'MY BUSINESS IS ALL ABOUT LOVE AND CARE': KOREAN FEMALE IMMIGRANT ENTREPRENEURSHIP IN SYDNEY

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'My Business is All About Love and Care': Korean Female Immigrant Entrepreneurship in Sydney

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This paper reports on a study of Korean immigrant women to examine various personal, social, economic and cultural aspects of their entrepreneurial activities in Australia. Based on in-depth interviews, findings suggest that women's decision to start business was greatly affected by a complex interaction between push and pull factors; that their performance in the business were often constrained by a lack of support and resources as well as traditional gender role; and that doing business empowered the women, helping improve financial, social and/or psychological independence. These findings, although generated from a small sample, will contribute to a better understanding of the intersection of gender, ethnicity and entrepreneurship.

Keywords: Korean immigrant women, entrepreneur, feminine capital, cultural resources

Introduction

Today, Australia is one of the largest and most diverse immigration countries in the world (Collins 2008). Reaching record levels in 2008, Australian immigration has changed significantly in size and patterns in recent decades. Following large-scale migration waves from Europe after the Second World War, highly skilled and professional immigrants

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from Asian countries have begun to dominate the annual immigration intake, with Sydney one of the major destinations and places of settlement (Brennan 2017; Yosufzai 2017).

While mostly employees, a significant and increasing number of immigrants, including those from Asian countries, have established their own business enterprise in Australia (Collins et al. 1995; Lever-Tracey and Ip 2005; Collins 2008). Australian has one of the highest rates of immigrant entrepreneurship in the OECD: 18.8% of immigrants are self-employed (the OECD definition of SMEs) in Australia compared to 10.2% in the US, 13.4% in the UK, 9.5% in Germany, 10.8% in France and 17.5% in Canada (OECD 2010: 4-6). Many of these immigrants establish SMEs, creating jobs, developing trade networks and improving the built and social environment in cities as well as suburban neighbourhoods across the city (Collins et al. 1995). Selling food and other goods or services, they have played a critical role in the economic, social and cultural development of Sydney, its ethnic precincts and cosmopolitan neighbourhoods (Collins and Kunz 2009).

Along with such changes in immigration trends, Korean immigrant settlement in Australia has increased significantly in the past two decades from 9,285 in 1986 to 60,873 in 2006 (Collins and Shin 2012: 12). There are also large numbers of Australian-born second-generation Koreans and two in three Korean immigrants live in Sydney (Collins and Shin 2012: 12). Australia is the sixth largest country of Korean immigrant settlement after China, USA, Japan, European Union, and Canada (Collins and Shin 2012). Initially Korean immigrants arrived under the humanitarian, family, skilled and business migration programs under the permanent immigration program (Han 1996), while in the past decade large number of young Koreans have arrived under the temporary migrant program as foreign students and working holiday makers (WHMs).

As with many other immigrants, a large number of Korean immigrants established their own business in Australia. In fact, Koreas have the highest rate of entrepreneurship in Australia, double the Australian average (Collins and Shin 2012). They are mostly small and medium business owners, which have also been a common and increasing career choice for Korean immigrant women (Shin 2004). Despite their growing number and potential, however, the experience of

Korean immigrant entrepreneurs in Australia remains largely unexplored and even less work has been done on women's experiences, probably due to their relatively short history of entrepreneurship in Australia. Significant research into immigrant entrepreneurs has been done with the largest immigrant groups in Australia including Italian (Lampugnani and Holton 1989; Collins 1992), Lebanese (Collins 2005), Chinese (Lever-Tracey and Ip 2005) and Greek (Collins et al. 1995).

In an aim to fill the gap in knowledge and research, this paper explores the experiences of Korean female entrepreneurs in Australia as to (i) push and pulls factors affecting their decision to start a business, (ii) advantages and support they received, (iii) challenges and barriers they encountered, and (iv) the contributions they made while doing their businesses. Through this it aims to examine how social, economic and cultural contexts configure the experiences, difficulties and challenges encountered by these women. Findings will provide useful information to academics and policy makers for greater knowledge and understanding of the rising phenomenon of female immigrant entrepreneurs and relevant and appropriate support to them.

Review of Literature and Background: Research on Female Entrepreneurship

Although there is still no standard, universally accepted definition, in the entrepreneurship literature, entrepreneurs are defined as those who are "propelled by an idea, personal goals, and ambition, and bring together the financial capital, people, equipment, and facilities" (Singh and Belwal 2008: 2) to develop or create new business opportunities. Female entrepreneurs commonly include those who are self-employed, home-based and/or informally running a small family-business (e.g. Abu-Asbah and Heilbrunn 2011; Dallalfar 1994; Danish and Smith 2012; Piperopoulos 2012; Tompson et al. 2009). Along with the widespread increase in self-employment among immigrants and women, immigrant women have emerged as one of the fast-growing groups of business owners in many high immigration countries like the US, Canada and Australia (Levent and Nijkamp 2009; Collins and Low 2010; Chiang, Low and Collins 2013; Maitra 2013; Pearce 2005).

Research shows that immigrants are more likely than non-immigrants to start a business (Fairlie 2008) and immigrant women are more likely than native-born women to take up entrepreneurial endeavours (Pearce 2005). For example, in the US, according to the 2004 report, over 51 per cent of privately-held firms were owned by women of colour, including African Americans, Asian American/Pacific Islanders, Hispanics, and Native American/Alaska Natives (Levent and Nijkamp 2011). Around the world, women-owned business enterprises are one of fastest growing types of SMEs, making a substantial contribution to local and national economies (Anderson et al. 2007; Ducheneaut 1997; Kelley et al. 2011).

Despite their growing participation in entreprenual activities, however, female immigrants have been rarely encountered in female entrepreneurship literature. In studies on immigrant entrepreneurship, the emphasis is usually on the impact of ethnicity rather than gender while female immigrant entrepreneurs are rarely examined or explained as a different phenomenon as compared to male immigrant entrepreneurs or non-immigrant female entrepreneurs (as suggested by Chiang, Low and Collins 2013). In this vein, the barriers encountered by immigrant women entrepreneurs are often understood as ethnicity-specific and not gender-specific (e.g. Kushnirovich 2007).

Despite limited investigation in the field, there has been some research effort to identify female immigrant entrepreneurs as minority entrepreneurs, distinguished from their male counterparts. Studies have revealed that female immigrant entrepreneurs are not uniform, but display much variation in their characteristics, motivations, barriers and challenges. This variation has been explained not only by differences in personal and socioeconomic characteristics, but, more importantly, by various cultural attributes including gender roles, migration motives, language, religion, family relationships, work experience and educational attainment (Akehurst, Simarro and Mas-Turet 2012; Levent, Masurel and Nijkamp 2003; Batman 2011; Billore 2011; Collins and Low 2010; Dallalfar 1994; Essers, Benschop and Doorewaard 2010; González-González et al. 2011; Maitra 2013; Piperopoulos 2012; Saiz Lopez 2012; Singh et al. 2011; Shin 2004; Soniya 2011).

Female Entrepreneurs and their Motivations

Within the field of entrepreneurship, an emerging area of interest has been the study of female entrepreneurs. According to the 2007 Global Entrepreneurship Monitor (GEM) report, a large data set of measures of entrepreneurial activity across 40 countries, the number of women creating and running businesses has steadily increased around the world (Allen et al. 2007). Many in the field argue that this contributes not only to employment creation and the diversity of entrepreneurship in the economic process (Allen et al. 2007; Verheul and Thurik 2001) but also to the well-being of household and society as women tend to invest a higher proportion of their earnings in their families and communities than men (OECD 2011: 6).

While the literature acknowledges that the motivations of women entrepreneurs are often complex, a typology of two types of entrepreneurs has been identified: opportunity entrepreneurs and necessity entrepreneurs. Opportunity entrepreneurs are those who identify and exploit available opportunities and react to various 'pull motives' or 'internal factors' such as the desire for challenge, independence, higher income, status and recognition. Anwar and Rashid (2012) argue that, in most traditional cultures, women have been excluded from entrepreneurial activity and thus becoming entrepreneurs provides women a sense of self-fulfilment and an opportunity to prove themselves. In contrast, necessity entrepreneurs include those 'pushed' into entrepreneurship because they have no other choice in response to job loss or lack of employment options. (Hessels, van Gelderen and Thurik 2008; Bruni, Gherardi and Poggio 2004).

Female Immigrant Entrepreneurs and their Motivations

Findings of several studies suggest that, like non-immigrant female entrepreneurs, immigrant women become an entrepreneur for varied and complex reasons, being motivated by pull, push factors and a combination of both factors (e.g. Chu and Zhu 2010; Fatoki and Patswawairi 2012). In the study on ethnic female entrepreneurs in Greece, for instance, female immigrant entrepreneurs are more likely to be influenced by internal factors such as self-fulfilment, self-

achievement and financial independence (Piperopoulos 2012). These women are extremely positive about the benefits of owning a business, which include improved standard of living, financial independence, empowered self-confidence, expanded social activities and communications, improved skills and managerial capabilities.

In other studies, immigrant women are more likely to be motivated by negative push factors, such as discrimination, role conflict between family and work, unemployment, lack of education, skills and/or alternative labour market opportunities, and language barriers (Collins and Kunz 2009; Levent and Nijkamp 2009; González-González et al. 2011; Kobeissi 2010). In Pearce's (2005) study, for instance, Korean women in the US enter into business because it is their only option to survive economically. In many other studies, immigrant women are motivated to start a business or self-employment by the jobmarket situation in the host country, which leads to discrimination and/or dissatisfaction derived from gender-segregated environment producing the glass ceiling, the 'accent ceiling' (racial discrimination that blocks immigrant women in the labour market, Collins et al., 1995) and salary gap between male and female employees (Kobeissi 2010; Pearce 2005). In Batman's study (2011), for instance, Chinese women find it difficult to hold down professional positions due to poor command of English and lack of skills in writing and interviewing in English, which leads them to self-employment or entrepreneurs. In addition, entrepreneurial activity of many immigrant women is embedded in families. Entrepreneurial decisions, processes and outcomes are often influenced by family-related factors. Immigrant women are more likely to start a business as a result of family concerns, including the flexibility needed to cater to the demands placed on them by family, friends, and their community (Billore 2011; McGowan et al. 2012; Saiz Lopez 2012) and the desire to start a business partnership with a family member (Pearce 2005). Discouraging experience in the labour market encountered by female immigrant entrepreneurs are often intensified by cultural and language difficulties (Pearce 2005).

Pearce (2005) finds that pull and push motivations for business ownership vary among immigrant women entrepreneurs according to national origin. In her study of female immigrant entrepreneurs in the US, Chinese and Vietnamese women are often motivated by 'pull

factors', whereas Korean women and Latinas are influenced by 'push factors' (Pearce 2005). She also suggests that motivations of female immigrant entrepreneurs can vary depending on social class differences, opportunity structures, ethnic group relations, and locations. Whether push or pull, researchers agree, the motivations of female immigrant entrepreneurs are affected and shaped by their ethnic as well as their gender-related characteristics (Levent, Masurel and Nijkamp 2003; Dallalfar 1994; González-González et al. 2011; McGowan et al. 2012; Saiz Lopez 2012; Soniya 2011; Piperopoulos 2012).

Barriers and Challenges Faced by Female Immigrant Entrepreneurs

In many countries, women entrepreneurs encounter various personal, professional, cultural, and career challenges surrounding their business set-up and development. Many of these challenges are gender-specific, commonly including limited access to networks, financial resources, skills, knowledge and experience, gender biases and family responsibilities (Anderson et al. 2007; Anwar and Rashid 2012). Women entrepreneurs are more disadvantaged than their male counterparts in terms of opportunities for networking and partnering with other firms (Anderson et al. 2007) and are frequently hindered by a lack of business information, advice, and access to networks and business support system (Batman 2011).

While these challenges are faced by most women entrepreneurs, female immigrant entrepreneurs encounter additional obstacles as immigrants. Major barriers and challenges faced by immigrants include the lack of local information, knowledge, culture and/or capital, unequal opportunities in terms of work experience, language barriers, ethnic biases, racism and discrimination (Azmat 2013; Levent, Masurel and Nijkamp 2003; Billore 2011; Chiang, Low and Collins 2013; Collins 2003; Collins et al. 1995; Collins and Low 2010; Soniya 2011; Yoon 1995). Given these obstacles, immigrants, regardless of gender, experience limited employment and business opportunities in the host country (Yoon 1995).

Paying attention to the effect of the dual status of ethnicity and gender, however, some researchers argue that immigrant women are more disadvantaged than immigrant men and exposed to distinctive barriers and challenges during business start-up and development. Research indicates that immigrant women are less likely than immigrant men to be involved in entrepreneurial activity, to gain access to finance and networks, and, therefore, to be successful in their quest for entrepreneurship and consequential economic gain (Abu-Asbah and Heilbrunn 2011; Levent, Masurel and Nijkamp 2003; Billore 2011; Collins 2003; Collins et al. 1995; Collins and Low 2010; González-González et al. 2011; Piperopoulos 2012; Teixeira et al. 2007).

It has thus been argued that female immigrant entrepreneurs are double disadvantaged, first as immigrants and second as women (Khaled Mohammed and Sibylle 2011; Kushnirovich 2007). Research shows that female immigrant entrepreneurs experience racism and sexism in daily business operation, which can pose a great challenge in business establishment and operation (Chiang, Low and Collins 2013). Adding to these double disadvantages, some researchers claim that female immigrant entrepreneurs can be 'triply disadvantaged' when they are immigrants from developing countries (Azmat 2013; Raijman and Semyonov 1997). For instance, while the lack of financial resources is one of common issues faced by women entrepreneurs (Anderson et al. 2007; Anwar and Rashid 2012; Danish and Smith 2012), this can become even more significant in the case of female immigrant entrepreneurs, especially those from developing countries. Immigrant women from developing countries tend to start a business with little personal assets and experience more disadvantages when applying for loans from financial institutions (Azmat 2013; Raijman and Semyonov 1997). This problem can become worse by the lack of information and knowledge about government initiatives and support facilities in the host country.

Research indicates that the double disadvantages they encounter as immigrants and women are due to social, institutional and cultural orientations, regulatory environment and socio-economic context, socio-cultural influences, lack of human or social capital, government initiatives and support facilities (Azmat 2013; Billore 2011). Findings from several studies suggests that immigrant women from developing countries tend to have less human capital (e.g. formal education, work experience and training) compared to immigrant men (Azmat 2013; Raijman and Semyonov 1997). Under the influence of strong gender-

discriminative cultural values in the home country, these women often lack opportunities to gain education, business skills and even entry to the labour market. Even those with higher levels of educational qualification and human capital experience difficulties in getting recognition of their qualifications and experiences obtained overseas (Collins and Low 2010). This lack of human capital may result in disadvantages in market entry choices. Immigrant women entrepreneurs tend to lack social capital as well. With poor social networks in the host country, they frequently depend on informal networks (e.g. family, friends, ethnic and kinship ties) to support and develop their business. This hinders them from entering the mainstream market and developing their business (Azmat 2013).

Although cultural and ethnic characteristics and resources can be a positive enabling factor for business success (Dallalfar 1994), others argue that racial, linguistic, religious and cultural differences can pose great challenges for immigrant women (Billore 2011; Essers, Benschop and Doorewaard 2010). The challenges can be compounded for immigrant women from traditional countries, where women's social, political and economic opportunities are greatly limited due to deeply embedded religious restrictions, cultural norms and practices (Billore 2011; Essers, Benschop and Doorewaard 2010; Khaled Mohammed and Sibylle 2011). Cultural and social expectations of women's primary responsibilities towards children and domestic tasks, in particular, act as constraints for immigrant women's expectations, entrepreneurial choices and performance (Billore 2011; McGowan et al. 2012). Research indicates that constraints associated with commitment to traditional family roles and responsibilities are especially pronounced among immigrant women (Azmat 2013). Whilst many immigrant women enter into entrepreneurship to pursue flexible working hours and balance between work and family, their actual experience of entrepreneurship often end in struggling between work and family at the cost of business performance and growth (McGowan et al. 2012). This reveals how cultural influences can hinder immigrant women from initiating and developing a business with full vigour.

Differences in the regulatory frameworks and the formal legal institutions between home and host countries also add to economic and business-related factors in hindering immigrant women from initiating and developing a business. Adherence to new laws and regulations in the host country can be a challenge to immigrant entrepreneurs and even a greater problem for female immigrant entrepreneurs because of their dependence on men, their lack of mobility, finance resources, human or social capital, work or business experience and family support.

Studies on Korean Immigrant Women Entrepreneurship

Given the drastic expansion of the Korean communities in the United States during the 1980s, a majority of the existing research on Korean immigrant entrepreneurs has been carried out in the US (e.g. Kim and Hurh 1985; Min 1988; Min and Bozorgmehr 2000; Min and Noh 2014; Shin 2004; Yoo 2000). Much of their focus was on what motivates the establishment of Korean immigrant entrepreneurship. Providing synthesis of the findings from previous studies, Min (1988), for instance, explains that Korean immigrant entrepreneurship is influenced by three major contributory factors: Confucian heritage, the Protestant ethic, middle-class background and immigrant situation. Looking at 159 Korean entrepreneurs in the Atlanta Metropolitan area, on the other hand, Yoo (2000) finds that class resources based on higher educational background, rather than ethnic resources, play a more decisive role in the establishment of social network, which contributed to successful business establishment by these Koreans. This finding, however, is not necessarily consistent with that of other studies. For instance, in Min and Bozorgmehr's (2000) comparative study on Korean and Iranian entrepreneurs in Los Angeles, Korean immigrants tend to establish smaller businesses, mostly relying more on ethnic resources (e.g. unpaid family labour, frugal attitudes, hard work) and locating in ethnic enclaves and low-income minority neighbourhoods. By contrast, Iranians have greater class resources (e.g. education and work experience) and manage to establish larger businesses, connecting with a wider range of customers. Min and Bozorgmehr (2000) explain that the major differences in business patterns between the two groups are attributed to differences in social class backgrounds, settlement patterns and community organization. Despite some important research into Korean immigrant entrepreneurship, however, Korean female immigrant entrepreneurs are still largely invisible in entrepreneurial scholarship.

Methodology

Research Design

A qualitative study using semi-structured face-to-face interviews explored the experiences of Korean immigrant women in relation to their participation in entrepreneurial activities in Sydney, Australia (Charmaz 2006). This approach was used in an aim to understand the meanings participants give to a particular issue, drawing on their own experiences and perspectives in order to understand the dimensions of the issue being investigated. Approval for the study was obtained from the University of Technology, Sydney Human Research Ethics Committee. All study data and findings were de-identified to ensure anonymity of the study participants.

Sampling

The study drew on a purposive sampling approach (Palys 2008). Interview participants comprised of six Korean immigrant female entrepreneurs who owned or used to own a small and medium business in Sydney, Australia (although some of these women owned and/or ran a business jointly with their husband). To explore multiple sources of information, participants were sought from different types of businesses. As a means to recruit participants, researchers used personal connections within the Korean community while snow-ball sampling method was also used. At the end of each interview, interview participants were asked to suggest other potential participants who may be interested.

In this study, "entrepreneur" is defined as someone who owns or co-owns a business or has or share primary responsibility for a business (as some of these women own and/or run a business jointly with their husband). This study does not consider the number of years in business as a criterion of being an entrepreneur. The size of the business, number of employees, and profitability also do not define an entrepreneur's status for this study.

Data Collection

Individual in-depth interviews were conducted by the authors between October 2014 and January 2015. A pre-determined set of open questions was created based on findings from the literature review. Questions were open-ended, allowing participants to shape their responses according to their own experiences. Interviews were all conducted face-to-face and, with participants' consent, were audio-recorded. The demographic characteristics of each participant were also collected. A case-based memo was also developed after each interview to record major findings, reflections and other relevant information. Interviews were transcribed verbatim.

Data Analysis

The first author listened to the audio-recordings several times, read and re-read transcripts, applied preliminary codes and noted initial impressions. Data analysis was conducted concurrently with data collection. Interview transcripts were read several times for thematic analysis through organising, indexing and line-by-line coding of data, noting down initial ideas and identifying key themes and categories in the data. To ensure consistency in coding and to inform the development of key themes, initial coding of a sample transcript was conducted independently by the two authors and then compared. The thematic analysis was then further reviewed and refined through discussion between the authors.

Results

Characteristics of the Study Participants

Demographic characteristics of the sample are described in Table 1. All the interview participants came to Australia as adults. They have lived in Australia for over 11 years (up to 26 years) at the time of the interview. Most of them (n=5) received college educations in Korea. All of the women were bilingual in English and Korean, although most except for

one did not feel confident using English to their clients or customers. They all lived and ran businesses in Sydney metropolitan areas. All worked in a business that served the mainstream (not co-ethnic Korean) market. Probably due to a naturally high rate of failure among small businesses, many of the women had been involved in various forms of businesses during their entrepreneurial endeavours, including traditional ethnic businesses such as small retails shops, cafes or restaurants. At the time of the interview, four women were still running their businesses while the remaining two had already retired.

Table 1: Characteristics of interview participants

	Table 1.	Character	istics of filt	civicw pai	ncipants	
Interview participants	No 1	No 2	No 3	No 4	No 5	No 6
Age	50	47	52	54	62	63
Education	Postgrad	Tertiary	Tertiary	Tertiary	High school	Tertiary
Marital status	Married	Married	Married	Married	Divorced	Married
Number of children	Two	Two	Two	Two	Three	Two
Years in Australia	25	26	13	11	26	20+
Age starting business	42	23	46	45	Late 30s	Not known
Years of doing own business	6.5	20	2.5 (currently retired)	6 (currently retired)	26	20+
Number of employees	25	16 (Once 100)	4-5	4-5	5	2-3
Businesses involved	Child care centre	Tourism company and Café	Education agency, hamburger & salad takeaway shop	Souvenir shop	Clothing shop, video rental business and currently sushi take away shop	Video rental shop, facial massage shop and currently children's clothing shop

Qualitative Findings

Three major themes were identified: (i) a complex interaction of push and pull factors as a decision-maker, (ii) double burden of having to deal with business and domestic responsibilities, (iii) women's empowerment in the face of adversity.

(i) A complex interaction of push and pull factors as a decision-maker

The Korean women in this study were not involved in any entrepreneurial activity prior to migration to Australia. In Australia, they entered business for various push and pull reasons and a combination of both. While some women were more likely to be influenced by pull factors, many others were more affected by push factors. Some wanted to exercise more control over their lives and careers or saw an opportunity (pull factors). Others started a business, less positively, because they had to support the family (e.g. after a marriage break-up), or because they were (or thought they were) unable to find employment in the mainstream economy (e.g. due to labour disadvantage such as lack of English language skills or qualification and other socio-cultural constraints). In most cases, however, push and pull motivations were not clearly separated, but closely interacted with one another to shape and influence the women's willingness and decision to start a business. Although more women started a business for financial reasons, there were always other complex factors that generated different opportunities and pathways to eventually being able to start and choose a business (such as changes in family circumstances or economic situation, migration to Australia, divorce, advice from others, availability of connections or by accident). They said:

"After divorce, my English was not good enough and I couldn't get any job, but I had to support myself and my children... Then I had a chance to visit my relatives in the US. My cousin was running a laundry business and she was working hard. She appeared to have built a successful life. I wished I could be like her. She inspired me to do a business (Interviewee No 5)"

"My initial goal was to make money... But then I also found the travel and tourism industry interesting. When working as a travel guide, I enjoyed my job and worked very hard. I made many connections with tourist companies in Korea... Then my boss suddenly passed away, leaving the company with no one to manage... Although my parents wished me to continue my study of music, I felt that I was better suited to running a

business. Customers liked my job and kept coming back to me, which made me feel that I had what it takes to own a business (Interviewee No 2)".

"It was for both self-achievement and financial gain. I knew I could earn more money by running my own business, more than I would earn being employed. Also, kids got older, older enough for me to consider my own business. The youngest was around year 4 at that time (Interviewee No 1)"

Although possibly necessity-driven, these women took challenges as opportunities to create a new future for themselves and for others. Stories of the two women, in particular, were not typical of immigrant women entrepreneurs who often started as co-owner of their husbands' business. They started a business on their own, and then hired their husbands as an employee or a sub-contractor as the business became successful.

(ii) Double burden of having to deal with domestic and business responsibilities

Most women in this study said the major difficulty in doing a business was to deal with the double burden of business and domestic responsibilities. The women commonly experienced the lack of support at work and in the family, which had detrimental consequences to work—life balance.

Although the primary source of support, family support was often varied and not necessarily significant or direct. In a business run by a husband and a wife, the husband was the most important relation and resource in terms of providing emotional support, business advice and practical help. The role of husband became more important when the husband spoke English better or had more work or business experiences. Apart from such help, the women (whether working together with the husband or not) did not receive a relief from domestic responsibilities. Although some were able to receive some assistance from family or friends, most women said that they still had to do most housework. Despite going out to work, housework and child care were still women's work. Many women thought that their devotion to work

led to less resource (lack of time and efforts) spent on family. Some women intentionally kept their business commitments to less than full-time while their child(ren) was little to structure the day for their young child(ren). They often felt guilty about their lack of time for family and were subject to complaints within the family. They said:

"Childrearing was the biggest difficulty... I always felt sorry for my first child, who was sent to Korea to be raised by my mother when only 18-month-old. I was too busy with my business (Interviewee No 2)."

"My husband didn't know anything about my business. I had so much work to do and care with my business, like admin stuffs, staff training... He didn't know how to help with these. I couldn't expect any support from him. On top, when I got home, I had to deal with my domestic duties. Even when he was at home and doing nothing, as in many other immigrant households, there was this cultural expectation that housework is women's work (Interviewee No 1)."

"Housework is 100% my responsibility. Men have nothing to do around the house. My husband never did any housework. So, my house is in fact messy (Interviewee No 2)."

"I always came home late after work. And the youngest child began to complain like about food. As they grew older, the kids kept telling me to quit my work and stay home with them (Interviewee No 4)."

Lack of external support and resources also posed difficulties for the women. Financial support from external sources (e.g. banks) was very limited to these women. Many found it difficult to get a loan when having no work and/or business experience in Australia. Many women said that they started a business out of their own pocket, by selling their houses or borrowing from families in Korea. They subsequently often lacked finance to grow their businesses and the risks were sometimes large. One woman explained:

"To fund the business, we sold the house in Korea, used bank savings and received some support from parents... We couldn't get a loan from bank in Australia. With no work experience in Australia, it's hard to get a good credit score. And we didn't have any record of paying tax in this country. It's different to buying a house... When the business went wrong, we lost all our investment. I thought we could have been better off if we kept the money (Interviewee No 3)."

The women also had limited access to business information, advice and other practical support, which exerted an impact on their business performance. Lack of experience often limited their ability to build practical skills and understandings of how business worked. Of the six interviewed, no women had a previous experience of running a business while only two had education and work experience in Australia prior to starting a business. Whether buying an existing business or setting up a new business from scratch, the women had to go through struggles to overcome their weaknesses:

"I felt unconfident from the beginning because I didn't know anything about this business (Interviewee No 2)."

"When we started an international education agency, we had to start from scratch. We visited every school and collected information. We were starting a new business, and I could not get any information or assistance from anyone (Interviewee No 3)."

"Getting a [childcare] licence from council was really difficult. It took six years to get my application approved. It normally takes around one year... Our application got rejected several times. Then it took a long time. It was due to my lack of knowledge, information, experience and network, all of these were part of the cause (Interviewee No 1)."

Women's social support networks in Australia were often weak and not effective. They hardly depended on co-ethnic communities, which were usually dominated by men and often not supportive of women business owners. Given little external social or occupational support, many women credited sheer determination or religious faith as additional keys to business success as women. If not a co-owned business, the women were responsible for all aspects of running a business and often ended up working long hours and developing emotional and mental exhaustion. They said:

"For many days and months, I had to work 15 hours a day. Apart from being an immigrant, starting your own business for the time was really a demanding and tough experience. Not easy at all (Interviewee No 1)."

"You can get more money doing it yourself rather than paying someone else to work. Then you end up not hiring employees, but doing it yourself (Interviewee No 2)."

"I worked 365 days. I felt so exhausted... I felt unsafe and uncomfortable to get help from someone else. I didn't want to... It was my job that I had to do myself (Interviewee No 4)."

With no previous business experience, the women lacked the management skills and often found it difficult to manage employees efficiently. They tended to rely on a small number of employees, temporary or casual, of whom many were Koreans. The women said:

"Employees were all Koreans, often working holiday makers. But they were not reliable. They hardly stayed more than 6 months, but moved from here to there for better pay. I needed cheap labour (Interviewee No 3)."

"The current difficulty is to manage employees. My business is small, and I try to be present at work all the time. I am working 8 hours a day, 6 days a week (interviewee No 5)."

"Koreans work hard and they are smart. They achieve excellent outcomes. We have two full-time and three part-time Korean employees (Interviewee No 1)."

(iii) Women's empowerment in the face of adversity

As immigrants, the Korean women in this study faced various disadvantages and barriers (more than Korean men would) which, at different levels, affected the effectiveness of their doing business. Low level of English language skills and unfamiliarity with the mainstream culture were among common difficulties faced by the women. Except for one, most said that they had low levels of English proficiency, which often limited their capability to communicate or interact with their customers. Even a woman with a high level of English proficiency experienced a difficulty. She said:

"Cultural differences and language also worked as barriers. Due to cultural difference, I might have misunderstood the council's perspectives or expectations. If I was a native English speaker or from mainstream populations, the business would have settled much faster. I could have more easily drawn customers to my business from the beginning. And communicating with the council might have been easier (Interviewee No 1)."

The women were also challenged by people's perception about migrant businesses, which was often negative:

"People don't trust coffee made by Asians and some are often sceptical and making complaints... This has been a kind of suffering involved in starting a business as immigrants (Interviewee No 2)."

The experience of occupational downward mobility after migration, especially among those whose business involved (heavy) physical labour, was often perceived as downward social mobility, leading to loss of (occupational) prestige and status. Two retired women said that they found it difficult to enjoy their work, but suffered emotional exhaustion and low levels of job satisfaction.

"At that time, I just thought that I wouldn't have done this kind of work [a take-way shop] if I lived in Korea... I couldn't help but hated the business I was doing. I couldn't get used to it. I felt miserable having this business doing manual labour. I often felt out of place and wondered what I am doing here. I couldn't be fully committed to my business (Interviewee No 3)."

"Doing business did not necessarily lead to self-development. It only made me become a cruel and cynical person (Interviewee No 4)."

Given little access to information, knowledge, skills and support, the women were greatly affected by unfavourable external factors, which often caused business failures. Five out of six women had experienced business failures and switched between businesses. Economic downturns, business competitors, high rent and/or labour costs were blamed as major factors. The women said:

"The business went bad after a new café appeared next to us. And the economy of Australia was suffering a recession. The high-rise office building where our shop was in was nearly a quarter empty. As the business became worse, I soon lost interest and just wanted to get out of it (Interviewee No 3)."

"My first business was a children's clothing shop, which only lasted two years. I didn't know what people wanted and whether our price was fair. I thought that the Australian market would be similar to the Korean one... It was a really learning experience for which I paid a costly tuition fee (Interviewee No 6)."

Despite all the disadvantages and barriers, however, many women said there were also unique advantages that they could bring to their business as 'immigrant women'. Strong work ethics and perseverance were among the common resources and capabilities they had as immigrants. Having Korean connections or backgrounds could also become a competitive advantage when starting or doing business with Korea or importing goods from Korea (e.g. tourism company, clothing stores). And as women, they also felt that they had more ability than men to see and take care of the details, which helped them deliver better customer service and better business outcomes. Many women talked about how they applied their feminine skills and competencies as well as cultural view and practice into their business:

"As a migrant myself, I can understand better and tolerate more when I deal with customers from diverse backgrounds...Using an inclusive approach at my childcare centre, I try to recognize and value diversity, no odd one out...my business is all about love and care... If English language skills or familiarity with mainstream culture was the most important part of my business, things would have been really difficult for me... I care about my people, not just employees but my customers and their families. Try to understand their situations and backgrounds. I believe that my business is different to other businesses that look at numbers only (Interviewee No 1)."

"If I grew up in Australia and spoke English like a native, I could have more quickly adapted to this café business. But, at the same time, I wouldn't have been able to know Asian food. I would say I have turned my disadvantage into an advantage. I think doing both western and Asian food makes our business stand out from competitors (Interviewee No 2)."

"I think women are better at dealing with customers and building relationships... Because we do housework, it seems that we are better suited to small businesses than men (Interviewee No 3)."

In this vein, all the women said that the lack of English language skills, although a disadvantage (e.g. to providing good customer service), was not a major barrier to their set-up and running of a business. One explained:

"Language was not a big problem. I ran a takeaway type business, which did not require a high level of English. I found it relatively easy and simple to serve the customers (interviewee No 3)."

To compensate their lack of necessary skills and knowledge, the women were more committed to their business. They perceived doing business as a learning process and experience, learning about new things (new people, new cultures and new languages). The women said:

"I don't have enough knowledge about Australian food, which is a huge disadvantage when running a café... So I keep learning and studying about it (Interviewee No 2)."

"I have been always interested in a food business. I believe that good tasty food is a key to the success of this business. I have developed very detailed and well measured recipes to maintain good taste all the time and added new dishes on our menu (Interviewee No 5)."

Despite adversity, most women said that doing business empowered them, helping improve financial, social and/or psychological independence as women and migrants. Being their own boss, the women were proud that they had been able to help their customers and clients and to contribute to the family and the community. Work satisfaction was closely related to their work performance. Those who were satisfied with their job were more likely than others to be resilient to external shocks and be successful in their business.

"I used to be so insecure and low in self-confidence, but now I have become more confident. I often feel that I can do anything and there is nothing to fear... I am very happy with what I've got now. All my three children graduated uni and they do their own work. Through my work I fed them and educated them (Interviewee No 5)."

Conclusion

This study offers the first qualitative study of Korean female entrepreneurs in Australia to explore their motivations for starting business, their perception of advantages and disadvantages and their empowerment through doing business. Focusing on the role of female immigrants as entrepreneurs, this study contributes to a more comprehensive and balanced view of immigrant entrepreneurship.

In this study, the Korean women owned or used to own a range of small and medium businesses in Sydney. Consistent with the findings from literature review, their motivation to start a business involved various push and pull factors, with financial reasons being among major drivers. In this study, however, these factors were not necessarily separated, but often had interactive effects on women's decision to start and choose a business. For the Korean women in this study, starting a business in Australia was a decision made in a complex situation of contemplating different opportunities and pathways. These findings highlight the complex intersections between gender, ethnicity and entrepreneurship surrounding the decision of immigrant women to start and choose a business in the host country.

Findings also offer an insight into the difficulties and challenges faced by female immigrant entrepreneurs in Australia. Like other immigrants, the Korean women in this study also faced many difficulties, barriers and challenges when doing a business in Australia. Common difficulties and barriers included little access to external support, lack of occupational skills, knowledge and/or qualification, low levels of English proficiency, unfamiliarity with mainstream culture and discrimination, of which many might be experienced by their male counterparts. In addition to these, however, the women were confronted by additional and unique conditions because of their gender. Findings suggest that traditional perception and roles attached to women played an important role in their decision to start business, their choice of business and their performance in business. For the Korean women in this study, venues for entrepreneurship was limited to areas traditionally associated with women, namely, nurturing and attentive service-oriented businesses such as cafes, clothing stores or childcare centres. And for many of them, running a business was just an economic issue, not

necessarily a gender-equity issue as they were still responsible for the vast majority of chores and domestic responsibilities. Despite changes in traditional family structure and relationships for the past several decades back in Korea, alongside major changes through immigration to Australia, gender-based role rigidity seemed to be still strong in Korean immigrant families. The literature has also shown that male entrepreneurs often receive more emotional and practical support from their partner for their business activities and a greater relief from domestic responsibilities as compared to female entrepreneurs (Eddleston and Powell 2012: 514).

Despite the double burden of business and domestic responsibilities, however, the women worked hard to get around the barriers and were empowered through entrepreneurial activities. Although many lacked the social capital of education, work or business experience, connections and networks, they acknowledged that they had more cultural and feminine capital than their non-immigrant or male counterparts and embraced it as their strength. Many became more determined to their business and finally established themselves as entrepreneurs in their business. They were positive about the benefits of doing business, which include improved standard of living, financial independence, expanded interaction and communications customers, improved business skills, managerial capabilities and, most importantly, empowered self-confidence. As argued by Anwar and Rashid (2012), becoming entrepreneurs can be a valuable way for women to develop a sense of self-fulfilment and an opportunity to prove themselves.

These insights into entrepreneurial experiences of Korean immigrant women in Australia, although generated from a small sample and therefore difficult to generalise, provide important implications for policy makers, service providers and the broader community. With increasing number of immigrant women entering business in Australia (and worldwide), more resources, mentoring, training and support services will be required to inspire, connect and empower these women to become entrepreneurs, gain necessary skills, combat gender stereotypes and benefit from equal opportunities.

For this, further research is needed in various areas on female immigrant entrepreneurs. Additional qualitative studies with a larger

sample and for different groups and locations are needed and can be beneficial to further explain the experiences and perspectives of female immigrant entrepreneurs working in a wide range of sectors and areas.

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