Dari and vice versa for the Department of Immigration – part time. I noticed a good opportunity and created an agency and subcontractors supplying government. So we established (interpreting) agency… There are two sides to the interpreting/translating business … [one] side – walk-in clients. A lot wanted to go back to their country – 'Can you organise it? We don't trust people down the road'. We referred so many – why not do our own? I did a six months course to get my certificate. It goes hand in hand.* (M10, interpreting/translating, travel agency)

One of these informants (M24) found it hard to find employment as a painter, and since he had experience and there was no great expense in starting his own painting business he did so. Another of these, a young man, felt cultural pressure to prove himself, but also wanted to be his own boss:

Afghan people, parents, tell me 'you have to be something'… I started with this because I know the business – why change? More freedom running your own business. (M7, Afghan food restaurant – since closed)

Reason for starting a business	no. of informants
experience in the job/trade	7
cannot get any other job/other work no longer available	4
to be independent/ my own boss	3
opportunity	3
want better future/more income	3
stability	2
like the type of business	2
financial support from family/friends	2
ease of start up	2
tired of previous work	2
language difficulties	2
age	1
appropriate knowledge training	1

Table 28: Reasons for starting a business partly related to previous experience
Note: most participants gave multiple reasons; others were not directly asked for reasons

Table 28 shows the reasons given for going into business by those 11 who had a little previous experience relating to the business they decided to open. Most of these informants nominated that experience as a reason for their choice of business. But it was often only one reason among several, including the difficulty of getting a job:

Very hard job – I was a bit tired of job [at abbatoir]. [But] it's very hard to get other jobs. (M1, Afghan supermarket, also painting);

Knowledge in financial services help me. Advanced Diploma in Accounting. During that study we got some homework essay about finding money for business. That gave me idea of how to access funds. I knew how to apply for big money from banks so all from banks... I had background in hospitality – in Afghanistan long time ago also. My sister in law had a very successful restaurant in Adelaide. They were chefs there. Also I couldn't get other job… language is very barrier to compete with other guys… Then if you have the chefs – why not open one ourselves? (M21, Afghan food restaurant);

For me I'm so happy to work in factory but it's my own [business] so it's good for me. Ten years ago heaps of jobs but these days lots of people unemployed. There is no choice. We can't stay on Centrelink… I worked in many factories. For me, to be honest, I didn't like it. Most of the factories are

> *going to shut down, especially in Adelaide, so I thought to start my own business around Elizabeth… I was not happy to be on Centrelink payments. It's good but it's not enough. They send me many places for appointment. Ten years' experience in factory. I applied everywhere but couldn't get a job.* (M2, kebab restaurant)

Both of the females also mentioned experience in the job/trade as a reason for starting the business; one gave other practical reasons: '*I had experience in hospitality. It was available. I had family support – finance – it's all the family*' (F1, kebab restaurant); the other liked the work she chose for her business:

> *I worked lots of places. When I found out about this I wanted to do it. It's easy. Not too hard on the body and hands. I got information from TAFE but studied privately, Cert. 3 Childcare. We owned our home before that… Previously I did foster caring.* (F2, family day care)

As for other groups, the independence of being your own boss was a popular reason, particularly with the Uber drivers in this group, as was the ease of starting up the business: '*I have my own freedom. I have my own business. Your time is not locked*' (M25, Uber driver); '*You can go anytime… Easy – just make ABN, new car and go for it*' (M14, Uber driver).

Comparing Tables 26-28, most noticeable is the prevalence of persuasion by friends or relatives as a reason given for starting their business by those who had no previous experience in their type of business. Among the other groups only one of those who had experience gave the same reason. Also notable is the relatively small number of informants who started a business with only a little experience in the trade, who said that they actually liked the type of work. Among the same group was the highest number who said that one reason for opening their business was that they could not get other work.

When all the informants' reasons for starting their business are looked at together (Table 29), it is evident that the most common reasons were experience in or wanting to expand a job or trade, to have the independence of being your own boss, liking the kind of business, and being unable to find other kinds of work.

Reason for starting a business	no. of informants
experience in the job or trade/expand previous business or service	9
to be independent/ my own boss	8
like the type of business	8
cannot get any other job/other work no longer available	7
suggestion or pressure from friend/relative	5
opportunity	5
want better future/more income	4
ease of start up	3
stability	2
financial support from family/friends	2
tired of previous work	2
language difficulties	2
share culture with other Australians	2
lack of education	1
age	1
appropriate knowledge training	1

Table 29: Reasons for starting a business – all informants

Note: most participants gave multiple reasons; others were not directly asked for reasons

The Current Businesses

9. The Current Businesses

Starting up the business

Figure 9 shows overwhelmingly that the most frequent source of start-up capital was personal savings. This was followed by loans, in equal numbers from friends, family or the bank.

Some had difficulty applying for a bank loan, mainly due to the nature of information needed by the bank:

> *Bank loan? No. Went there but they said no. Need security. Very hard – they want to know how many years... Rather a family friend…* (M6, kebab restaurant)
>
> *Hard for me – they have really high interest – hard for business – for me to say I'm gonna earn this amount of money per week…* (M4, kebab restaurant)
>
> *Bank loan? No. Red tape – hoops to jump – too hard. Yes, after starting business – for the property.* (M3, bakery and kebab restaurant)

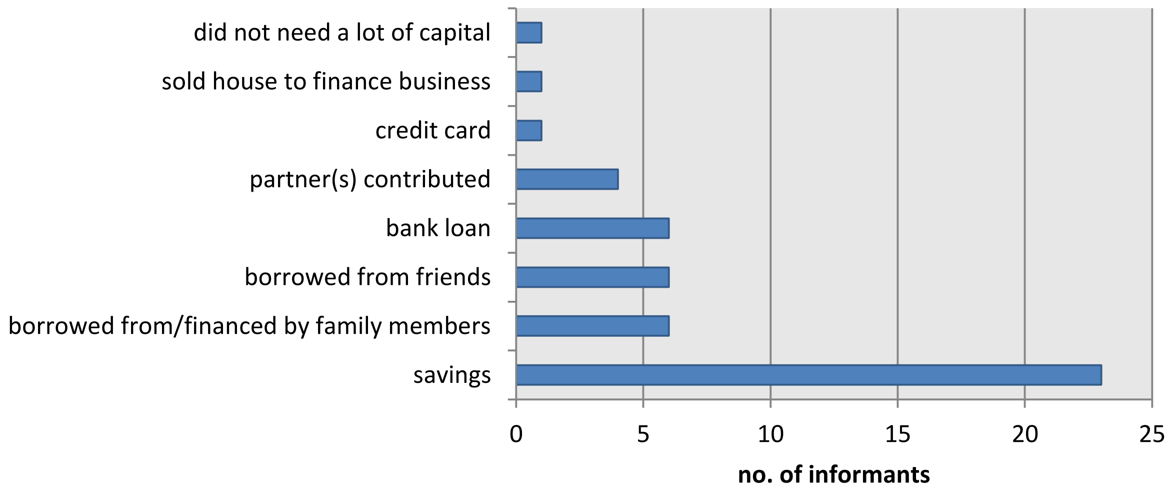


Figure 9: Source of start-up capital

Others had no difficulty getting a bank loan. One who relied on a bank loan said that it was '*no problem*' because he had his house as collateral (M17, Afghan grocery shop). Another's loan was approved due to his work experience and the value of the investment (M19, car wrecking). Others who loaned money from the bank explained:

> *I used savings, plus a little bit bank. A little bit when first started. OK. They knew it is profitable business.* (M18, car wrecking)

> *Some loan from bank. Not difficult because I was working full time. My history was good. Almost full amount from bank. Security of work.* (F1, kebab restaurant)

> *Bank now gave for big [laminator] – 50% – I can't – but they said OK to all of it.* (M15, signs and printing)

One informant pointed out that it was good not having a bank loan because there is no interest to pay: '*Asked bank – income too low so they said "no". They cannot just trust you. But it's good – you don't have to pay interest*' (M9, furniture sales).

Another believed that it is worth taking the risk of borrowing and paying interest, to be in your own business:

> *Borrowed money from bank (for all businesses). I'm thinking if I can pay back!? With business you have to take risk. Or you be employee. You stay a factory man. Business – there is an open way you can ride your horse as much as you can.* (M23, tyres; also taxi fleet)

One of the informants who used savings to open his business (M6, kebab restaurant) had raised the funds from an informal lending business when he worked at a factory. Others who used their savings gave further explanations:

> *No borrowing – didn't need a lot of capital. Started small. Rent the property now.* (M5, kebab restaurant)

> *My economy is good. Give me $100 – I still have it at the end of the week [laughs].* (M11, Afghan supermarket)

> *Paving – good income – bought house first (2012). After that started business. Banks did not accept – rejected application – very hard to get business loan. Then went to Xerox – got small printer – rental – kept up payments so they happy to give me bigger one. $110,000 big printer. Risk – I believe I have to take risk. [Previous] partners still struggling with jobs.* (M15, signs and printing)

The older brother of one of the informants, being his partner in the business, explained:

> *For the interpreting business we had the other office – we didn't need to buy stock, office furniture... We modified the system. I had savings. $40,000-$50,000 to start – rent – some businesses take a year – we struggled in the first six months, but after that it was good. We have a good reputation in the community. With a refugee background they trust you. I was interpreting four to five years before starting the business. So we had saved up.* (Brother of M10, interpreting/translating, travel agency)

Often those who borrowed from friends had multiple sources of capital. One mainly used his savings: '*I borrowed a little bit of money from friends – if we close I'm broke*' (M4, kebab restaurant). Another explained: '*Not really savings – some from bank loan, most of the money I borrowed from friends. I used my credit card*' (M2, kebab restaurant). Another used savings from his taxi business. His boss gave him a taxi for what he could afford, then he repaid him throughout the year:

> *10,000 – at first 2,000 – then I was pay him every month. Restaurant the same – borrowed from friends 6,000 at the beginning – rest – kitchen equipment older – you can rent it from them. Just this system – canopy – 40,000. So you rent – every year it comes down then in four years or so they offer you to buy. You pay a bond.* (M20, Afghan food restaurant)

Loans from family and friends are common practice. Often a person who obtains a loan then gives the next person help:

> *Brothers, cousins, friends – a lot that we didn't need – about eight people contributed – interest free loans. Very common. If we see someone trustworthy – not into any criminal activity – we support them – whatever they are doing – for about a year. No interest. It goes around. Not a formal arrangement.* (M8, kebab restaurant)

> *Savings. I bought and sold cars for profit. Brother was a quantity surveyor first. All the family financed it. Dad sold maybe ten cars to finance the business. No bank finance.* (M13, Eastern Mediterranean restaurant)

> *Salary as manager at Woollies – savings. My wife and one kid, we live with parents still. Dad helped with $10,000 and mum $5,000. Started small – not much stock. Now companies know us they send us – from overseas – importing own brand.* (M16, Afghan supermarket)

> *I saved money and borrowed from friends and family – Afghanis – and previous owner. Our dads know each other. Negotiated an arrangement. Old owner … his dad owned another shop like this – very popular – so now he works for his father who can't do it anymore.* (M29, kebab restaurant)

Some in partnerships explained how it worked:

> *We all put in their own pot of money then borrow from bank as well. Actually we borrowed the 150,000 from other banks as personal loan.* (M21, Afghan food restaurant)

> *2003 I bought it then I sold the house for the business. Then my brother put the money there. That's how we financed the business.* (M27, butchery and supermarket – closed)

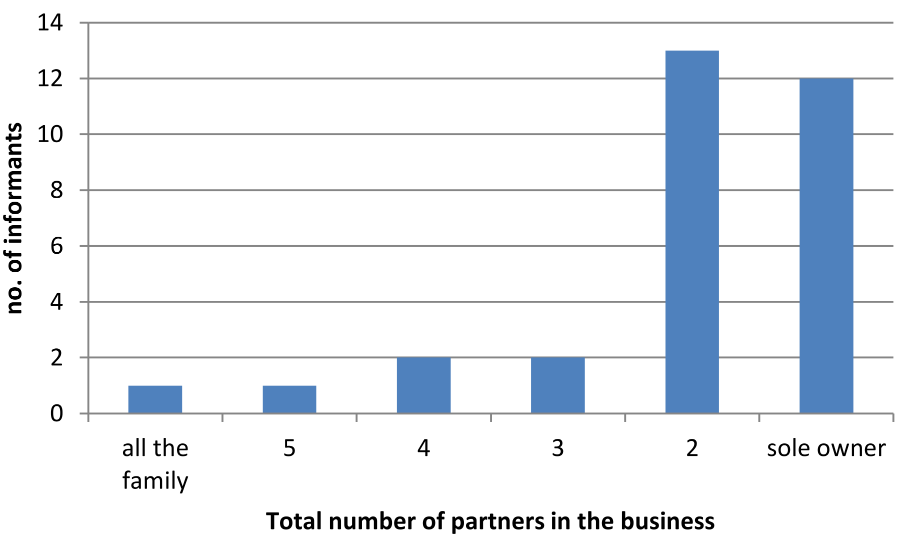


Figure 10: Business partnerships

Although partnerships were common, these were not always mentioned in relation to start-up capital. More than half of the informants were in a partnership, most often with just one other person (Figure 10).

Often partnerships were made up of family members, as in the partnership of five which included '*two brothers, me and one brother in law*' (M21, Afghan food restaurant). M27 was in a partnership with his brother (butchery and supermarket; closed), as was M10 (interpreting/translating, travel agency); and F1 with her sister: '*my sister owns the café – it's managed together with the kebab shop – one business*' (F1, kebab restaurant). One informant in a partnership of four explained that '*each partner brings own skills – meat cooking, accounting, language (front of house)...*' (M3, bakery and kebab restaurant).

Otherwise partnerships often involved friends. One male informant was in a new partnership with a female, after the failure of his first business: '*last business – bakery – I didn't like it too much. My partner, she had experience of this, so we*

decided this' (M2, kebab restaurant). Another was in partnership with two other refugee friends (M22, bakery); another with a refugee from Afghanistan, a '*family friend*' (M18, car wrecking); another '*joined with friend – Afghan refugee – he had capital*' and so the informant works as manager and they split the profit (M28, Afghan supermarket); another explained that his business is '*shared 50 per cent with a friend from the same village who came on same boat. Trust*' (M17, Afghan grocery shop).

Partnerships were not always stable: one informant had three partners altogether, '*had three people to start – the other two is gone*', but two new partners have joined – '*all come by boat [laughs]*' (M1, Afghan supermarket, also painting); another explained that his partners had left the business. He had three partners to start, all Afghan Hazaras: he met one in Indonesia – '*he waited a long time, then came by UNHCR. Another guy I met at TAFE – he did graphics Diploma, I did Cert. 4. Not enough income for all partners... [Now it's] me on my own*' (M15, signs and printing).

Staffing the business

Table 30 shows the number of businesses employing staff other than partners in the business. Nine businesses did not employ any extra staff; the remaining 22 businesses employed some staff. It was not always clear from interviews whether all partners worked in the business, or whether some were silent partners only. In a small number of cases it was not stated whether employees were casual or full time: it has been assumed they were full time employees.

Reading from the table it can be seen that 8 businesses (3+4+2) employed refugees full time, and the number of these employees totalled 17 (3x1 + 4x2 + 2x3). Similarly it can be seen that 4 businesses employed 1 or 2 family members full time; and 3 businesses had 4 or more full time employees who were not family members and not refugees, one employing 8 people full time as mechanics and tyre fitters, and in administration, as well as over 80 drivers: '*I employ 2-3 people, mechanics and tyre people. Two drivers for each taxi – 80+ drivers. I employ my daughter, as office holder [in another tyre shop], and 5 Aussie employees – we have Aussie customers*' (M23, tyres; also taxi fleet).

Many businesses had a mix of family and others employed, some in a full time, some in a casual capacity. M21 (Afghan food restaurant), for instance, explained his staffing situation: '*family – sister, sister-in-law; part time – wife, brother, nephew and two my family plus two part time employees*'. Thus his business is represented in the table as one of the businesses employing 2 family members full time, one of the businesses employing 5 family members on a casual basis, and the one business which employed two others on a casual basis. Another with a mix was M13's business (Eastern Mediterranean restaurant): '*Sister rostering, mum menus, me manager, so all going well. At the start 7-8, now 6 not including family. All girls – one guy on grill. I like it. It was not intentional to have a team of girls operate*'.

No. of employees	**No. of businesses employing each category**					
	Full time			Casual		
	Refugees (not family)	Family members	Others	Refugees (not family)	Family members	Others
1	3	2	1	2	2	
2	4	2				1
3	2		1	1		
4			1			
5					2	
6			1			
7						1
8			1			1
9					1	
20+						1
80+			1			
870 sub-contractors						1

Table 30: Number of businesses employing staff

Sometimes it was just the family who work in the business. In one kebab restaurant it was: '*family – everyone – my brother, sister, mum. I am cook – I am the boss. Nephew too young, nieces*' (F1, kebab restaurant) (placed on the table as employing 5 on a casual basis); and in another: '*brother in law cooks – was 2 days/week, now 4 days/week. Brother works 2 days/week – weekends; and dad – he is chef, 4-5 hours each day, making it ready for us*' (M29, kebab restaurant).

Another business run by two brothers, interpreting, employs 870 subcontractors, as well as office staff and others: '*there are four people employed in the office – one part time – so 3.5 people. Not all Afghan. One Vietnamese, one Afghan... Most employees are on contract/subcontract basis – depends how busy, but 20 plus casuals – quite busy: Sengalese, Burmese, Dari...*' (M10, interpreting/translating, travel agency).

Some informants were mindful of their ability to give employment to fellow refugees, one believing that this was achieved both directly and indirectly: '*Most important thing is to make a job for other people who find it so hard to get work here. If you able to make 5 or 6 full time job… Migrants come – they get jobs – pay tax – we think this money is paying to support new migrants for 2-3 years.*' (M21, Afghan food restaurant)

The majority of informants reported working very long hours. One of the kebab shop owners mentioned above (M29) worked full time every day except Mondays when the shop was closed; the other (F1) also worked six days a week, 7am to 3pm, staying later if it was busy; another (M4), too, had one day off per week but worked 13 hours each of the other six days. Others worked every day of the week: M5 and M6 worked twelve hour days from 11am to 11pm. M3, who ran a bakery as well as the kebab shop, also worked 7 days a week, but 10 hours a day: 7am to 5pm. One kebab shop owner, who worked 14 hour days, 9am to 11pm, said: '*Some weeks at least 80 hours. It is what it is. When you open business you expect that. Now we get time off – holidays. It's not as stressful – more relaxed*' (M8); another said: '*12-13 hours a day or more – every day. At the moment the problem just started with the wife – "you want luxury life – let me work". You work hard you get more opportunity in your life*' (M12); and another:

> *Too many hours every day. I leave around 9.30. By the time I get here, I get here 10.30 or sometimes 10 o'clock, 7 days. I have a family. I have no time be with them at the moment… My wife is looking after kids – three and two years old… Hope to get successful here so at least I can get a day off. Good for me and good for someone else [who would be employed].* (M2, kebab restaurant)

Working in a kitchen

(Photo: Jock Collins)

The work hours of some who ran a restaurant were less stressful. One worked long hours, but only five nights a week: '*usually leave [home] 7.30 – get home 10.30 or 11.00. Five nights. Then my wife comes and other family. Workers are like family too*' (M20, Afghan food restaurant). Another worked only for the dinner trade: '*work 6 days 5-10pm. 4 days to 10.30pm. Dinner. Not busy at lunch. In the beginning it was very stressful, 10-11, I had to be here every day. But now I have a system so it's a bit easy for us. I have my own off-days*' (M21, Afghan food restaurant). Another worked only on weekdays, 7.30 – 4.30 (M13, Eastern Mediterranean restaurant).

But others (including M7, Afghan food restaurant) are no longer in the business, one due directly to the relentless work hours: M14 had pulled out of his Pizza restaurant

at the time of interview because it was '*too much busy*'; the business was profitable: '*yeh – it was really good. My wife busy with kids but too hard for me. No time for kids. If I had one person to help – then was easy, but… More than 12-14 hours EVERY day*' (M14, Pizza restaurant).

Five Afghan supermarket/grocery shops were still operating: all of these owners (including M28) worked every day of the week. One reported working 9am to 5pm (M17); one had longer hours, 8am-6pm – '*people call – always busy*' (M16); one did not mind working every day: '*work 7 days a week – a lot of hours, but I am happy. My kids probably thank me*' (M11); and one whose shop was open 7am to 8pm also did at least 8 hours a week in his painting business: '*I get a help from some other painters – there's too many Afghan painters! [laughs]*' (M1). One butchery and supermarket had closed: M27 had worked part time, studied and tried to work in the business as well – all at the same time. His brother who worked in the business had other jobs too.

Some with other kinds of businesses also had punishing schedules: the bakery owner worked 14-15 hour days, 7 days a week, '*only closed on public holidays*' (M22, bakery). Others explained their work hours:

> *7 days a week – no hour limitations. Always thinking. Sometimes, if no issues, I'm getting out 9 or 9.30; sometimes, if problem, I'm getting out 6 am. Or if taxi problem sometimes I am 2am – go to talk to tow truck, police... If not (if I don't go) the driver getting upset and I'm not going to keep them. 100 employees – keep them happy. You have to deal with them, make them work, keep them. When I get too tired I run away. This year in July I was very very tired, mentally. My children make decision – you and mum, you go. They are controlling everything – tyre shop... Looked after two younger ones. Went to Europe. Three weeks.* (M23, tyres; also taxi fleet)
>
> *Start at 9 am, then depends how busy – to 7 or 8 pm, then take work home. At least 12 hours a day. Two years ago before the election we had five people working 8 am to 2 am for a couple of months.* (Older brother of M10, interpreting/translating, travel agency)
>
> *9 am start – not a morning person. [When I did] paving – 5 am then 2 hour drive. I want to get my son in the morning and play with him. 9am to 5pm or 6pm – then do installations after hours – to 9pm or 12am – 6 days a week.* (M15, signs and printing)
>
> *6am to 9pm sometimes, but normally 9am to 6pm. Sunday 4 in the morning till 2 in the afternoon – Sunday market stall.* (M9, furniture sales)

Neither of the car wreckers (M18, M19) specified his work hours, although they had to be constantly available to bid for incoming jobs. The family day carer had full days, starting at 7am: '*I go pick up, 6.50-8.50am drop to school, two at school – different schools. Pick up 3pm*' (F2); she had other children with her. The driving school owner often worked 12 hour days, every day, but said it was '*not satisfying at the moment – sometimes not enough*' (M26). The painter also said his work was '*on and off*' (M24) and he would like more; the Uber driver (M25) also had only casual work.

Length of time in business

It's one thing to start a business and another to survive over time: small businesses are notorious for failure, with 80 per cent of small businesses said to fail after five years in business (Collins et al 1995). The length of time that informants had been in business ranged from only a few months to over ten years (Figure 11). In a few cases this time included previous and current related businesses, such as the taxi business that grew to a tyre business (M23) and those who owned other restaurants previously or currently: '*Opened a restaurant in 2009… Similar to this one but different style. This one open two years. I still own the other one*' (M20).

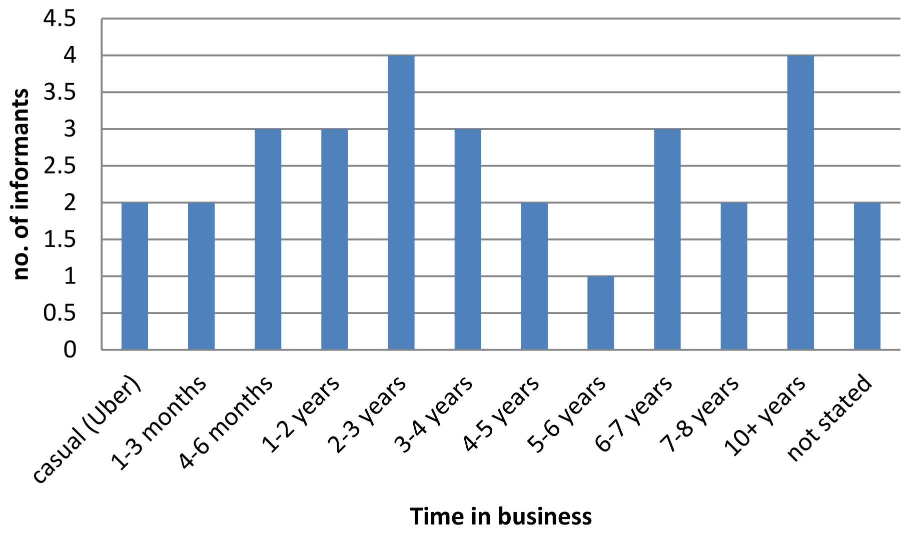


Figure 11: Length of time in business

Barriers and difficulties in business

Most of the informants identified difficulties faced either when setting up their business or while running it. Tables 31-34 set out the problems for different groups of businesses. Informants generally identified as many as three issues faced in their business.

By and large problems with regulations were confined to the restaurant owners. These involved different kinds of problems, particularly a lack of available information about regulations generally (this was shared by one supermarket owner), and costs involved in adhering to regulations for employing staff. Problems identified by informants in all groups included: language, finance and competition; and finding a cost effective location was a problem experienced by informants with a restaurant or a supermarket.

All of the restaurant owners mentioned at least one problem, but some with a supermarket or other business type mentioned no particular problems at all. Two of the restaurant owners described lack of experience as a difficulty, and this was shared by owners of other types of businesses. None of the supermarket/grocery shop owners mentioned marketing/advertising costs as a problem; but two had problems peculiar to this group: transporting or storing produce or products.

Problem identified	No. of informants
cost of marketing/advertising	3
government road works	2
finance	2
regulations – council zoning/parking	2
regulations – lack of information	2
regulations – staffing costs	1
regulations – taxation	1
competition	1
language	1
finding a cost effective location	1
engaging suppliers	1
lack of experience	1

Table 31: Difficulties faced by kebab restaurant owners

For the nine kebab restaurant owners the difficulty most often mentioned was the cost of marketing or advertising their business (Table 31). Restaurant owners generally had their menus printed on leaflets which were available at the restaurant or distributed in letterboxes. Some advertised via Facebook, but others had a more sophisticated presence online with their own websites. For one informant the cost of advertising was mentioned first among a number of problems:

> *Advertising issues – very costly through any media. We couldn't do communication with buyers. Lots of competition – everyone opening businesses. Last three years have been very tough. Government policies – everything changed so much, it made it hard for small business. Cannot hire staff due to the cost. But over all I'm OK with it.* (F1, kebab restaurant)

Two identified a lack of basic information about regulations as a problem:

> *Basic information – how to apply for an ABN... I didn't know anyone. I called people – not very helpful – not a smooth start. Asked a family friend to explain to me but they were not sure.* (M6, kebab restaurant)

> *Finance is important, but I was lucky, so no difficulty. Otherwise it would be the main thing. [Apart from that,] rules, paperwork, certain things that you're not aware of.* (M8, kebab restaurant)

For four in this group specific problems involved road works and council zoning:

> *Road works – that's the main thing. It was car park here in middle. They don't tell us the truth. There was car park for customers. [Because of major road works out the front] businesses going down – a lot going bankrupt. Government don't look after small business. Thai business spent heaps of money – they have to get something out of it. We don't have a lawyer to say this is our problem. Nothing we can do. If it was big company – they support them. Some customers came across the street – they don't have time at lunch time – they can't do it any more [because of the road works]. Government should look after us. Same thing with the bridge – spoilt all the business.* (M4, kebab restaurant)

> *A little bit about the tax and how to… sometimes we pay more… Regulations and tax. Before this business I had the same kind of business on the South Side which was knocked out to expand the road. That business was busy – full time – many customers – I lost a big income.* (M5, kebab restaurant)

> *Problems setting up – Council didn't approve. For Lebanese bread making machine roof needed to be higher. The only person who could speak the language had to come from Sydney – expensive. Biggest problem is council regulations – not speaking English. Also the zone is residential – there was a business there before, but smaller. They want to expand – want more parking*

space, but council won't allow. … issue – accounts payable – cheques… Started young, but now so old! (M3, bakery and kebab restaurant)

Knowledge about customer service, how you gonna do this. Now I can see it's easy – in the beginning it's hard. In my view you have to put yourself to get something back – take a risk. My previous businesses were very successful – this one too… I didn't have any problem. I am in this game. I know where I can get good man. Took me 11 months to get approval from council – need car park... At last I won. They create the rules but sometimes they don't follow. I have 50 people (seats) – over there they have 250 people, but don't need [to provide a] car park. (M12, kebab restaurant)

Problem identified	No. of informants
cost of marketing/advertising	1
finance	1
regulations – lack of information	1
regulations – staffing costs	1
competition	1
language	1
finding a cost effective location	1
lack of experience	1
excessive work hours	1

Table 32: Difficulties faced by other restaurant owners

The five informants with other kinds of restaurants had similar problems to the kebab restaurant owners (Table 32). One mentioned the cost of hiring staff: '*managing staff – big problem. You can have an awesome idea but if you can't do staff – overheads*' (M13, Eastern Mediterranean restaurant). One (mentioned above) left the business because of the excessive work hours required: '*first business for me. Easy to set up. Just time was problem. Too much busy. More than 12-14 hours EVERY day*' (M14, Pizza restaurant). One pinpointed lack of experience, and joked about working with family:

Difficulties mainly were you don't know how the system works – ins and outs – before that we had catering but we weren't sure how to do it but it's every day experience you are learning. Have to have a big family – 4 sisters in law, daughter… Rent the premises. Don't live there. Support from family – sometimes it's good, sometimes it's very bad, sometimes you don't want any family at all, but overall it's good [laughs]. (M20, Afghan food restaurant)

Two of the six Afghan supermarket/grocery shop owners had problems transporting or storing particular products (Table 33). One of these had closed at the time of interview:

> *Didn't go well. I was working part time. Brother not keen, not business minded. Not profitable. Lost $200,000 – a big loss… Reason for failure? Not analysing the business situation. Target group fine – Muslims. But the way we failed was administration. Accounts and finance and the way we used to buy stuff and sell it on. If you bring from international you make money. First import international – not clean and smooth (after, not international). Cooking oil – cheap high quality – the problem was with hole at bottom. I had a house as soon as I got to Adelaide. 2003 I bought it then I sold the house for the business. Then my brother put the money there. That's how we financed the business. Location was good. One and a half to two years. Work part time, study and try to work as well in the business. Brother had other jobs too. Failure helped me to understand business well – it's a learning process. Learn from your mistakes.* (M27, butchery and supermarket – closed)

> *We try to get bigger shop – you make more profit – but this I couldn't find. Try to bigger [and] keep this – in good area. Try to own… We bring [produce] ourselves from overseas but didn't have space because need a big freezer. But I rent a cold room but it cost too much – rent too high, and every time you have to pay. Want to become a wholesaler – bigger scale cheaper – more profit… English language – I just learned from work – talk to people… The rule is [a barrier; i.e. regulations].* (M1, Afghan supermarket, also painting)

Problem identified	No. of informants
no problems	2
transporting/storing produce/products	2
competition	2
finance	1
regulations – lack of information	1
language	1
finding a cost effective location	1
engaging suppliers	1

Table 33: Difficulties faced by Afghan supermarket and grocery shop owners

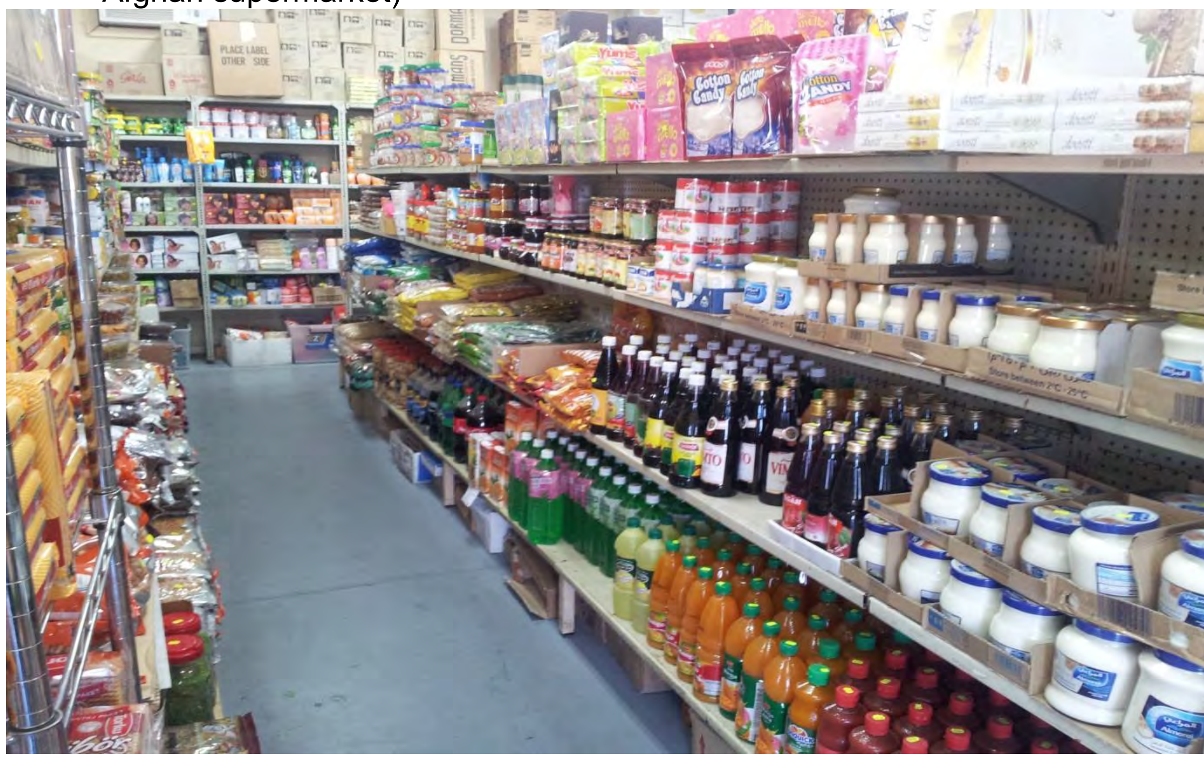
Two more in this group said that they had no problems: '*nothing. Every three months inspection – they are happy – clean. I am happy*' (M17, Afghan grocery shop). One of these, an easy-going man, described how the area had changed:

> *Neighbourhood has changed. You needed a shotgun after 6 o'clock before. Now you can come here 10 o'clock at night – people walking around. Before*

> *breaking glass was the normal thing. Demographic has changed – from $100,000 to $500,000 for house prices – mainly Indians… No big problems – I don't consider problems. Everything has a challenge. I don't consider a lot of problems a problem.* (M11, Afghan supermarket)

One mentioned competition from other businesses and finding good suppliers as his biggest concerns:

> *Independent. Struggled in new shop. Getting there now – better than when started, three to four years [ago]. More competition now – no one would tell [of] a good supplier. Hardest getting suppliers. Reason this are? Affordable – less expensive. I will still survive if less sales. Rent cheaper. Afghan population growing. Syrian refugees coming. Community centre here.* (M16, Afghan supermarket)



A typical supermarket

(Photo: Kathy Watson)

None of the eleven informants with other types of businesses mentioned any problems with regulations, nor problems related to business location (Table 34). Indeed, four of these business owners did not mention any problems at all: these included the painter (M24), the Uber driver (M25), the family day carer (F2), and one of the car wreckers (M18). But this group had the most who mentioned lack of experience as a barrier, the other car wrecker being one of these:

You have to learn job – it's confusing – takes a long time to learn. The system – a website tells what year and model car. You have to know what fits what car. Competition from Afghans. Same sort of thing – make it tougher. There's a hotline – 55 wrecking yards connected. You miss the sale if you don't know the parts… Rules and regulations – have to be sure. (M19, car wrecker)

Two in this group had specific problems, one involving personal injury to his partner and key worker:

My cousin used to be baker. He found bakery. I said 'better we find something else!' but he said 'bakery is good'. But he had knee surgery so couldn't work. So he sell his share to me, after 6-7 months… No profit. Actually it still no profit after two years. Maybe $600-700 for me. In partnership with 2 others – friends. I can't sell because they are my friends. Language is biggest problem. Not good to run a business. You need to talk to everyone – your suppliers... Second problem is the job. I have no experience in bakery. Now I am good. But I didn't know anything about flour (was welder 15-16 years). Learn on the job. I got many problem but I have to do it. (M22, bakery)

Problem identified	No. of informants
no problems	4
lack of experience	3
language	2
cost of marketing/advertising	1
finance	1
competition	1
engaging suppliers	1
personal injury	1
managing work type and load	1

Table 34: Difficulties faced by other business owners

The other specific problem involved managing the particular work type and load:

To be honest to adjust between the two businesses. For us these two businesses are related, but not related – I get phone call, then do this – adjusting. People come here – we do interpreting – they think that's all we do. People don't know – 'can you do this now?'. They don't know. Then in the meantime also they have contract with Immigration – forms – 40 documents in one day. Again – you have to adjust. Finance is not a barrier any more. Rent, $1200 for telephone – just part of the business. (Older brother of M10, interpreting/translating, travel agency)

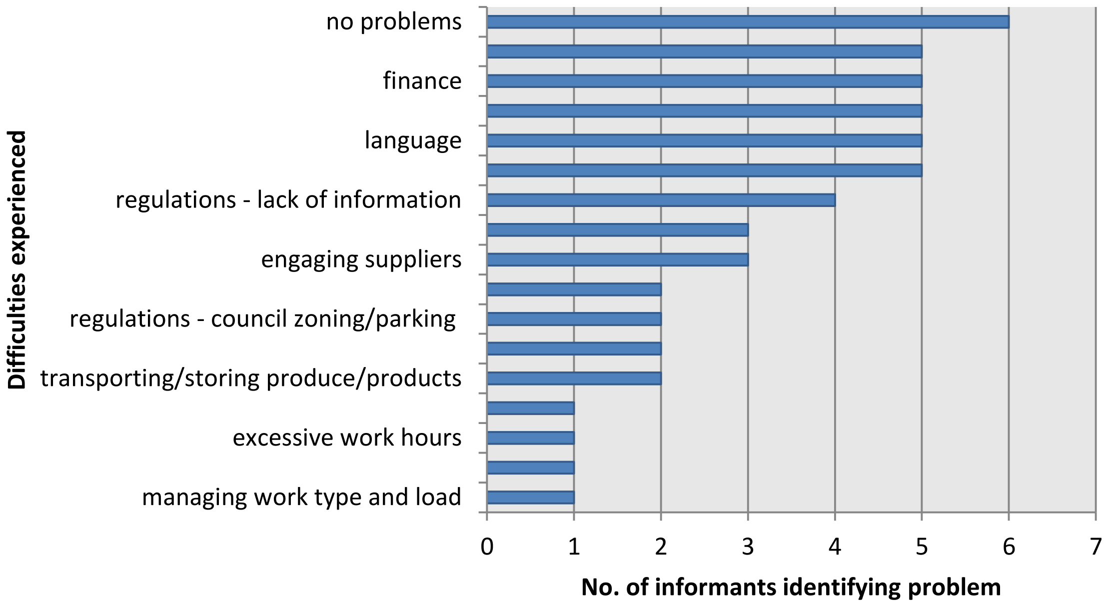
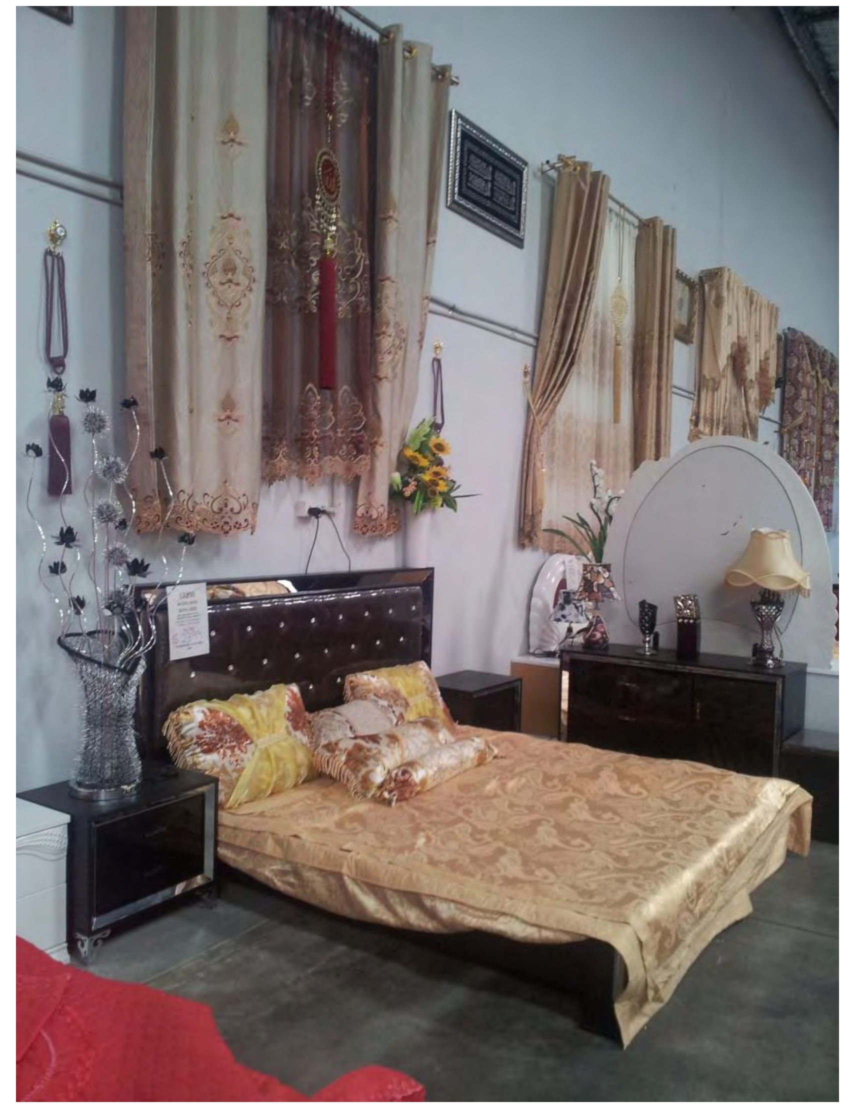


Figure 12: Difficulties faced – all businesses

Figure 12 combines the barriers faced by all businesses. Five issues were mentioned most overall: cost of marketing/advertising, finance, competition, language and lack of experience. A lack of information about regulations was also a common problem.

Although a number of informants did not mention problems, they probably still had issues to deal with: '*problems? Not really. Advertising in different ways. You spend a lot of money. Not any big problems. Sometimes work a lot sometimes not*' (M26, driving school).



Businesses other than food-related businesses included furnishings

(Photo: Kathy Watson)

One informant explained how lack of experience affected the business:

> *It was hard for the first two years. Imported everything myself from China. I didn't know what I was doing. Went to Dubai – couldn't find anything. Then to China – went to markets – didn't know. Finally I find the markets somehow – put [merchandise] in a container, then come here. Started a small shop – kitchen ware. Not much migrants here – it was hard – Australians wouldn't come to my shop. Had to borrow money to go over to China – buy, pack myself. Gradually moved up – coffee tables – sofas – now furniture is my main... Sometimes a customer comes with a design – or I make my own design – they [in China] make it. This Chinese leather – this Italian leather – they choose: one grand or three grand. Depends on my customer what quality they want. I would choose the best quality myself – it lasts longer.* (M9, furniture sales)

Another found advertising/marketing and finance to be his biggest worries:

> *First business – lost a lot of money. Too much work. I couldn't do it. Then I start working again. I got the job for many years till I started here. Nearly three months [ago]. Money problems – no full time job, that's why I borrowed from some friends and relatives – they trusted on me. [Also borrowed some on credit card.] First the money – to arrange the money was hard. I waited for two months. Very hard – you have a family and a mortgage to pay… We don't have much money to advertise. Still I gotta pay the mortgage. To be honest it not really good not really bad [location]. Rent is a little bit cheaper that's why we decided to come here… Location – to be in a good location – but you should have more money; advertising; food – trying our best to give best food to the people.* (M2, kebab restaurant)

Another nominated advertising and competition as his biggest problems:

> *Looking after customers; advertising – haven't done much – just give out menus to Afghan grocery shops, letterboxes – let them know we are here. Too many Afghan shops here – competition.* (M7, Afghan food restaurant – since closed)

Another talked about advertising and budget issues, and how establishing supply networks was a particular problem in the beginning:

> *Good opportunity, but running a business is like look after a baby. It has its own problems. We do our best. Sometimes it work sometimes it doesn't. Had a good job as night manager. At moment we'll see what happens. Less than 6 months. At beginning really hard to communicate. The meat, the drink – to pick out which company – a headache. But now getting used to it. Supply – good quality but not too expensive… Customer is everything for us. So encouraging customer. Not opportunity for marketing. We run out of budget. Most customers are regular because they know us. Advertising is very important for the future.* (M29, kebab restaurant)

Another also identified the importance of good suppliers, as well as issues with competition and finance:

> *Finance and relations to have. Competition – a few sign companies. They have good relations to suppliers. They give different prices. I was thinking of importing materials – quality the same, bypass… Now one of them is giving me a better deal. Looks after me. Gives me good suggestions. Negotiated – they said have to wait for boss – I said whatever price you give to others you give to me. Difference? More than 20% discounts – 40%. The others get 80-90% discount. Impacts on profitabililty – depends on volume of purchase.* (M15, signs and printing)

Another also focussed on competition and costs, which were forcing him to move his business:

> *This year I lose my money – 100,000. Too much shops. Many. 7500/month [rent], 500 insurance, 10,000 for butcher. I put my pocket money there. Want to sell this shop for 200,000. Closing 15 January because not more customer. Market going down. Tried to sell but no one coming to buy. Find a small place – shop like that one – less rent. 4,000 okay. Not can do myself because need more money to fix up.* (M28, Afghan supermarket)

Difficulties due to first language differences was identified as the main problem for these two informants:

> *When we start we thought 150,000. We have all that money in family. But after three months, when we in planning, builder told us 'we made mistake'. Actually 280,000. A very big mistake. Actually we borrowed the 150,000 from other banks as personal loan. Is very hard first time if you are asking for money as business. So when bank knew we had this place already signed they gave us the rest. Leasing building, but costs to set up – design – interior... The main thing is language, the lacking knowledge about how to apply for funding and about the rules for this business. Some people have tiling for example, it's not very complicated. But with food you need to know about everything. Over time we learned a lot of things… Big mistake for us was choosing not very good spot. Location is so important. A high profile road or a busy suburb.* (M21, Afghan food restaurant)

> *For most people like me – language and education. If I arrive in my 20s I could do a lot better. You want to do something but you don't know how and can't speak the language. Taxi driving helped me a lot because you had to talk to customer. I got a lot of ideas and help. They encourage me, 'You are a good man, you can do'.* (M23, tyres; also taxi fleet)

Figure 5 (above) indicated that 16 per cent of informants' businesses were located in the Salisbury Local Government Area of South Australia. This LGA is the only one in South Australia to be among the 30 LGAs in Australia with the highest number of people who speak English not well or not at all, according to the 2011 census (DIBP, 2014, p. 38). Salisbury was home to 6,593 people who said that they had poor English skills; this represented 5.1 per cent of the population of the LGA. The language most commonly spoken by people in Afghanistan is Dari. Across the whole of Australia, among people who spoke English not well or not at all, where Dari was spoken at home, 30.1 per cent of the speakers were aged up to 14 years, 9.2 per cent were aged 15-24, 31.1 per cent were aged 25-44, 22.4 per cent were aged 45-

64, and 7.3 per cent were over 65 years of age (*ibid*, p. 33). Thus more than half (60.8%) were adults 25 years of age or older.

Business success?

Business success may be determined by whether each business was profitable. Of the nine kebab restaurants, four had been running for less than 6 months, so it was too soon to say whether the business would be profitable in the long run (Figure 13). One who had been in business for 4 months (M6) was not yet making a profit, and thought it would take '*at least a year*' to become profitable. Another who was asked whether business was profitable responded:

> *Not really at this – 3 months. We are happy to pay the bills – the rent. At the moment we are so happy. Don't know [when we will be profitable], maybe in 2 months, maybe a year, let's see.* (M2, kebab restaurant)

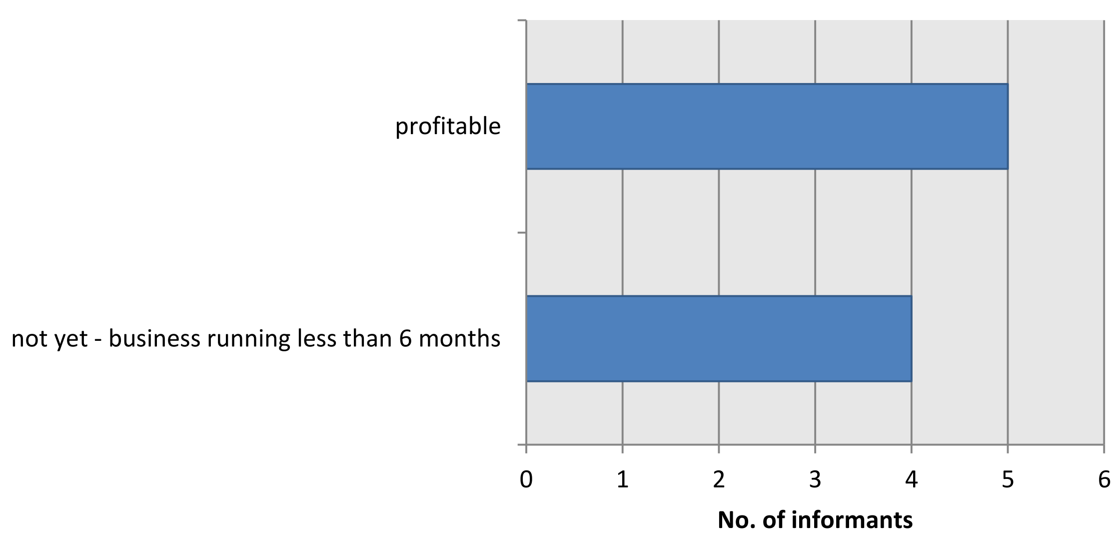


Figure 13: Profitability – kebab restaurants

And another, who also had to contend with the major road works outside the business, responded:

> *At the moment not really – not just us, but every one because of the road works. They can't afford a lawyer or anything. All they do is talk to local MP – all he does is…'* (M4, kebab restaurant, 3 months in business)

The other 5 kebab restaurant owners had profitable businesses, to varying degrees. One informant (M5) was barely making a profit: '*it's like a factory job – [but] getting better*'; and another whose business was profitable reflected on the work:

> *I had a passion to set up business. Profitable, but you have to work hard. Two people – man and woman – is profitable. But I cannot afford to hire. Better to have a [university] degree – and go to that job. But if you have money, it's good to work for yourself, have your own business. After you have your own business it's hard to work for someone else.* (F1, kebab restaurant)

Only one of the five informants with other types of restaurants had been in business for less than 6 months at the time of interview: he has since given up the business (Figure 14). At the time of interview he responded: '*new at the moment – 5 months old. Too new to be profitable. Hope it will be as soon as possible [laughs]*' (M7, Afghan food restaurant). One of the other four informants, had also given up the business, even though his business made a healthy profit: '*yeh – it was really good*' (M14, Pizza restaurant). Two others in this group were also making a profit, but one was only just breaking even:

> *Below my expectation. I was optimistic when I had this restaurant here. Very expensive rent, but not like shopping centre, not a lot of passing traffic. Bad luck when we looked – very big crowd going to cinema. But now… only one or two months there were lot of people here but now not many people passing. 18 months just covering costs. Hoping by word of mouth business will build.* (M21, Afghan food restaurant)

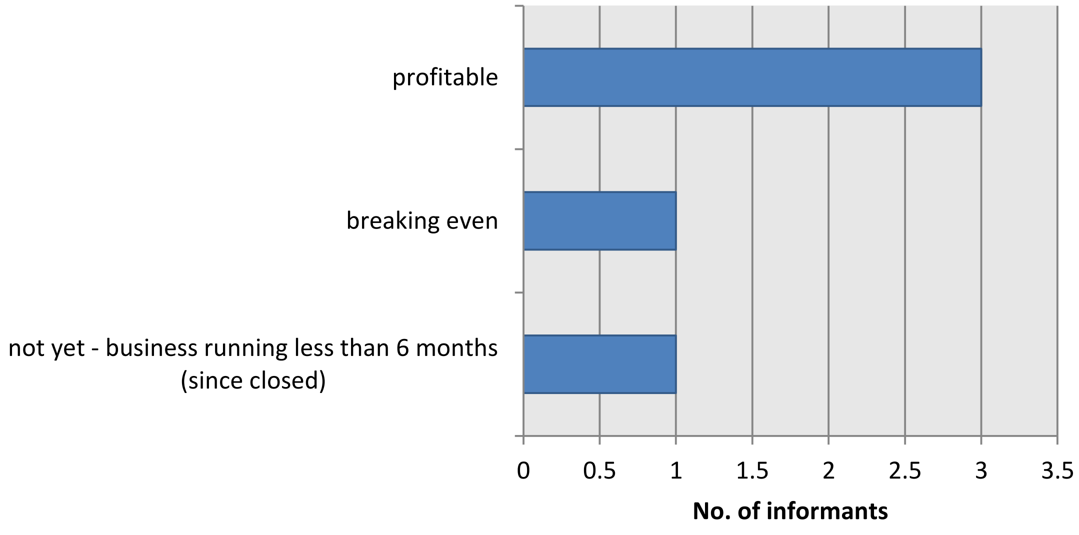


Figure 14: Profitability – other types of restaurants

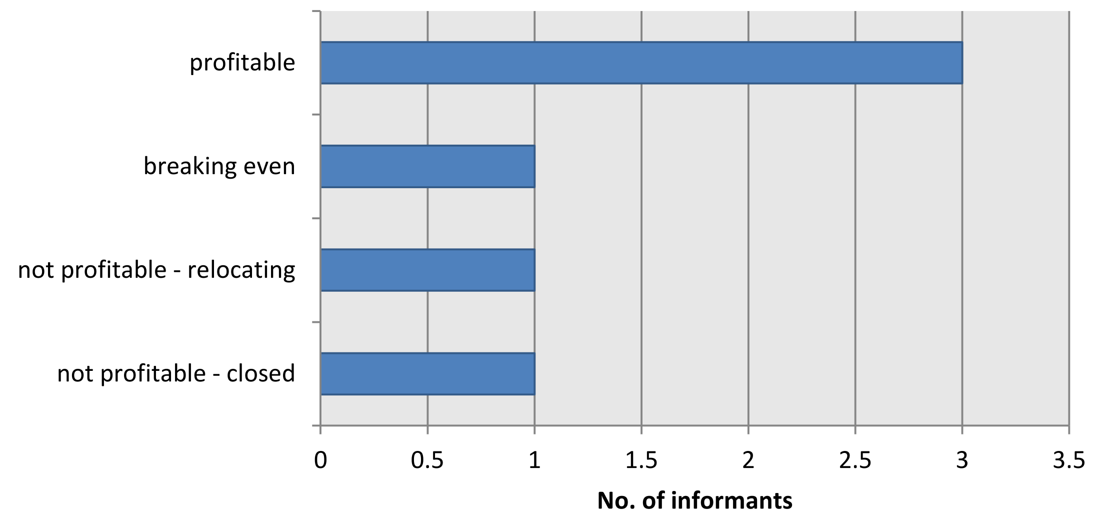


Figure 15: Profitability – Afghan supermarkets and grocery shops

All six of the Afhan supermarkets and grocery stores had been in business for longer than 6 months: half of them were making a profit, but one was just breaking even, one had closed, and one was about to close (Figure 15). The hold on profitability seemed tenuous for some of this group:

> *Little bit profit now – would make same in factory work. Quality here – meat, fish (halal). Big supermarkets have no halal (yet).* (M17, 6 years in business)

> *Up and down, but it's good – we got to work at it – myself I do some painting myself [too].* (M1, 4 years in business)

> *Now running even. First two years running at loss. Partner now Afghan refugee – 50%. Starting to pick up. Product from overseas cheaper. Hopefully bigger profit margins in future. Now customers coming.* (M16, 4 years in business)

In general, the informants with businesses other than restaurants or grocery stores seemed to be managing to stay in business (Figure 16), although the bakery was only just breaking even: '*no profit. Actually it still no profit after 2 years. Maybe $600-700 for me*' (M22, bakery). Nine of these 11 businesses were profitable, though for some of these, too, business was not always steady:

> *Good and bad days – lose a bit of freedom family wise – it's a challenge.* (M19, car wrecker)

> *Sometimes quiet, some busy – up and down. Not bad business. If I get a licence to give licence it will be profitable. It will be busier – I can test people not just train them.* (M26, driving school)

> *Not too much (profit), sometimes you're working, others no work.* (M24, painting)

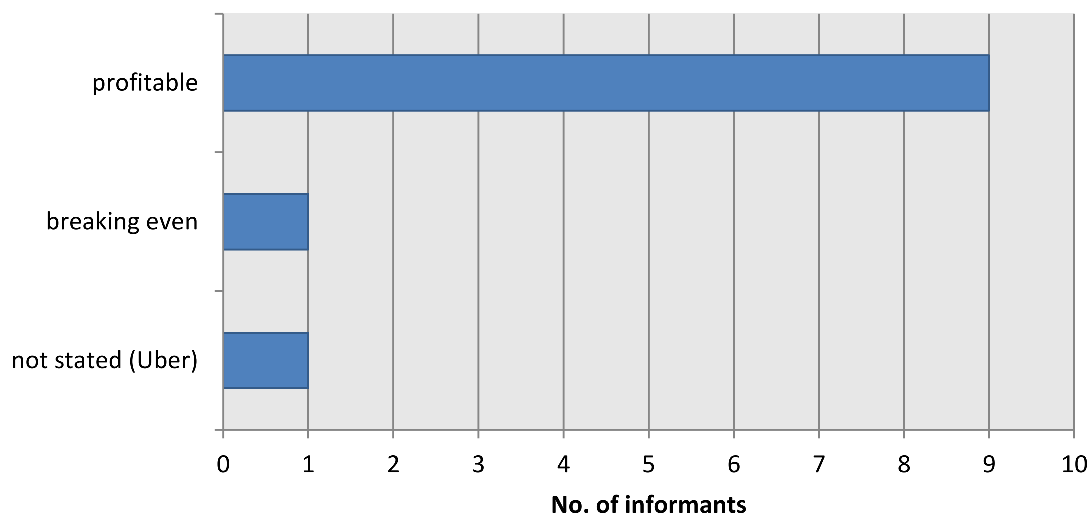


Figure 16: Profitability – other businesses

Nevertheless, putting all the businesses together, the overwhelming majority (65%) were profitable and a further 10 per cent were breaking even (Figure 17). A further 16 per cent had been in business for less than 6 months, so were not yet expected to be making a profit.

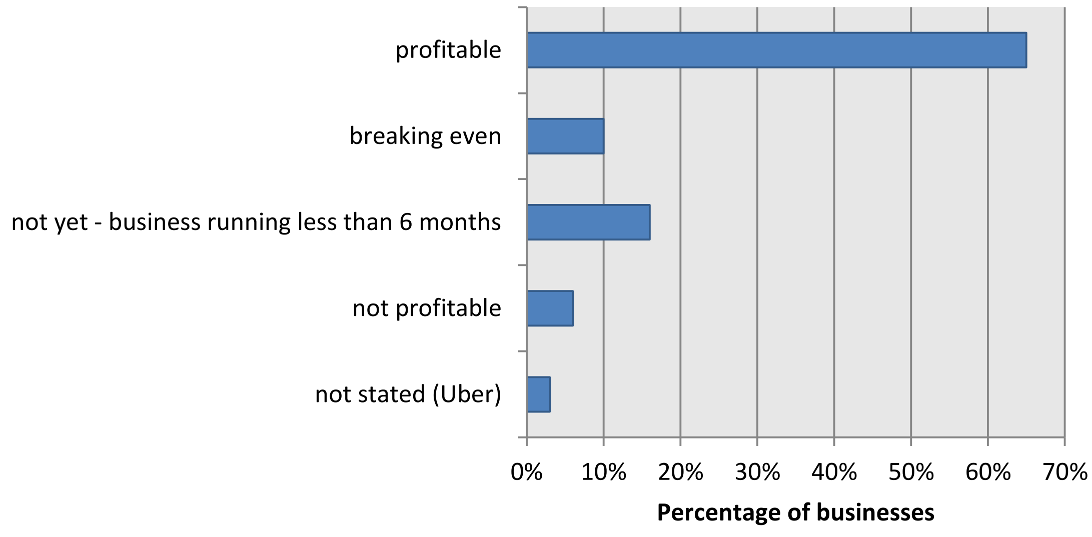


Figure 17: Profitability – all businesses

Some experienced business people were doing very well in business, including some running restaurants and supermarkets:

> *Opened six businesses then put them on the market. Sold them.* (M12, kebab restaurant, 4 years in business)
>
> *Yes – good – not bad at all. We know the trade and have support, so it didn't take us long to make a profit.* (M8, kebab restaurant, 2 years in business)
>
> *Profit? Always? – yes – 11 plus years. I expanded both sides – the shop each side. No further I can go [laughs]. As long as the ball rolls…* (M11, Afghan supermarket)

Others also had their eye on the long term, such as this man who continually reinvested in his business:

> *Ah. It has not been in loss for the last 2 years. Because of investment I do I keep expanding the business. Capital investment – it does open up business… A Canadian guy makes machinery – also one here. Also the software. Got it from Perth. Manufacture in Australia – export to Russia – all over the world. I was sending a lot of jobs to them but better to do it myself. Bigger place – 5 + 5 years lease. Never ask an Italian to sell premises! [laughs].* (M15, signs and printing, 3 years in business)

It may be of interest to compare how those who arrived in Australia by boat have fared compared to others. Indeed, three of the four particularly successful businessmen quoted above are in that group (M12, M11 and M15). Added to these can be the brothers running the interpreting business (M10), the taxi and tyre businessman (M23), and the young entrepreneur who wants to open a chain of restaurants (M13). It may be pointed out here that the latter three businessmen employ the most employees (Table 30): the interpreting and travel agency business employing 3.5 full time and over 20 casuals, as well as subcontracting work to over 800 people; the taxi and tyre business employing 8 full time plus over 80 drivers; and the restaurant giving employment to 3 family members plus 6 others.

Five of the six Afghan supermarket and grocery shop owners are from this group of boat-comers. Apart from M11, mentioned above, M17 and M1 were managing to stay in business after several years, but M28 was struggling with competition to his business after only a few years. M27 had not done well in the supermarket business, but was successfully employed and building a migration agent business after completing multiple university degrees in this country. Of three others who had

opened kebab restaurants, one (M5) was gradually building profits after relocating due to major road works which impacted his previous successful business, and the other two had been in business for less than six months (M4 and M6). The remaining four in this group of boat-comers were happy running their car wrecking (M18, M19), family day care (F2) and painting (M24) businesses.

Future plans

Business life is tough. Most informants worked very long hours at the business, often leaving little time for family and community life. As we have seen in the previous section most of the informants reported that their business was profitable. There are two main narratives that emerge from responses of our Adelaide Hazara entrepreneur informants: one was to stay in the business and expand it; the other was to open a different sort of business. The Hazara entrepreneurs, like other immigrant entrepreneurs in Australia (Collins and Shin 2014, Collins and Low 2010), are constantly re-evaluating their business, looking at opportunities for expansion or change.

Tables 35-38 set out the future plans of the informants in different groups.

Kebab restaurant owners seemed the least content with their particular business (Table 35). Two indicated that in the long term they would rather get out of business altogether and work in their area of university study. But otherwise one of these would stay in the current business (F1) and one would rather open a different kind of business (M8). Two liked the restaurant business, but wanted a different kind of restaurant. One of these (M6) said that when his '*knowledge increased*', after '*maybe 2 years*', he would move to '*something similar, yes, in hospitality*'. The other (M3), said he wanted to '*mix it up – other Afghan cuisine – fine dining. Traditional charcoal oven – slow cooking – away from just bread*'. Nevertheless one liked the kebab restaurant business enough to want to expand by opening another business of the same kind: '*make another one maybe somewhere else – similar – with partners – keep this one too*' (M5). Two in this group were simply concentrating on paying back the loans they had taken out to open their business. (This group had the most informants who had a business less than 6 months old – see 'Business success?' above. One of those intent upon paying back loans revealed a real worry which had

not been raised earlier – the business premises may be demolished during the term of their contract:

> *We hope to run it forever as much as we can. One of the negative things – apparently it is gonna be demolished. We have contract till 2020 but in the contract if they want to demolish we have to get out. Some shops are already empty. New owner is children of guy who died so at the moment no one knows. So rent lower. Next shop – no more contract, another expires next year but cannot renew. Two other businesses gone – only offered 6 month contract. This is making us sad not knowing what is going to happen. If this closes? Hopefully not – we borrowed too much money from other people… I hope they don't demolish building so we can save money for people we owe money. We will get similar business at another place. Dad is very good chef in Saudi Arabia and Afghanistan.* (M29, kebab restaurant)

> *In five years? If business runs good I will be still in business. Or sell and do Master of Teaching. Primary teaching. I would prefer professional work rather than this job.* (F1, kebab restaurant)

> *In five years time I would have [it] running here and I'm hoping to have a house.* (M4, kebab restaurant)

> *Somewhere better – bigger – different – riskier – more ambitious. Not a kebab shop – you've got no life – you have to sacrifice certain things to get somewhere. Definitely go back and finish uni. Once I'm settled – about 45 [years of age] – then I'll use that to work with the community as a social worker.* (M8, kebab restaurant)

> *In five years I might be going on the next step – interstate – to Western Australia. I love Perth. Opened six businesses then put them on the market. Sold them. Will do that with this one, then move to Perth – Fremantle – a nice place to go – everyone going there.* (M12, kebab restaurant)

> *If business gets successful, let's see what we can do. I don't know to be honest. I'm thinking about this. I just want to finish the money I borrowed… My second time hopefully it goes alright.* (M2, kebab restaurant)

Future plans	No. of informants
follow up university study and work in study area	(2)
stay in current business	2
concentrate on paying back loans	2
open different kind of restaurant/hospitality (ie related) business	2
open a different kind of business (more ambitious)	1
expand to open a further business of the same kind	1
sell business and move interstate	1

Table 35: Future plans – kebab restaurant owners

Future plans	No. of informants
open a different kind of business (import/export) (trucking deliveries)	2
expand premises for or improve current business	2
expand to open multiple further businesses of the same kind	1

Table 36: Future plans – other restaurant owners

Future plans	No. of informants
stay in current business (and work less) (and make more profit)	2
expand premises for or improve current business	1
extend business to become supplier	1
downsize business premises to minimise rental costs	1
follow up university study and work in study area	1

Table 37: Future plans – Afghan supermarket and grocery shop owners

Future plans	No. of informants
stay in current business	3
open a different kind of business (welding) (any kind)	3
open different kind of (related) business	1
expand to open multiple further businesses of the same kind	1
expand to open a further business of a different kind	1
extend business to become supplier	1
expand and sell current business if kept on as employees	1

Table 38: Future plans – other business owners

Those five with other kinds of restaurants seemed somewhat more satisfied with their businesses (Table 36). One wanted to expand to open multiple further businesses of the same kind; and two wanted to expand their current business to make room for more seats. But two others in this group would rather open a different kind of business altogether:

> *Want to expand the business… We want to make restaurant a bit bigger.* (M20, Afghan food restaurant)

> *Five years time? Not different business. I love this business. Now we have another contract for 3 more years. So for 5 years we will be here. Maybe then*

in different building in a bigger building. Because already we miss some big functions. They want maybe 100-150 [capacity]. (M21, Afghan food restaurant)

I'd like to have 3 or 4 similar shops – that's the plan. (M13, Eastern Mediterranean restaurant)

In five years – have another business – thinking about import/export. Started with this because I knew the business – why change? – more freedom running your own business. (M7, Afghan food restaurant – since closed)

Plan to make a big business – five trucks – put on road – get people work for me. Deliveries. I have experience fruit and vegetables for Coles, Woollies... I have to study a bit. I did already first buy a house in my plan then work a little bit. I can't tell how long before I start business. It will be easy. You can manage everything – get someone else to work for you. (M14, Pizza restaurant)

Some of the products available at a typical supermarket

(Photo: Kathy Watson)

The group of six Afghan supermarket or grocery shop owners seemed to be the most content with their kind of business (Table 37). Although one of these had gone out of business and vowed never to go into the same business again (M27 – he intended to concentrate on working in the area of his university studies), two others were happy to continue in business as they were, and another two wanted to invest further in their business – one by improving his shop (M1), and the other by

extending his business to become a supplier (M16). One liked his business but needed to downsize to minimise rental costs:

> *Find a small place – shop like that one – less rent. 4,000 okay. Not can do myself because need more money to fix up.* (M28, Afghan supermarket)

> *Partnership works well. It will continue. Keep going in this shop. Hopefully more profit.* (M17, Afghan grocery shop)

> *Turnover small. Not at moment, but later move to bigger place… Plans – make my own brand famous all over – oil – producing here. Stock from overseas. Bulk. And distribute – supply community shops. Fish and chips... Sunflower oil. China and Taiwan – kitchenware – steamer (keep food hot, from China), pressure cookers, pots, trays. New products. Food sells more, but bigger margin on other products. $29-31 per 20 litre oil – strategy to get in market.* (M16, Afghan supermarket)

> *Future? – just staying in this business – I want to live – I can handle the stress, [but] to me – make less and enjoy life.* (M11, Afghan supermarket)

> *I try to improve, make as much I can [with limited capital – no bank finance]. I don't, like – since I started – did odd jobs – we do everything ourselves, except electrician. I do [would] like, myself, to borrow money [from a bank].* (M1, Afghan supermarket, also painting)

> *Still work for government, Department of Human Services. Finish degree first then think about which way to go. Professional [related to study – migration/law] – no more grocery!* (M27, butchery and supermarket – closed)

Those in other kinds of businesses, as a group, were clearly the most content being in a business (Table 38). None in this group wanted to go out of business altogether. Equal numbers in this group wanted to stay in the current business (3) on the one hand; or on the other hand open a different kind of business instead (3). These included M24 on the one hand, who was happy doing painting; and M5, the Uber driver, on the other hand, who said: 'If I had opportunity I would open any business'. Similarly, one wanted to open multiple further businesses of the same kind (M10); and one wanted to open a further business of a different kind (M23). One wanted to open a different but related kind of business (M19); and one wanted to extend his business to become an exports supplier (M9). The remaining informant in this group (M15) wanted to expand his business enough to take on an employee, but would consider selling the business if he and his employee could be guaranteed work:

> *Will employ more. Other businesses want to buy me out. They sub-contract to me. If they can pay good money and guarantee work for two of us I might do*

it. Struggling now but in 5 years… [it will be better]. ... I went on YouTube to learn to operate machine. Installer gave me 2 days training – 3D... I am quite positive because I'm in the advertising business, so people will always need it, and my main source of income is manufacturing – before, I was outsourcing large boxes $2500 – pay $2,000 to manufacturer. But in-house there's another 50% profit. So all those 3D acrylic letters – lighted – there is good money in them. Also in frames – I make those now. (M15, signs and printing)

Not sure it would work out at beginning. Thank God it worked out good. In five years? Yes in the same business. (M18, car wrecker)

Keep it up. The parents will give me two weeks off when I have my baby. But they want me to keep going… I plan to keep going with the business – happy to do it. (F2, family day care)

Move to another business – anything to be my own boss. Maybe local business like grocery shop or importing from China. Not sure how long I will keep doing driving. (M26, driving school)

Not sure. If I can sell this business I am doing my job – welding. I can do very well – like designer. I can do drawing very good for air con systems. Might be start a business with my boss. He had three businesses together so sold business to spend time with his wife (who had cancer). But now he offered [for me] to start new business with him. I can't sell this business because my partner doesn't know the business and he doesn't speak English, and you need to be thinking about everything – how many this, how many that – the grocery stuff, everything. This business is like chain. If you break one of them... (M22, bakery)

In five years I want to expand but there are only two of us. Into other cities. One thing we are looking at – Melbourne – we are looking at an office there. We are meeting every week, then each month – been saying for the last year, 'let's expand the business'. That's one thing. I want to get a big place in Prospect – have all the needs of our community in one place – accounting, interpreting, money transfer, migration agency, real estate. Get that place. We have a good reputation – it would be good for all the businesses. (Older brother of M10, interpreting/translating, travel agency)

Five years time? I'm thinking at least to put one shop further. I don't know what. Just looking for opportunity. If my ability can afford that I will grab it. (M23, tyres; also taxi fleet)

In ten years? New car showroom – any brand – general damage – cars fixed – invest in real estate. Money is tied up – I need money flow. (M19, car wrecker)

Future in Australia? – I'm a positive person. Negative won't get you anywhere. Maybe export to China [considering the recent free trade deal]. (M9, furniture sales)

Future plans	No. of informants
stay in current business	7
open a different kind of business	6
open different kind of (related) business	3
expand premises for or improve current business	3
concentrate on paying back loans	2
extend business to become supplier	2
expand to open multiple further businesses of the same kind	2
expand to open a further business of the same kind	1
expand to open a further business of a different kind	1
follow up university study and work in study area	1
sell business and move interstate	1
downsize business premises to minimise rental costs	1
expand and sell current business if kept on as employees	1

Table 39: Future plans – all business owners

Table 39 combines the future plans of all business owners, showing the number of informants for each kind of plan, and Figure 18 shows the same information simplified into broad categories and giving percentages of informants. Almost half (45%) wanted to stay in their current business; and almost a third (29%) wanted to open a different business.

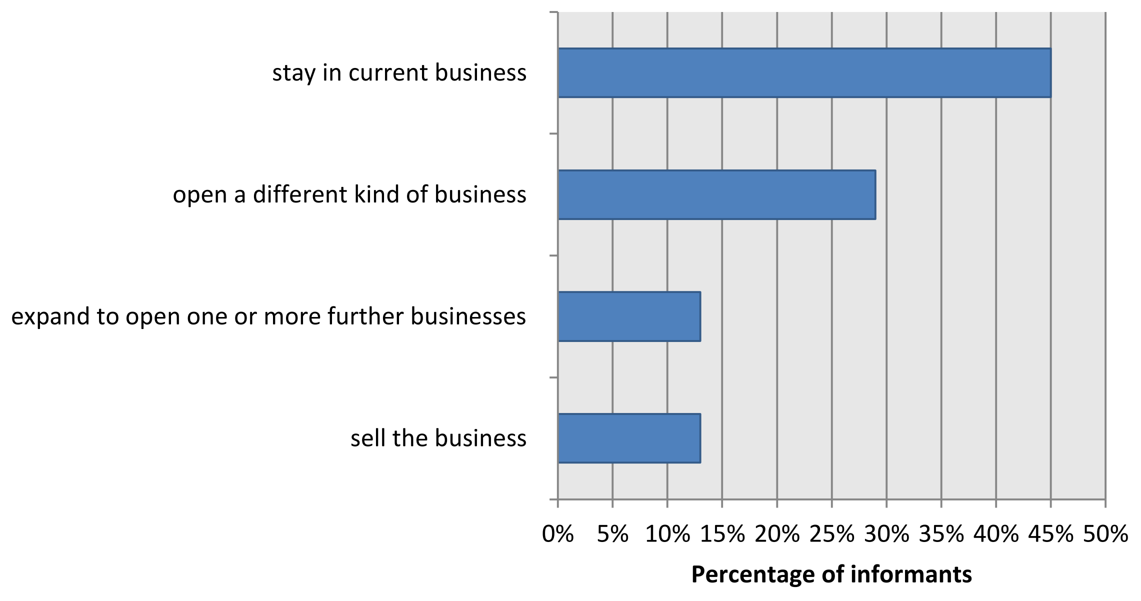


Figure 18: Broad future plans – all businesses

Life in Australia

10. Life in Australia

Cultural networks

The majority of the informants had strong links to their cultural community, whether it be a network of friends and family, sporting groups, or larger cultural organisations. However many also had strong ties to any number of ethnic groups in their local community, particularly through their customers and clients.

Many informants stressed the multicultural nature of their customers, including ‘Aussies’:

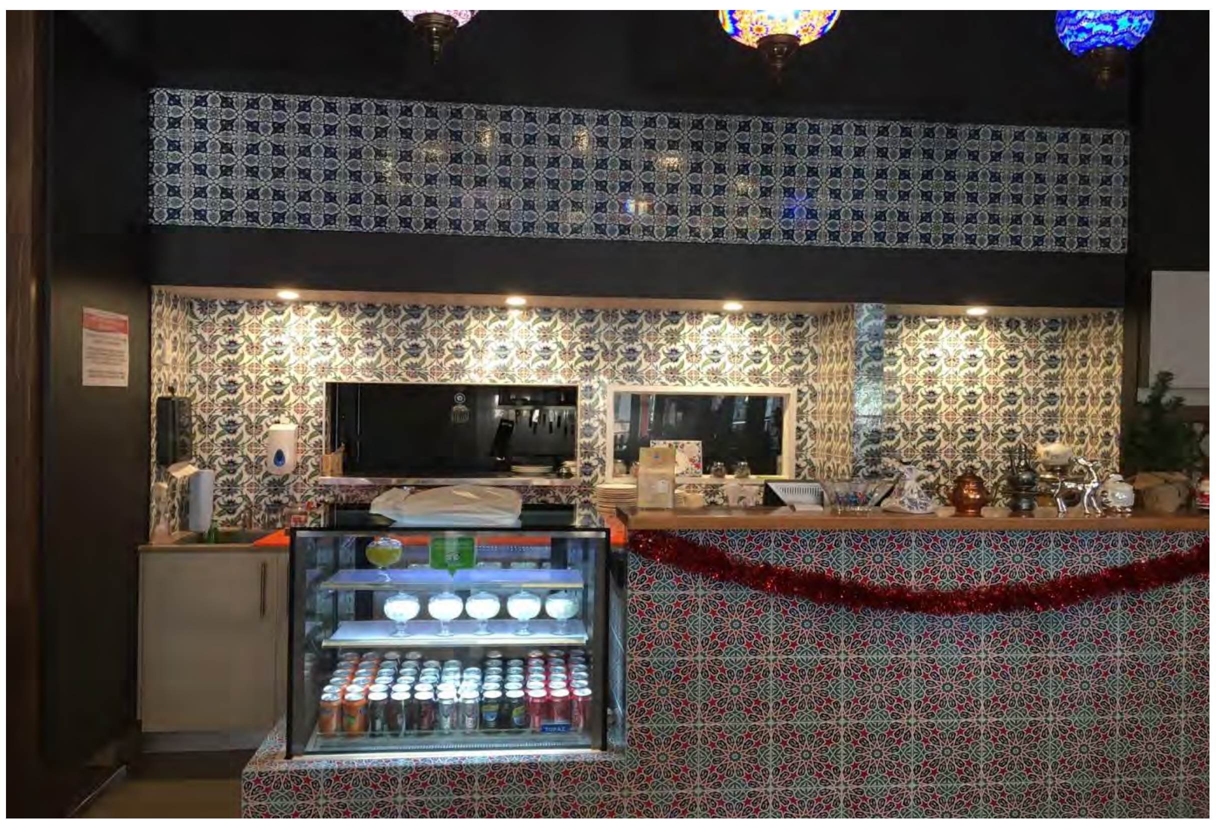
> *Customers are 50% a mixture of Afghan, Indian, Malaysian, Sri Lankan, and the other 50% Aussie.* (M7, Afghan food restaurant)

> *Customers mostly Indonesian, Aussies, and Middle East people.* (M12, kebab restaurant)

> *Customers Middle Eastern, African, Afghan, Iranis, Aussies – fresh bread here… regular use – bread – people are every day [here]…* (M16, Afghan supermarket)

> *Customers are Indian, African, East European, Asian.* (M9, furniture sales)

> *Customers – mostly migrant communities – Indian, African, Afghans – I understand them. Competitors are not Afghani – my price is better than theirs.* (M15, signs and printing)



A restaurant decorated in a unique style

(Photo: Jock Collins)

Some were passionate about sharing their culture with others, so that others could appreciate it:

> *I want other culture – showing our culture to others – Australians. They know that my food. This is how we are – a big mixture of customers.* (M4, kebab restaurant)

> *We have customers from everywhere …. [Afghani] food, décor – can sit on 'floor' – carpets, large picture of Afghani woman.* (M5, kebab restaurant)

> *Went to America – crazy about Shisha [there] – the culture, atmosphere... Here there was one – but it was gloomy! We thought, 'why not show what we are all about – the culture?'… At the Shisha, all [employees] were refugees – it fit the culture. They fit that scene – what we wanted to show. Arabic music, dancing – Facebook – only way we could execute it was having that team.* (M13, Eastern Mediterranean restaurant; previously Shisha restaurant)

Merchandise in one store included shisha pipes

(Photo: Jock Collins)

Some particularly catered to cultural preferences:

> *Customers? India, Middle East, local people. Halal – gets customers, yes. Marketing tool. Customers know the food is Middle Eastern, spices…* (M6, kebab restaurant)

One Afghan supermarket was losing Afghan customers due to competition from other Afghan businesses:

> *Customers are 50-60% Indian. Early there were many Afghanis – now there are many Afghani businesses.* (M11, Afghan supermarket)

Informants were involved in their own cultural communities in many ways. Some had a definite sense of 'giving back' to the community. Often community involvement centred around sport, as for the informant just mentioned: '*most of the time we sponsor a football team to give back to the community*' (M11, Afghan supermarket). A few claimed not to be involved in the community, but then it turned out that they were involved:

> *Not a lot involved in the community. I sponsor soccer, netball teams.* (M12, kebab restaurant)

> *When kids were young – but now every one busy, grown up, not involved in community activities. Too busy. But if invited we go, take food... I was when driving taxis – I had more time.* (M20, Afghan food restaurant)

Some informants were mindful of supporting their family outside Australia:

> *Family back in Afghanistan – sometimes I send money back – every couple of months we get together to send $100 or $50 back.* (M9, furniture sales)

Some were anxious to preserve their culture for their children here:

> *Yes – fast growing. When I came here you have meeting about the poets – you know everything – a group to talk to. Young people – about our language, about our culture, about, you know, some poets, about some artists, and you have some mosques here – because they worry about the future. So I am involved in that…* (M21, Afghan food restaurant)

This included providing Persian television and radio broadcasts to benefit the whole community:

> *We sponsor sport clubs – two soccer teams – an Afghan restaurant club; Farsi TV – or it would be closed – for two years – now it has ten sponsors; and Adelaide Sunday night radio.* (M10, interpreting/translating, travel agency)

One provided support to the Cancer Council, with the broader Australian community in mind, as well as providing services for his own cultural community:

> *I've been – first I was helping Cancer Council for a year or so. Then magazine. A lot with Afghan community when they need printing, advertising, banners etc. Those asking help, like the Tennis club.* (M15, signs and printing)

Several informants held official positions in larger cultural organisations, to which they devote a lot of time as well as financial support, sometimes in the face of opposition:

> *I'm involved in the community all the time. Afghani Association… [Official position in] Community Centre. And help them financially – I shouldn't say that [laughs].* (M23, tyres; also taxi fleet)

> *Community organisation ARA. Adelaide branch. We raise funds for our people here. $6,000 to buy hall. Of course – it's important to our community and Australia.* (M16, Afghan supermarket)

> *Afghan Association of South Australia. Big organisation – many under one roof. Community Centre – 1500 people – expanding it now. Gillard government [funded it], but new government scrapped it. But now 100,000 from government. Bought it for 1.5 million. [Funds] from community, most gave 10,000-50,000. Able to establish cemetery for Afghan/Muslims, mosques… Resistance? – not for the first, but the second one was council approved but there was resistance – demonstration and throwing eggs. But foundation went well. Some group from Melbourne ('Reclaim Australia') came here to protest. Used to work very close with Uniting Church community and others. Father gave church for whole community (Afghan). Population now more than 15,000.* (M27, butchery and supermarket – closed)

But this informant seems to be typical in the sense that his business enjoys a large multicultural Australian customer base, he experiences virtually no problems with racism, and he enjoys positive connections to his local as well as his own cultural communities:

> *90% Australian customers. Close relationship with local community. Nice neighbourhood – middle class. No issues in terms of racism, people are friendly. [Contribute to cultural community?] Not as much as we'd like to. A lot of hours working – when we started had no day off for two months. Used to be in football, volleyball teams. When the community hold certain events they ask us to contribute to host those – for young people – for sport, cultural events – not much, but when there are a lot of businesses it counts.* (M8, kebab restaurant)

Racism

The overwhelming majority of informants took the viewpoint that racism exists everywhere, in every country, and is no more prevalent in Australia than anywhere else: '*Racism is in every country – it could be anywhere else. You just can't blame we have here in Australia. Even when I was in Afghanistan – it can be any ethnic group*' (M2, kebab restaurant).

Some mentioned isolated incidences: '*only once when driving taxi – the cop was from England – a bit of speeding – late for a job*' (M12, kebab restaurant); '*a little – some area in Sydney'* (M24, painting); *'just once a drunk guy on train – so I took no notice*' (M29, kebab restaurant).

Some characterised acts of racism as bad behaviour: '*racism? To be honest with you – no. Happens to every one in every culture. Could be just one bad person. If I take it as racism… I don't like to see it that way – it's just rude*' (M13, Eastern

Mediterranean restaurant); '*Always some people – they are kind of different behaviour – people generally good – yeh*' (M25, Uber driver).

Some just ignore it: '*yes – face it everywhere. Ignore it – argue make it worse*' (M6, kebab restaurant); others get satisfaction from answering back: '*racists in Afghanistan too – in every country. Pashtun, Hazaras... When I was doing incidences I gave them a good answer too!*' (M20, Afghan food restaurant).

One made the point that females can be made to feel different because of their head scarves: '*certain places, but I personally have been strong enough to stand up to any Aussie put down. Female members of the family have felt it because of headscarfs – that's common. At the airport, travelling, you can feel it*' (M8, kebab restaurant).

Yet one of the female informants said she was not noticeably different: '*experienced racism? Not really myself. Wherever I worked it was in hospitality industry. The language, the way you present yourself – they cannot tell [your ethnicity]*' (F1, kebab restaurant).

Several said that despite any racism, they felt they had friends: '*people friendly, no racism problems*' (F2, family day care); '*racism? Of course – everywhere you go. A little bit, not too much. But I got along well with my friends*' (M4, kebab restaurant); '*no not really – depends who you hang round with – where you go. I feel accepted*' (M7, Afghan food restaurant).

One made the point that racism is felt more deeply in Australia, where it is not expected:

> *It exists in the community – I just live with it. It doesn't make a difference. In my country because you are poor… Between Iranis and Afghanis – same situation everywhere. Here in Australia we hear about incidences – we will take it deeply because expectation is high.* (M27, butchery and supermarket)

Two informants mentioned discrimination occurring in employment processes. One female (F1) brought attention to the difficulties of finding work after completing a university degree (see 'Pathways to entrepreneurship'); and one male echoed the problem commonly felt by all those without work experience: '*they ask if you have experience for two years – but I think this is discrimination because I have only just arrived here*' (M21, Afghan food restaurant).

Outlook on life in Australia

Every informant was happy to be living in Australia. But several acknowledged that it had not always been easy going. Some reflected on the hard work of being in business, particularly in a new country:

> *Treated? No big difference – treated the same. Yeh – happy in Australia. Managing it. A lot of stress with the business. Negative media. We needed support initially but now we are independent. Unemployed short time – before there was nothing in this shop – now look at it! In 12 eggs, always one that is rotten, but not all.* (M6, kebab restaurant)

> *Not too bad experience here. Went to school, had friends, got into the Australian community as well as the Afghan community. Over all happy. I have a dream to have my own restaurant, but too hard to maintain. When you get home…* (F1, kebab restaurant)

Some saw good and bad, but in the end appreciated freedom and fairness in this country:

> *Treatment? Wet and dry in the jungle. Most of them – yes – they helped me a lot – church gave us furniture. If good to them they are good to you. All my friends at the abattoir are low income people. We party together – I explain my culture – we are not bad guys, we are here because of them [Taliban]. From some people they react badly about Muslim – but when they don't know. Difficult coming from war zone to a peaceful country. Here you have the same rights – what else do you want? You are free*. (M9, furniture sales)

> *No major issues. When we first came here we were given a house by the government. They took care of us pretty well. Optimistic? Yes. We are permanent citizens since 2004/5. In general, in Australia, it's pretty good, but not as good as it used to be with the current political government. We call this home.* (M10, interpreting/translating, travel agency)

> *We are lucky, especially people from our background (Hazara). I do anything to make this country better for us. If you want to you can get anything you want. You get the fair[ness] here. You can relax about it. Back there – there's no point to anything – [always thinking] what are they going to do to us? – being Hazara.* (Brother of M10, interpreting/translating, travel agency)

A number of informants emphasised the opportunities available to them here, such as one (M17) who said there is opportunity: '*you just have to work hard*'. Others explained:

> *Its good. Yeh it's a good country. This is home. It is land of opportunity. Australia very good – you can improve – you can do anything if you want.* (M1, Afghan supermarket, also painting)

> *Happy in Australia? – Yeh of course – own business – no one to tell you what to do. Opportunities to get education. Permanent citizen now. Next year maybe more education – run the business at same time [laughs].* (M7, Afghan food restaurant)

> *Work 7 days a week – a lot of hours, but I am happy. My kids probably thank me. I love it here. If you don't do nothing – still you survive. Provide a man with food – that's the main thing… Australia's been good to me – all of us – because we've seen the real world. Australia is the land of opportunities – you miss the goal you still get a point! No big expectations when I started – don't set the bar too high or you will fail. Put in your heart. When I came I was young – didn't worry much.* (M11, Afghan supermarket)

> *No help from other family. Family in Europe and USA. Very hard – left 48 first cousins. No one here. Not many Afghans here… Glad to find anyone I could speak Pashto to. Turkistani friend found me a job as a cleaner. [But life in Australia] – good. First two years hard lifestyle. Totally different – relaxing back home but here it is full on, but there are opportunities. You have choices here. I hope at least one of [my children] would come toward the food side! But my daughter study..., my son he's only young but every day he wants to cook cupcakes so maybe he's the one to come into the food side [laughs].* (M20, Afghan food restaurant)

> *That was nice. That was good [when I came to Australia]. Renting at moment but building a house. Happy? – yeh of course. You can study there in Australia. Is lot of options. You didn't know what is tomorrow in Afghanistan. Learned English when came. I loved it [at school in Australia]. Might do economics (at uni).* (M26, driving school)

Some of the informants were reflective about the need to adapt to a new country:

> *[I have a] close relationship with local community. Nice neighbourhood – middle class. No issues in terms of racism, people are friendly… Australia? Wouldn't change it for anything. [It's] got to do with yourself – certain things you have to adapt to. If you are too strict – if you don't relax and adapt to Australian way of living – not compromising your religion or anything – you would [not do so well]…* (M8, kebab restaurant)

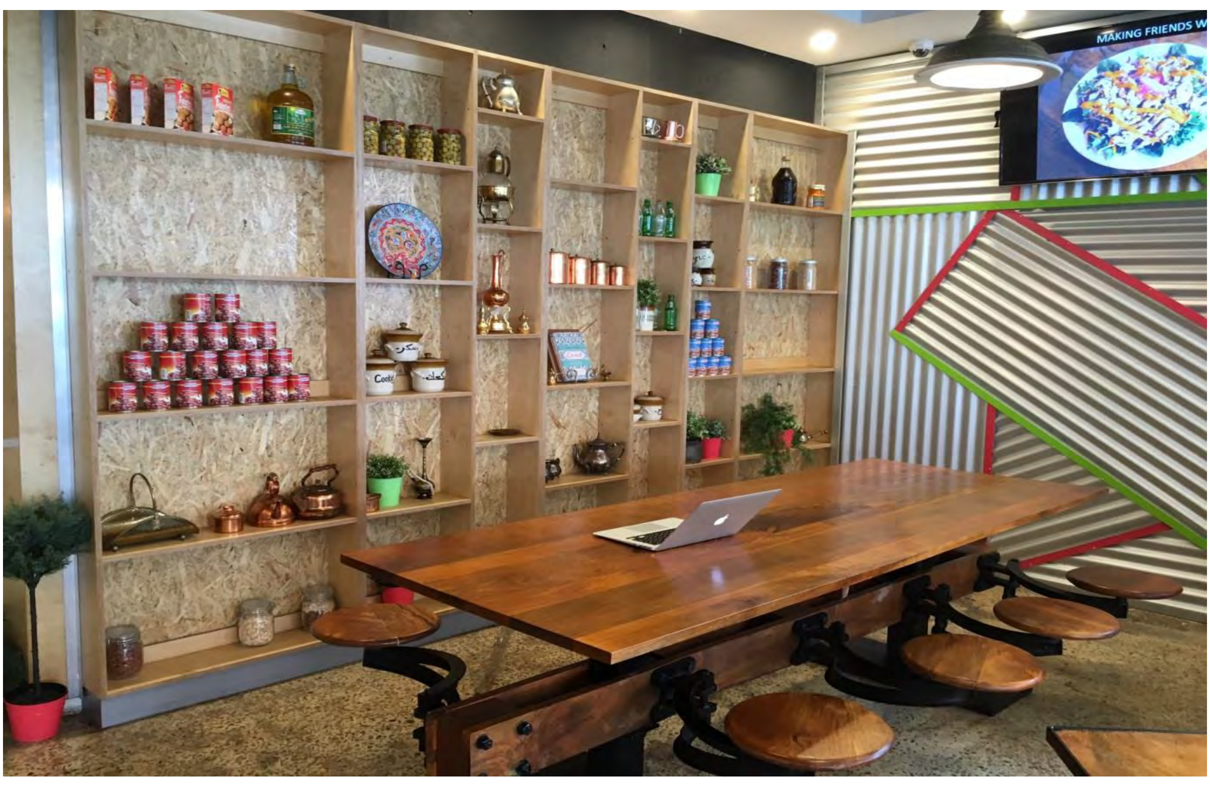
> *Sefton Park – neighbours good – Asian. Did up upholstery for us – found [furniture] on the street. Moved a couple of times. Great friends with neighbours. If refugees give back to the community they are accepted. Charity events here – meal for meal – donate a meal to foodbank. Give to homeless… Very important to give back – feel good about yourself. Blend in but don't lose your culture. Accept someone else's culture.* (M13, Eastern Mediterranean restaurant)

> *I believe it's much better than my country in Iran but sometimes I feel lonely. It's true I have money and can spend. I have car and house. But end of day when you go to bed you have to ask yourself are you happy? But it is hard for migrant. Over all it's good. I feel a bit isolated. I try to communicate with*

> *customer. I personally like soccer but when they ask me about footy or cricket I don't know how to answer it.* (M29, kebab restaurant)

Some reflected on the difficulties of language, but nevertheless one felt at home in Australia:

> *Australia? – language was a little problem for me. Not as good as people expecting of me. Culture – different people, different culture. Day by day – so once you living here you have to make yourself [be] like other people… Overall – I am satisfied in life in Australia. I come from country 30 years' war. We have peace. You can breathe. We have opportunity to study. It's normal for me – now 11, 12 years. I feel like here is my home. For me just normal life. If I live back home I feel like stranger there. Most of my best moment here.* (M2, kebab restaurant)



The welcoming interior of a restaurant

(Photo: Jock Collins)

And another highlighted the opportunities for his children:

> *No Afghanis here yet – I was in the first group. Very friendly – still in contact. They come to my house. English teacher bought me a book, but I didn't learn it. Strangers all welcoming. Happy to come here but business stressful. Hard – no language. Didn't know anyone here in Adelaide… [But] a good experience. Kids highly educated. Scholarships to private school – $10,000-15,000 per year.* (M3, bakery and kebab restaurant).

This man's son was already married and in his last year at Adelaide University, doing a Bachelor degree in International Business. The son explained that he was six years old when they arrived in Australia and his opportunities opened up – he speaks English well. He was interested in international business, particularly in India – he also speaks Urdu. He worked part time in a logistics company to get an understanding of trade.

Others also expressed their satisfaction in terms of their children:

> *Difficult. Studying. Cannot make own business for myself. English problems – slowly slowly I get better. [There were] Afghans around but I didn't know them. Australian people – good. Very happy. The kids like their schools.* (M5, kebab restaurant)

> *Not hard in Australia. Yeh, people treated [me] well. Good life in Australia. Kids like school. Youngest not in school.* (M24, painting)

Indeed some saw their children's opportunities as the most important factor in their move to Australia:

> *The most important thing for me is my children access a very good education system. After uni they've already integrated with Australian community, but I want them to keep something from our culture but my best thing is for them to get an education.* (M21, Afghan food restaurant)

> *Kids do well in school. Older goes to private Christian school. Master of Tae Kwon Do. Younger was black belt too, but gave it away for soccer. Older casual at KFC – twice a week. My focus on them is to get education first. I am happy to pay school tuition but they need experience in their life. Life good? – Very happy. Nearly just paid off the debt. Been building a couple of houses, third one now. Build-sell-move.* (M27, butchery and supermarket – closed)

Some informants loved living in Australia simply because it is peaceful, they have friends, or they have equality:

> *I love it Australia. I'm very happy. Beautiful, peaceful. Only one thing – short time spent socialising – they work – after work, home. Back in my country – chatting, laughing, chatting, then go home. Maybe – I can't see it. The rest – people are so beautiful.* (M12, kebab restaurant)

> *Love it now. Nearly 3 years. Local people friendly. Found a lot of friends – Afghan and Aussie, and different cultures… All my friends – Sydney, Newcastle. Lots of friends. UBER business. Some of them have a shop (Sydney). Perth – working very hard – already bought a house.* (M14, Pizza restaurant)

Happy in Australia. Much happier. Went back to Afghanistan one and a half years ago. Couldn't imagine living there – poor people there. (M19, car wrecking)

On arrival – felt welcome – yes actually. After long time in my life I feel now my family is safe and secure. Now I have a chance to change my life and start a new life. In that time, in 25 years in Iran no Afghan is allowed to do what they like. Now I belong to a very big and peaceful country, when permanent resident and can access every facility that Australian-born has. Happy? Definitely. Most Afghanis have a very hard life. They face a lot of problems like Taliban. A lot of discrimination (in other countries) but when you come to Australia you got equal things with other Australians. It helps to have confidence. (M21, Afghan food restaurant)

Very happy in Australia. The Australian people. Very happy. (M22, bakery)

The welcome felt by these refugees, as they make a new life in business, is clearly repaid by their dignity, humility and humanity:

Life is very happy. [But] worried about my friend – is his money. Safe country. You enjoy that. Doesn't matter if you have big money or less money. My children go to uni – they get good job. If you are good person you find everything better – good house, good job. 'Just you pray for me [that's all], I good boy' – my son say this. Happy to share this feeling. (M28, supermarket)

Happy with life in Australia – better than Afghanistan. Thankful to Australian government. As human being I try my best not to let them down. (M18, car wrecking)

Very difficult – arrive in new country with empty hand. …especially people – treated very well. I keep telling my children you have to appreciate where you are. [Children have] double degrees. Oldest boy studying economics at Uni SA. Also second daughter Adelaide Uni – law and medicine. 'You have to study cause I did not have the opportunity.' Hazara not allowed education in Afghanistan. This is the best country. 'Canada?' Customer asked. But there you have to wear big coats! Here weather is good. Been to New York – people running. Here you are relaxed – you can be with family. My family didn't want to move to Sydney. (I wanted to go for work opportunity – business.) But here kids can go themselves to school, up the street. Built a house in Victoria but couldn't go there so sold it this year. My son is business thinking but children here are growing lazy. They have everything ready. They don't know the value. I like them to study first. Anytime you can get work. If you get old like me you can't remember anything. I really thanks Australian people to accept us. I try my best to be a good citizen of Australia. You have to be a proud and a good citizen. If they [in Afghanistan] don't let you, it doesn't matter how strong you are, you can do nothing. (M23, tyres; also taxi fleet)

Conclusion

11. Conclusion

Refugees who have arrived in Australia by boat in the past two decades – like the Hazaras in Adelaide – are the most controversial cohort of immigrants in the seven decades of the post-war Australia immigration program. Federal elections have been fought and won on the political opportunism of politicians who have nailed their colours to the mast that boat people are undesirables, illegals and a threat to Australian society (Marr and Wilkinson 2003, Marr 2011, Maley 2016). Both major Federal political parties – Labor and the Conservative Coalition – have rushed to introduce policies and legislation that were embedded in the narrative that boat people could not possibly be part of the nation's future, could not play the critically positive role in nation building that seven million other post-war migrants played (Collins 1991, Castles et al. 1998, Markus et al. 2009). So convinced of the damage that boat people could do to the social cohesion of Australian multicultural society, in 2008 Labor Prime Minister Kevin Rudd introduced legislation to ban boat people found to be refugees from the right to ever settle in Australia. Today the offshore processing of boat people, including young children, on Manus Island – found to be illegal by the PNG High Court and currently being challenged in the Australian High Court (Hasham and Gordon 2016; O'Brien Solicitors 2017) – continues to underline the narrative that boat people are a danger to Australian society.

The research on Hazara refugee entrepreneurs in Adelaide, presented in the report, constitutes solid evidenced-based research to refute that argument. Hazara refugee entrepreneurs have overcome the highest imaginable barriers to establish a business in Adelaide. They overcame their lack of start-up capital by saving from meagre wages over many years, often in factories and unskilled manual jobs. They built strong Hazara community networks in Adelaide to overcome the lack of social capital that refugee entrepreneurs face in Australia. In a strange contradiction, a number of Hazara refugee entrepreneurs developed friendships with other Hazara they met during their period of mandatory detention in Australia, building their social capital and, in a number of instances, lifelong friendships and business partnerships with them. Today the Hazara community in Adelaide is thriving, optimistic, engaged and thankful for and committed to life in Australia. They went to English language

classes to improve their linguistic capital that is needed to thrive as entrepreneurs in the Adelaide economy. Most adult Hazara boat-people arrived in Adelaide with little formal education, denied access to human capital by the Taliban in Afghanistan. Many younger Hazara had Australian schooling and acquired Australian human capital – often at tertiary level – so did not have the human capital barriers to entrepreneurship that their parents or older siblings faced. But another potentially insurmountable hurdle emerged: they could not get jobs in Adelaide in their professions. The sometimes subtle sometimes bald-faced labour market discrimination that they faced – no doubt in large part because of the bi-partisan negative discourse about boat-people in Australia – meant that they also looked to establishing a business as a way of earning a decent income and a better future in Australia.

The strong picture that emerges from this research is of Hazara refugee entrepreneurs as very hard working, risk taking individuals determined to provide their families a better life in Australia that the one that they had experienced in Afghanistan and during their long dangerous journey to Australia. Some had business experience themselves – or in their families – prior to coming to Australia, so had a passion to rekindle a similar opportunity in Australia. For the majority, the Australian business they established was their first. They were necessity entrepreneurs, moving into business because their mobility in the Australian labour market was blocked by formal and informal institutional racial discrimination. And yet these same Hazara refugee entrepreneurs did not subscribe to narratives that Australia was a racist society. Few had personal experiences of racism in Adelaide, and those who did merely commented that it was no worse than they experienced in Afghanistan and other countries. These Hazara refugee entrepreneurs were very positive of the future for themselves and their families – and their children – in Adelaide. They were very thankful for the opportunity given to them to seek refuge in Australia: eternally grateful and at the same time determined to make a success of their lives for the benefit of Australia.

A Hazara family restaurant

(Photo: Kathy Watson)

The Hazara refugee entrepreneurs who we talked to were remarkable individuals – friendly, optimistic, determined, thankful, committed to their families, their communities and their new nation of Australia. They had plans for the business future: some wanted to expand and grow their current business, take on more employees – particularly other Hazara refugees – maybe move to a bigger premises or better business location. Others were keen to try a new business, relentlessly keeping an eye out for new, better business opportunities. All Hazara refugee entrepreneurs were strongly embedded in their family and their community. Not only do they make a positive contribution to the Adelaide neighbourhoods where they live and work, but they also enliven the Adelaide economy, keen to promote employment and trade growth, to innovate and change wherever possible.

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