

The lived experience of social and cultural capital for immigrant women's entrepreneurship in New Zealand

Vivien Wei Verheijen

A thesis submitted to Auckland University of Technology
in fulfilment of the requirements for the degree of
Doctor of Philosophy (PhD)

2018

School of Social Sciences and Public Policy

Auckland University of Technology

Abstract

In Aotearoa New Zealand, nearly half of all immigrants are women. Undoubtedly, immigrant women play a valuable role in their adopted country. It is acknowledged globally that many immigrant women become business owners, however, there is limited research on the lived experience of immigrant women entrepreneurs. Notably, there are research gaps connecting the significant interactions between immigrant women's entrepreneurship and social capital and cultural capital, domestically and internationally.

This study aimed to explore the lived experiences of immigrant women entrepreneurs. Hermeneutic phenomenology is used to interpret how the lived experience of being a female immigrant might have influenced women's abilities to utilise social and cultural capital. An important aspect of the methodology is that the experiences are understood through the women's voices. The research data were gathered by individual semi-structured interviews.

The main findings from this study were that immigrant women strategically leveraged their social networks, niche markets, gender, and family relationships as significant sources of social capital to develop and maintain their enterprise. The central results revealed that cultural practices including religion and heritage language were used and capitalised upon for commercial activities. In other words, immigrant women's ethnic heritage, their upbringings and cultural values all significantly influenced their attitudes, work ethic, and the philosophy and operation of their business, and their contribution to supporting other immigrants in their settlement journey.

By incorporating both feminist and ethnic diversity perspectives, with a focus on social capital and cultural capital, this study contributes qualitative evidence about immigrant women for policymakers in central and local government agencies to develop relevant policy frameworks and resources.

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Attestation of Authorship

I hereby declare that this submission is my own work and that, to the best of my knowledge and belief, it contains no material previously published or written by another person (except where explicitly defined in the acknowledgements), nor material which to a substantial extent has been submitted for the award of any other degree or diploma of a university or other institution of higher learning.

Signed

Date 18 November, 2018

Acknowledgements

Many people have supported me in this study over the past three years by demonstrating their encouragement, and academic or practical assistance.

First, my great gratitude goes to the 14 immigrant women and the pilot participant who generously shared their incredible entrepreneurship stories with me to help with the completion of the research. As first-generation immigrants, their trailblazing voices are valuable and deserve to be heard as their narratives contribute to both the academic study and the practical aspects of the subject.

I would like to thank my supervisors Professor Marilyn Waring and Professor Judith Pringle, as I have been very fortunate to have these two experienced scholars to guide me through the research. I still vividly recall those conversations with Marilyn before my enrolment. I was assertive in saying that I would not pursue a PhD study when Marilyn asked me on several occasions after I completed my Master's study in 2004. Then I eventually made up my mind to embark on this challenging but worthwhile project. I supposed that Marilyn had been more confident in my strengths and potential than myself. I am indeed indebted to Marilyn for accurate guidance and constant support. Similarly, I am very grateful to Judith, who has provided a critical lens and positivity to stimulate me to harness my academic capabilities. Marilyn and Judith have shown exceptional leadership and inspired me to strive for excellence.

I give thanks to my employer, the Department of Internal Affairs for awarding me the Public Service Association Capacity Fund grant. I am especially grateful to my workplace, the Office of Ethnic Communities, for providing me with study assistance and empowering me to continue with my professional development. Many colleagues and ex-colleagues have been wonderfully supportive of and enthusiastic about this research.

My thanks to my dear academic colleagues, friends and family members who have shown their interest in the study and supported me along the way. In particular, I would like to acknowledge staff from Auckland University of Technology (AUT) who provided helpful suggestions and practical assistance. Ann Chen has always promptly responded to my research inquiries and patiently explained tactics for accessing academic sources.

I thank David Parker for his great academic assistance, Quentin Allen for his valuable support, and Charles Grinter from AUT's Ethics Committee who assisted me in preparing for the ethics application process. Maggie Eyre helped me improve my presentation skills through her practical coaching sessions. Our monthly 'pot-luck' group and the phenomenology group have provided useful and moral support. My special thanks go to Lucia Davis, Lindsay Neil and Filipo McGrath for their kind help and friendship as part of my academic whānau.

I would like to express my appreciation to Edit Horvath for her invaluable support over a decade of friendship. Yasmin Renders-Briden has continued her support and encouragement. Professor Paul Dalziel from Lincoln University arranged a special meeting with me to provide insightful information on social capital and cultural capital. Along with her academic engagement, Huong Nguyen has believed in my capability to undertake this project. I thank Beth Thomas for her professional assistance with proofreading.

Finally, this thesis is dedicated to my beloved husband Maurice who not only did seven transcripts of research interviews but also helped create research diagrams and formatted the thesis as my reliable IT assistant. Most importantly, he has looked after my wellbeing when I was engaging in the intensive writing process. Thank you for being part of this study journey and never questioning my ability to accomplish it.

Ethics Approval

This research has approved by the Auckland University of Technology Ethics Committee (AUTEC) on 26 November 2015.

The Ethics Application Number: 15/396

Chapter 1: Introduction

When I migrated to New Zealand in 2002, I did not consider undertaking doctoral study at all. It was too ambitious for me at that time. A journey of a thousand miles begins with a single step. In 2011, I was the project manager for the Trailblazers programme.¹ It featured seven immigrant business women's experiences in New Zealand. Based on the project, two colleagues and I worked together to publish an article, "The Making of Ethnic Migrant Women Entrepreneurs in New Zealand" in 2014. Our international publication (Verheijen, Nguyen, & Chin, 2014) identified that there were research gaps in immigrant women's entrepreneurship internationally and nationally. In particular, there were limited studies related to how social and cultural capital have affected immigrant women's entrepreneurship in New Zealand. Questions arising from our publication frequently stimulated my intellectual curiosity, and eventually I enrolled for a doctorate in 2015.

1.1 Background to the research

Pierre Bourdieu (1986) made a great contribution to the theory of capital by developing new categories of capital, social capital, cultural capital and symbolic capital, alongside economic capital and human capital. Bourdieu (1986) emphasised that a fundamental concept of social capital is a durable network of social connections. Generally, cultural capital includes beliefs, tradition, knowledge and practices (Bourdieu, 1986), and accrues from the strength and quality of networks connecting members of ethnic, religious, faith or social groups together (Statistics New Zealand, 2008a, 2008b).

In the context of the ethnic minorities in New Zealand, Dalziel and Saunders (2014) described social capital as "the strength and accessibility of interactive networks among people" (p. 46). Cultural capital is inherited and helps to create a sense of belonging and group or community identity in social and economic participation (Dalziel & Saunders,

¹ Trailblazers was one of several initiatives under the 2009-2014 Auckland Regional Settlement Strategy and Action Plan. It was a joint programme between the Office of Ethnic Communities (formerly named the Office of Ethnic Affairs), the Department of Internal Affairs and Immigration New Zealand, the Department of Labour.

2014). In New Zealand, cultural capital has become important for different ethnic groups in contributing towards their social and economic wellbeing (Dalziel & Saunders, 2014).

New Zealand is a country with a long history of migration. From 2002 to 2013, just under half (48.74%) of all immigrants were women (Statistics New Zealand, 2013a). Overall, immigrant women play a valuable role in society (Badkar, Callister, Krishnan, Didham, & Bedford, 2007; Meares, Bell, & Peace, 2010; Pio, 2008). In particular, immigrant women entrepreneurs contribute to New Zealand's economy and diversity by maximising their rich cultural heritage, international knowledge and social connections (Pio, 2007a, 2007b; Vaccarino, Tremaine, Anast, & Robotis, 2010).

Immigrant and ethnic entrepreneurship studies have focused on general social and economic aspects of immigrant and ethnic entrepreneurship (Aliaga-Isla & Rialp, 2013; Dana & Morris, 2007; Light, 1972; Waldinger, Aldrich, & Ward, 1990). Few studies have examined issues related to the complex interaction between ethnic entrepreneurship and social and cultural capital (Dana, 1995; Kanas, Chiswick, Lippe, & Tubergen, 2012; Light, 2011; Light & Dana, 2013; Toussaint-Comeau, 2012).

It is acknowledged globally that many immigrant women become business owners (Baycan-Levent, 2010; Baycan-Levent, Masurel, & Nijkamp, 2006; Pio, 2008; Piperopoulos, 2012). However, there is limited research on the lived experience of immigrant women entrepreneurs. Some scholars (Cheraghi, Setti, & Schøtt, 2014; Chiang, Low, & Collins, 2013; Essers, Doorewaard, & Benschop, 2013; Leung, 2011) have discussed how gender, cultural factors and religion impact on immigrant women's unique entrepreneurship. Domestically and internationally, the lack of attention to the intersections between women's entrepreneurship and social capital and cultural capital is still significant. Therefore, the work reported in the following chapters of this thesis endeavours to address this issue.

1.2 Aim of the study

This research aims to investigate immigrant women's entrepreneurship and how the immigrant women participants each utilise social and cultural capital for their enterprise. It also aims to explore their lived experiences of overcoming challenges and of their

achievements, thereby reflecting on New Zealand's diverse demographic change. Through a qualitative methodology, this research offers insights into the intersections of international migration, gender, ethnicity, cultural heritage and the social environment in the lives of immigrant women entrepreneurs.

1.2.1 Research questions

To achieve the above aim of the study, the following questions guided the core focus throughout this research inquiry:

- What are the critical social and cultural factors that have affected the lived experiences of immigrant women entrepreneurs in New Zealand?
- What are their lived experiences of utilising social capital and cultural capital?
- Has being a woman influenced their entrepreneurship in New Zealand, and how do they interpret this experience?

1.2.2 Methodology and methods

Hermeneutic phenomenology is used to interpret the ways that the lived experience of being a female immigrant might have influenced women's abilities to utilise and benefit from social and cultural capital for their entrepreneurial endeavours. As it has evolved from human science and philosophy (Gadamer, 1977, 2013; Heidegger, 1962), hermeneutic phenomenology is a way of studying "a deeper understanding of the nature or meaning of our everyday experiences" (van Manen, 1990, p. 9). To address these fundamental research questions, as the research method I employed individual semi-structured interviews with 14 women who were first-generation immigrant entrepreneurs. At the same time, I used a research journal to record my reflections and observations from the research field and also during the process of data analysis.

1.3 Personal motivation: From practitioner to researcher

Being a female immigrant myself, I have always been passionate about gender equality and women's development. Over the past decade, through my work at the Office of Ethnic Communities (formerly the Office of Ethnic Affairs, one of New Zealand's central

government agencies), I have initiated several programmes which have supported immigrant women to build capacity and I have championed the rights of women in leadership positions. I have also been involved in research projects and publications on immigrant women. Having been inspired by working with many exceptional ethnic women in past years, personally and professionally I felt obliged to challenge stereotypes on immigrant women entrepreneurs, to facilitate their stories and voices being heard, and to acknowledge their commitment to the wider communities. In this regard, my keen sense of social justice prompted me to conduct this research “for the fullness of living, for the ways a woman possibly can experience the world as a woman, for what it is to be a woman” (van Manen, 1990, p. 12). Having been a public servant for over 10 years, through this thesis I would like to share my experience and insights to enable greater visibility of immigrant women’s entrepreneurship in both academic study and policy development.

1.4 Out of scope

This phenomenological inquiry focuses on the in-depth examination of the lived experiences of immigrant women’s entrepreneurship in New Zealand. Due to the breadth of this research development, I made some scoping decisions at the beginning of the research to assure its clarity and significance. There are already abundant international studies around related topics: immigration, diversity, human capital and business sustainability and growth. Despite each topic being somewhat relevant, they were deemed to be not fundamentally critical to the purposes of this study. I have not explicitly included them in the literature review and other parts of the thesis although, to some extent, these subjects are peripheral parts of this research inquiry.

1.5 Clarifications and commonly used terms

For this research, it is critical to provide operational definitions for the key terms applied by others to maintain consistency throughout the study. These definitions have been commonly accepted in the field although scholars are still contesting some of them. Although I cannot change quotations from researchers, I can acknowledge that scholars may use the terms in ways that are not consistent across the body of associated research.

Nevertheless, these definitions are pertinent to this research. Thus, I have reformulated some of the existing literature to provide precise definitions of how I have used these terms in this study.

Aotearoa New Zealand: Aotearoa is the Māori name for New Zealand. The words Aotearoa and New Zealand are used interchangeably in the bilingual names of national organisations and institutions.

Entrepreneur: a person who organises a profitable business venture, acquires the human and other required resources, and monitors and controls the business activities with considerable initiative and risk to generate value (Aldrich & Waldinger, 1990).

Entrepreneurship: refers to the process of starting a business or other organisation, and/or discovering new ways of combining resources (Filion, 2011).

Enterprise: an institutional unit, which generally corresponds to legal entities operating in New Zealand. It can be a company, partnership, incorporated society, voluntary organisation, or self-employed individual (MBIE, 2013).

Ethnic Minority/Ethnicity: refers to a demographic minority. It is a group within a community that has cultural traditions that are distinctively different from the main population in the host country. As defined by Statistics New Zealand (2013b):

- Ethnicity is the ethnic group or groups that people identify with or feel they belong to,
- Ethnicity is a measure of cultural affiliation, as opposed to race, ancestry, nationality or citizenship. Ethnicity is self-perceived and people can belong to more than one ethnic group, and
- Ethnic origin is a person's historical relationship to an ethnic group, or a person's ancestors' affiliation to an ethnic group, whereas ethnicity is a person's present-day affiliation.

Immigrant: refers to a person who was born overseas and entered New Zealand lawfully, especially as a permanent resident or future citizen.² For this study, it will also include both Refugee Quota and successful refugee status claimants granted residency in New Zealand.

Immigrant/Ethnic Minority Entrepreneur: refers to immigrants (first generation) with a specific social-cultural and ethnic background or immigrant origin, and who are undertaking business activities. They are full-time, self-employed or independent business owners who operate and control over 51% of their business (Volery, 2007). Some scholars have argued there are differences between these two terms, as noted in the literature review chapter. Nevertheless, in ethnic and immigrant entrepreneurship literature, the terms ethnic entrepreneurship and immigrant entrepreneurship are often used interchangeably (Light, 1972; Waldinger et al., 1990; Zhou, 2004).

Self-employed: a person is self-employed if they derive the majority of their income in one tax year from self-employment. A person can be self-employed and also work as an employee in another business (MBIE, 2013). They account for 97 per cent of all enterprises and nearly 29 per cent of all employees in New Zealand.

Small and Medium-sized Enterprises (SME): defined by the Ministry of Business, Innovation and Employment (MBIE, 2013), entities with fewer than 20 employees are typically referred to as small enterprises. They account for 97 per cent of all enterprises in New Zealand (MBIE, 2013)

Te Reo Māori: one of New Zealand's official languages, acknowledging the Māori people as the first settlers of this country.

1.6 Significance of the study

Through a hermeneutic phenomenological approach, this study provides insights into the vibrant and dynamic lived experiences of first-generation immigrant women

² MBIE: An "immigrant" is someone who relocates from outside a country to inside the country. A "migrant" moves from place to place and that movement may not involve crossing any border of the country. <http://www.dol.govt.nz/publications/research/migrant-refugee-youth-nz/mrynz-5.asp>

entrepreneurs in Aotearoa New Zealand. This research makes a significant contribution to three domains: the academic literature, business practice and policy implications, and methodological approach.

First, this study makes a significant original contribution to the research sphere and relevant business and government sectors by providing qualitative data on immigrant women's entrepreneurship. This research is one of the first in-depth studies that explores the interactions between social capital, cultural capital and immigrant women's entrepreneurship in New Zealand. Through gender analysis, this study extends the works of Bourdieu on the theoretical concept of capital and also critically analyses some existing theoretical frameworks and models of immigrant and ethnic entrepreneurship.

Second, by incorporating both feminist and ethnic diversity perspectives, with a focus on social capital and cultural capital, the findings in this study reveal the importance of understanding women's entrepreneurship. This study contributes qualitative evidence for policymakers in central and local government agencies to consider immigrant women's need when developing relevant policy frameworks. The implications of this study call for government agencies and the business community to provide practical business resources and programmes for immigrant women entrepreneurs.

Third, hermeneutic phenomenology has rarely been used to examine the lived experiences of immigrant women's entrepreneurship in New Zealand. Through a hermeneutic phenomenological approach with a gender perspective, this study presents detailed data from in-depth, face-to-face interviews. The process of this phenomenological inquiry offers a useful practice that enables researchers to comprehend the meaning of women participants' lived experiences and their social and cultural surroundings through their own voices.

1.7 Outline of the thesis structure

In phenomenological inquiry, a researcher is part of the research process. When I finally wrote up this thesis, I began with the data analysis, narrating materials from participants to form the three findings chapters, then the research methods chapter, followed by the literature review and discussion chapters. In the following, each chapter has an

introductory paragraph and finishes with a summary. This thesis consists of eight chapters. The rest of the thesis is organised as follows:

Chapter Two: The literature review explores literature pertinent to the research questions. It provides the theoretical framework for the research by drawing on relevant concepts and theory. The chapter covers social capital and cultural capital, the discourse of immigrant entrepreneurship and feminist perspectives. The chapter also presents the New Zealand context in relation to the concepts of social capital and cultural capital, as well as immigrant women's entrepreneurship.

Chapter Three: The methodology chapter presents the research paradigm and the methodological underpinnings of the study. The chapter introduces the fundamental philosophy and development of hermeneutic phenomenology. It discusses the central notions related to the research including reflection and reduction, and interpreting lived experiences.

Chapter Four: The research methods chapter outlines the research design and process applied in this study. The chapter provides the details of the ethical considerations and participant recruitment. It explicitly explains how I conducted interviews and completed the data gathering and analysis processes, which involved phenomenological anecdotes, identification of themes, and interpretation. The chapter also captures my research journal as I endeavour to be transparent about the research process to achieve a rigorous phenomenological inquiry.

Chapters Five to Seven: These three chapters bring together the findings from the research. The chapters reveal participants' stories of their lived experiences alongside the researcher's interpretation from a feminist perspective.

- Chapter Five: This chapter explores what motivated immigrant women to become entrepreneurs and to set up a business in a niche market, and also how they sought their initial funds for their start-up.
- Chapter Six: This chapter examines the central characteristics of the immigrant women entrepreneurs. It also illustrates the multiple marketing strategies participants applied and then outlines challenges that immigrant women entrepreneurs have faced.

- Chapter Seven: This chapter illuminates how the immigrant women entrepreneurs leveraged the benefits of ethnic heritage and cultural practice for their businesses and personal development. It also highlights their involvement in activities to support immigrant communities and the broader society.

Chapter Eight: The discussion and conclusion chapter summarises the significant findings from the previous chapters. The chapter examines whether and how the results are related to the existing literature, in particular the interactive framework of ethnic entrepreneurship through a feminist lens. The chapter shares my reflection on the methodology and the research methods. It outlines the research contributions and the policy implications, followed by the limitations of the study and recommendations for future research. The chapter ends with my final reflections on this research journey.

Chapter 2: Literature Review

This chapter is designed to outline the theoretical frameworks applied in this research. It provides an overview of relevant studies on significant aspects of immigrant women's entrepreneurship. Starting with the concepts of social capital and cultural capital, the chapter reviews relevant literature on immigrant women's entrepreneurship from a feminist perspective. Correspondingly, each section also examines the applicable context in New Zealand. In short, the chapter is thematically divided into the following six sections: Social capital; Cultural capital; Immigrant and ethnic entrepreneurship; Immigrant women's entrepreneurship, Feminist perspective on entrepreneurship; and Summary.

2.1 Social capital

This section provides an overview of social capital theory by outlining the primary works of influential scholars, including Pierre Bourdieu, James Coleman and Robert Putnam, key contributors to the development of the theoretical concept of social capital. Additionally, it discusses related research on social capital in the context of New Zealand. The section finally explores the intersection between research on social capital and entrepreneurship, looking in particular at the literature on immigrant entrepreneurship.

2.1.1 Overview of social capital

Social capital is a complex concept and refers to interactions between individuals, groups and organisations within society (Statistics New Zealand, 2001). It consists of two key components: "the diverse networks and organisations that make up civil society" and a "community's shared norms and values" (Dalziel, Saunders & Newton, 2009, p. 10). Distinct from economic capital, social capital is based on social norms and degrees of trust, as people are motivated towards mutual benefits (Healy & Côté, 2001).

Bourdieu (1986) significantly influenced the theory of capitals by defining new categories, social capital, cultural capital and symbolic capital, which he positioned alongside economic capital. He developed the concept of social capital, which is a

durable network of social connections and also reflects on social inequality and social class exclusion. Bourdieu presented a description of social capital as “the sum of the resources, actual or virtual, that accrue to an individual or a group by possessing a durable network of more or less institutionalised relationships of mutual acquaintance and recognition” (Bourdieu & Wacquant, 1992, p. 119). In this sense, acquiring social capital resources requires individuals and groups to create reciprocal sociability and institutional relationships purposefully. Within his concept of capital, Bourdieu stated that the forms of social, cultural and economic capital are intertwined, because “a capital does not exist and function except in relation to a field” (Bourdieu & Wacquant, 1992, p. 101). Specifically, Bourdieu argued that social capital is related to other forms of capital due to an individual’s interactive relationships.

Contributing to a broader perspective on social capital, the renowned sociologist Coleman aligned the sociological approach with economic theory. According to Coleman (1988), social capital is designed to “facilitate certain actions of individuals who are within that [economic] structure” (p. 98). He widened the concept of social capital to include a broad range of social and cultural phenomena, along with the individual rational drive and actions that lead to entrepreneurs’ economic outcomes (Coleman, 1988). Coleman (1988) also pointed out that, as social capital is embodied in the supportive network and familial relationships, it facilitates people’s daily activities and models across generations. Hence, Coleman (1988) highlighted the rational economic concept from a social development perspective in a civilisation:

The economic stream, on the other hand, flies in the face of empirical reality: persons’ actions are shaped, redirected, constrained by the social context; norms, interpersonal trust, social networks, and social organization are important in the functioning not only of the society but also of the economy. (p. 96)

Drawing on Coleman’s notion of social capital, a study by Valenzuela and Dornbusch (1994) demonstrated a positive correlation between familism and social capital on the one hand, and Mexican-origin students’ achievement on the other. Along with their heritage cultural relevance, the study argued that familistic attitudes and societal values are a form of social capital that is an essential supportive source to assist Mexican origin youth in achieving academic success.

Another prominent scholar, Robert Putnam, has been pivotal in linking the theory of social capital to economic growth and infrastructure. He argued that social capital is vital in building social trust and civic cooperation (Putnam, Leonardi & Raffaella, 1993). In his ground-breaking book *Bowling Alone: The Collapse and Revival of American Community*, Putnam (2000) contended that the crucial impacts of social capital could both positively and adversely affect individuals' and communities' wellbeing and the subsequent success of efforts to build democracy. Putnam (2000) also contended that the networks and norms of reciprocity are the fundamental values of social capital. As the collective value of social networks, social capital, Putnam maintained, is different from economic capital (Putnam et al., 1993). Notably, he brought social capital into diverse fields connecting social structures, community interaction and art performance. Moreover, Putnam (2000) implied that people with high social capital could be more likely involved in civic participation through their social network and collective actions.

Starting in 2001, Putnam undertook a five-year study on the implications of immigration and ethnic diversity for social capital. He argued that, in the short term, immigration and diversity bring challenges to the sense of community trust and constrain social capital (Putnam, 2007). However, in the long run, immigrant communities eventually overcome obstacles to create new forms of social solidarity and bring the benefits of ethnic diversity to cultural, social and economic development in a society (Putnam, 2007). In short, Putnam (2007) pointed out that ethnic diversity is "an important social asset", hence, "increased immigration and diversity are not only inevitable but over the long run they are also desirable" (p. 138). In that sense, Erel (2010) argued that Putnam's conceptual theory of social capital has had an effective impact on migration studies' explorations of how gender, diversity and power affect immigrants' utilisation of social networks.

2.1.2 Social capital in New Zealand

New Zealand is a small, geographically isolated nation but has a higher percentage of immigrant populations than anywhere else in the world with "socially cohesive and institutionally homogenous" characteristics (Roskrug et al., 2011, p. 1). In turn, this phenomenon brings distinctive attributes to the outlook of social capital in New Zealand.

Spellerberg (2001) developed a framework to measure social capital which combined four components: population groups, participation in social networks, mixed attitudes and values, and organisations in the context of New Zealand. The report described social capital as “the social resource that is embodied in relationships between people” (Spellerberg, 2001, p. 10).

Spellerberg (2001) further argued that “Māori social capital is drawn upon and used to defend, preserve and expand existing hapū/iwi communities. The emphasis is on preserving the language and culture” (p. 13). Robinson and Williams (2001) compared the characteristics of social capital from Māori and European perspectives. They specifically underlined that “attention, knowledge and opportunities” (p. 54) as the fundamental resources for social capital for the Māori community. Robinson and Williams (2001) recommended three key factors that contribute to building social capital from a Māori perspective: “active and knowledgeable citizens” as actors, “a rich network of voluntary associations” as agency, and “forums for public deliberation” as the opportunity (p. 53).

In addition to this research, the data from Te Kupenga 2013)³ (Statistics New Zealand, 2013c) and Te Ao Mārama 2016 (Statistics New Zealand, 2016) provided overview statistics derived from asking Māori about a range of topics including cultural wellbeing. Half of Māori surveyed confirmed that they had at least one supportive neighbour when responding to the question of ‘connection to neighbourhood’.

Furthermore, an evidence-based study on Māori entrepreneurs in the screen industry (Henry, Dana & Murphy, 2018) described cultural capital and social capital as a mechanism for indigenous entrepreneurial activity. The study further explored the idea that entrepreneurship could be one effective framework to enable indigenous communities to uphold their cultural identity and tradition.

These studies showed that the main elements of social capital encompass individual demographic characteristics, social beliefs and attitudes (Roskrue et al., 2011b;

³ Te Kupenga 2013 was conducted by Statistics New Zealand, it collected information on a wide range of topics to give an overall picture of the social, cultural, and economic wellbeing of Māori in New Zealand. Te Ao Mārama 2016 is an updated collection of the above statistics about Māori wellbeing and development from a Māori perspective.

Spellerberg, 2001). Given that social capital is associated with “geographic, demographic and human capital variables” (Roskrue et al., 2011a, p. 9), it is regarded as “the strength and accessibility of interactive networks among people” (Dalziel & Saunders, 2014, p. 46). Accordingly, Dalziel and Saunders (2014) have argued that “strong social capital is of value in its own right” (p. 59), contributing to individual wellbeing as well as creating a platform to add benefits to the economy.

Elaborating Spellerberg’s framework, within the context of the Living Standards Framework (LSF),⁴ Treasury New Zealand (2013) indicated that social capital has three dimensions: bonding⁵, bridging⁶, and linking⁷. These aspects encompass trust, effective public institutions, rights and freedoms and cultural values (Treasury New Zealand, 2013).

To provide supplementary indicators for the measurement of social capital in the LSF, a recent study from a public policy perspective stated that social capital has a multitude of definitions interconnecting various aspects of economics, sociology and psychology (Frieling, 2018). Within the context of the LSF, this study referred to social capital as “the social connections, attitudes and norms that contribute to societal wellbeing by promoting coordination and collaboration between people and groups in society” (Frieling, 2018, p. 10). Furthermore, the study also defined the critical determinants of social capital from both individual and societal dynamics, such as institutional quality, income inequality, population diversity, cooperation and trust, and work–life balance. Importantly, Frieling (2018) argued that government needs to have systematic accountability to mitigate social capital risks because its policies acutely influence the growth and outcomes of social capital.

⁴ Living Standards Framework (LSF) has been developed by the New Zealand Treasury to consider the collective impact of policies on intergenerational wellbeing.

⁵ Bonding is the direct close relationships experienced between friends, family, whānau or iwi (Treasury, 2013, p. 5).

⁶ Bridging, by contrast, is the network of colleagues, acquaintances, and wider friends and loose associates that a person has within a society (Treasury, 2013, p. 5).

⁷ Linking social capital describes connections with organisations, institutions and relationships (Treasury, 2013, p. 6).

As a socially and culturally unique nation, New Zealand's ethnic demographic growth and diversity may lead to high levels of social infrastructure and "ethnic distinctions in social beliefs and attitudes which could influence social capital formation" (Roskrug et al., 2011a, p. 5). Therefore, it is critical to take into consideration the variability in ethnically-diverse groups when discussing and measuring the concept and formations of social capital in New Zealand (Dalziel & Saunders, 2014; Frieling, 2018; Roskrug et al., 2011a, 2011b). As Frieling (2018) commented, global immigration and international connectedness bring "benefits to New Zealand as a small open economy, as well as challenges such as building cohesive relationships between diverse cultures" (p. 21).

2.1.3 Research intersections: Social capital and entrepreneurship

It is well documented that social capital contributes to entrepreneurship and economic outcomes through nurturing social networks, social relationships and contacts (Cope, 2005; Cope, Jack, & Rose, 2007; Davidsson & Honig, 2003; Greve & Salaff, 2003; Light & Dana, 2013). The concept of social capital has been gaining momentum in the study of the social and economic phenomenon of migration since the 1990s (Dana, 1995; Light & Dana, 2013; Portes, 1998, 2000; Sanders & Nee, 1996).

Related studies have demonstrated that immigrant newcomers tend to utilise strong family and personal ties as their primary resources for social capital and financial capital when setting up a small business or becoming self-employed (Dana, 1997; Portes & Zhou, 1996; Sanders & Nee, 1996). Entrepreneurship is a complicated social and economic phenomenon and entrepreneurial behaviours are embedded in social structures (Greve & Salaff, 2003). Furthermore, entrepreneurial capital (both financial and nonfinancial capital forms) is critical for an entrepreneur to transform their motivation into action directed towards business establishment (Firkin, 2003). As such, social capital is associated with personal social relationships with others who could provide access to other forms of capital (Coleman, 1988; Renzulli, Aldrich, & Moody, 2000).

Sanders and Nee (1996) elaborated on the importance of the immigrant family to social capital because their enterprising activities are often embedded in social relationships with their kin, as Dana (1995) pointed out, "as a function of cultural perceptions of opportunity" (p. 57). Furthermore, for some ethnic immigrant entrepreneurs from more

collective cultures, such as those from Eastern Asia and Latin America, family relationships, values and cultural practices are critical to their entrepreneurship. Similarly, Portes (2000) underlined the positive functions and negative consequences of social capital to social control, family support and broader networks. By reviewing the conceptual definitions of social capital and linking to studies in ethnic business enclaves and immigration, Portes (2000) then highlighted the vital role of social networks for immigrants to grow ethnic enterprise and access niche markets and employment.

Not only is immigrant entrepreneurship growing and increasingly studied, women's entrepreneurship is also growing globally. Many small businesses, regarded as microenterprises, are started and operated by women (de Bruin et al., 2006; Tata & Prasad, 2008). Research by Tata and Prasad (2008) examined the relationships between microentrepreneurs' gender, social capital configuration, collaborative exchange and microenterprise performance. Thus, these researchers presented a conceptual model of microentrepreneurs' social capital structured by "network diversity, network size and relationship strength" (Tata & Prasad, 2008, p. 377). In their study of social networks in four countries including Italy, Norway, Sweden, and the United States, Greve and Salaff (2003) noticed that female entrepreneurs have more interaction with their family than their male counterparts because women tend to leverage their strong family ties in their multiple networks. Therefore, "research on trends in women's social networks" is necessary to gain a comprehensive understanding of increasing female entrepreneurship (Renzulli et al., 2000, p. 540).

Other research noted that immigrant women tend to start up smaller businesses with flexible financial requirements (Domboka, 2013). Particularly, research has found that immigrant women entrepreneurs rely hugely on social networks for finance (Halkias & Caracatsanis, 2010; Piperopoulos, 2012; Rauf & Mitra, 2011; Verheijen et al., 2014). In this regard, the intersections of ethnicity, gender and community relationships have impacts on migrants' networking and enterprising activities (Azmat, 2013; Chiang et al., 2013). Using various forms of social capital, immigrant women can specify their niche market and target potential customers for the growth of their business (Chiang et al., 2013).

2.2 Cultural capital

This section begins with an overview of the key concepts of cultural capital and then discusses Bourdieu's conceptual contribution and David Throsby's contemporary discourse on cultural capital. Regarding specificity of cultural capital, the section highlights relevant literature on linguistic cultural capital and also religious capital. The section also reviews the empirical research on cultural capital in the context of New Zealand. Finally, the section provides insights into the existing research on intersections between cultural capital and immigrant entrepreneurship.

2.2.1 Overview of cultural capital

Bourdieu was influenced by Max Weber's sociology of symbolic systems. Bourdieu then conceptualised the importance of social status and social class associated with the forms of capital. Bourdieu first mentioned the term 'cultural capital' in his work *Cultural Reproduction and Social Reproduction* in 1977. Bourdieu recognised the essence of symbolic systems developed by Weber in the social world. Embracing Karl Marx's capital theory, Bourdieu articulated the significance of the social relationship, and then he elaborated on the notion of cultural capital beyond economic means. Bourdieu broadly defined cultural capital in terms of social relations which incorporated the accumulation of knowledge, skills and behaviours related to a person's cultural and social status.

Later, Bourdieu (1984) extended this theoretical concept further to define functional parameters. Subsequently, Bourdieu introduced essential terms, namely: capital, habitus and field (Bourdieu, 1984) to examine class inequalities and cultural reproduction in capitalist societies. Habitus is one of Bourdieu's central concepts which is correlated to the physical and individual embodiment of cultural capital (Bourdieu, 1986), "as an active and creative relation to the world" (Bourdieu & Wacquant, 1992, p. 122). Bourdieu (1984, 1986) argued that habitus is formed unconsciously through a group's societal contexts to shape their respective practices in a specific social and cultural situation. Consequently, habitus is affiliated with attitudes, values, skills or predispositions which could culturally and symbolically produce power (Bourdieu, 1986).

For Bourdieu, cultural capital can underpin differences in class and impose social divisions associated with gender, sexuality, race, ethnicity and religion. Bourdieu (1986) further identified three primary forms of cultural capital: embodied capital, objectified capital and institutionalised capital:

- Embodied capital consists of external knowledge and skills becoming an integral part of the person through socialisation to her/his culture and tradition. Cultural capital is influenced by family and groups who share similar cultural norms, values, language, and behaviours through everyday interactions and practices.
- Objectified capital consists of the person's intellectual and symbolic properties which are related to physical objects and symbolic forms. Physical cultural objects such as works of art and music products, manifesting cultural identity, can be transmitted as cultural capital for economic profit.
- Institutional capital refers to formal recognition, credentials, academic or professional qualifications that represent cultural competence and authority. It acts as a bridge between cultural capital and economic capital as institutional recognition enables the value of cultural capital to be transformed into economic capital.

Among the above three forms, Bourdieu (1986) regarded embodied capital as the essential form, because "most of the properties of cultural capital can be deduced" from its central embodied state (p. 224). In other words, both objectified and institutionalised capital depend on embodied cultural capital. Hence Bourdieu (1986) stated that people's education and intellectual skill could allow them to obtain privilege by pursuing more advanced social status. In this sense, cultural capital consists of social assets.

Additionally, he argued that the distinctiveness of cultural capital is that it can be reproduced as "informational capital" (Bourdieu & Wacquant, 1992, p. 119). For example, some entrepreneurs cultivated their distinctive enterprises from their ethnic heritage such as ethnic cuisine restaurants and cooking training enterprises, or ethnic hairstyle and costume businesses. These are classical reproductions of their objectified and institutional capital, embedded in their rich ethnic and cultural traditions. Overall,

as a social relation within a system of exchange, cultural capital is positioned within people's daily lives, although social institutions do not always realise its economic value and social impact.

Throsby (1999) adopted Bourdieu's concepts and further extended the connection between cultural value and economic outcomes. He claimed that cultural capital is intangible as an asset; exceptionally, cultural capital can increase both its cultural and economic value, as "a matter extending beyond the present generation" (Throsby, 2001, p. 161). From his perspective as an economist, Throsby shed light on the importance of the value of cultural capital, not only in contributing to the economy but also in underpinning its cultural significance for a community's wellbeing. In particular, Throsby (1999) noted the importance of recognising the value of cultural capital, and the potential implications of ignoring its value:

Neglect of cultural capital by allowing heritage to deteriorate, by failing to sustain the cultural values that provide people with a sense of identity, and by not undertaking the investment needed to maintain and increase our stock of intangible cultural capital, will likewise cause cultural systems to break down, with consequent loss of welfare and economic output. (p. 9)

Some scholars have extended Bourdieu's conceptual theory of cultural capital into specific areas. Stanton-Salazar and Dornbusch (1995) explored how linguistic capital in school can transform into social capital to foster individual's capability development. In a similar vein, Bauder (2006) has applied the concepts of habitus and cultural capital to the cultural representations of diverse immigrant groups and especially examined the relationship between immigration and labour market regulation and social institutions.

Dumais (2002) revealed the ascribed value in the relationship between gender and cultural capital in education success. Focusing on gender differences, Dumais (2002) expanded on Bourdieu's imprecise conceptions of gender, power and social class (Bourdieu, 1984). Also, Dumais (2002) criticised Bourdieu's works as inferring 'gender' as a subordinate discourse to that of social structure. Finally, Dumais (2002) argued that compared with cultural capital, which has limited effect, other social factors such as habitus and ability play more significant roles in educational outcomes.

2.2.2 Linguistic cultural capital

Linguistic capital is a critical element of embodied capital (Bourdieu, 1986), which is one of the forms of cultural capital related to the local cultural context. Linguistic capital highlights that within cultural capital lies the competence of language and its relationship to a person's communication and self-presentation (Bourdieu & Passeron, 1977). Bourdieu applied his analysis of language to "a new empirical realm" (Bourdieu & Wacquant, 1992, p. 148). He proposed the terms of discourse on language and power (Bourdieu, 1986, 1991), and then stated in a strong critique that "linguistic relations are always relationships of symbolic power (Bourdieu & Wacquant, 1992, p. 142). As Sullivan (2002) observed, Bourdieu reiterated "the importance of linguistic competence" (p. 115). For Bourdieu, language is a mechanism of power, not only acting as an instrument of communication but also as a legitimating symbolic system to express people's interactions and manifest individuals' social status and competence (Bourdieu, 1991).

Other scholars have claimed that the relationship between language and culture is one of penetrating debates in linguistic study. For example, Kramsch (1998) pointed out that "language is the principal means whereby we conduct our social lives ... it is bound up with culture in multiple and complex ways" (p. 3). Language therefore, provides a powerful tool to create different cultural encodings to shape people's beliefs, ethics and perspectives (Kramsch, 1998, 2011; Risager, 2006). Thus, how individuals or groups communicate can subsequently influence social structure and institutions (Bourdieu, 1991). As a result, linguistic habitus can accumulate into linguistic capital to provide valuable resources which help people's social representation and commercial reproduction, as Bourdieu (1991) highlighted:

Linguistic exchange – a relation of communication between a sender and a receiver ... is also an economic exchange which is established within a particular symbolic relation of power between a producer, endowed with a certain linguistic capital, and a consumer (or a market), and which is capable of procuring a certain material or symbolic profit. (p. 66)

2.2.3 Religion and cultural capital

Religious affiliation is a social resource available to individuals and groups through their cultural knowledge, attitudes and supportive interaction. Religion and faith are related

and can be used interchangeably when referring to a set of beliefs. Religion, as an essential facet of culture, provides cultural resources because a group of people with a similar religious faith can facilitate a broad community connection through the beliefs the group share. As one of pioneer scholars recognising the important association between religion and social classes and groups, Max Weber posited that religious beliefs reflect the lived experience of different social classes (Swartz, 1996). Weber further drew attention to interactions between religion and the economy because people were building social and economic reciprocal relationships through their religious or faith practices (Swartz, 1996).

Bourdieu (1990) agreed that Weber's theoretical tool provided "the economic model to extend materialist critique into the realm of religion" (p. 107). Bourdieu then extended Weber's concept of a political economy of religion into social sciences (Bourdieu, 1990, 1991). With his stance on the sociology of culture, Bourdieu specifically examined the nexus of religion, politics and the economy (Bourdieu, 1990, 1991; Bourdieu & Wacquant, 1992). For Bourdieu, a field is an elaborate metaphor and "a space of conflict and competition" (Bourdieu & Wacquant, 1992, p. 17), which is dominated by relative forms of capital. In turn, cultural capital determines the field of cultural production (McKinnon, 2017). Hence, Bourdieu (1991) regarded religion as a component of cultural capital and a medium of social relations. He considered religion a valued resource and one of the mechanisms of institutions in society related to the field of knowledge, and of cultural production, for within the power dimension of these fields, "the claimants can mobilise [power] by offering the goods and services that satisfy their religious interest" (Bourdieu, 1991, p. 22).

Verter (2003) suggested that religious choice is not only shaped by people's upbringings, but also by their present dynamic surroundings affected by institutional power. In this respect, Gamoran and Boxer (2005) have applied the concept of Bourdieu's capital to examine Jewish beliefs and attitudes, and they conveyed empirical evidence on the role of Jewish schools in the development of cultural capital among youth. Their study indicated that a family's ritual practices and cultural affiliations could be the forms of cultural capital for the Jewish community. Furthermore, the research (Gamoran & Boxer,

2005) proposed to extend this kind of case study to a range of diverse religions or cultural groups.

Given that cultural capital focuses on cultural knowledge and symbolic power, some scholars have defined religion as social capital because religious groups contributed to social, political and charitable activities through their interpersonal connections within faith communities (Putnam, 2000; Williams & Demerath, 1998). Accordingly, Swartz (1996) reinforced the point that relevant research needs to broaden Bourdieu's religious framework beyond economic or social aspects. As religion is a complicated social phenomenon, Swartz (1996) argued that "forms of religious interest and capital are involved in a great variety of contemporary issues" (p. 83). In this sense, spiritual cultural power can motivate civil society and enhance reciprocal social networks (Hopkins, 2011).

A pertinent study by Carswell and Rolland (2007) indicated that increasing religious and ethnic diversity has brought about a synthesis of diverse religious belief in New Zealand. In a collective publication on religion and entrepreneurship, scholars provided insights into the relationship between religion, faith and entrepreneurial behaviours (Dana, 2010). This publication provided a conceptual framework to examine how religious values and cultural practices of communities have shaped entrepreneurship. A convincing argument was made that entrepreneurs and their business endeavours are embedded in their religious, cultural and social context (Dana, 2010).

2.2.4 Contextualising cultural capital in New Zealand

The nature of cultural identity is a complex, dynamic and historically politicised issue in Aotearoa New Zealand. In 1999, de Bruin stated that human capital should be broadened and include cultural capital because of the strong linkage between cultural capital and economic outcomes. This account resonates with the concept of cultural capital and community wellbeing provided by Penny Eames (2007) in her thoughtful book *Cultural Wellbeing and Cultural Capital*, where she identified "cultural wellbeing and cultural capital as two keys for transforming economics, places and lives" (p. 7). In the book, Eames (2007) outlined an applied framework of cultural capital, aiming to describe social cohesion and community connectedness.

An official report from Statistics New Zealand (2008a) provided a synopsis of national social and economic development directed towards sustainability, and gave the description of culture as “a general way of life that contributes to national identity and society as the shared knowledge, values, and practices of specific groups” (p. 126). Consistent with that description is the point, underlined by Statistics New Zealand (2008b), that cultural capital “accrues from the strength and quality of networks connecting members of ethnic, religious/faith and minority groups” (p. 20).

In their significant New Zealand work, *Sustainable Development and Cultural Capital*, Dalziel et al. (2009) recognised that cultural capital is vital to measuring cultural wellbeing and sustainable development. Later, Dalziel and Saunders (2014) affirmed that cultural capital is “an important tool for wellbeing economics” (p. 48). Moreover, Dalziel and Saunders (2014) acknowledged that culture can be preserved and nurtured into capital through collaborative endeavours by families, groups and communities, and then continues through generations. In this regard, in their study on Māori female entrepreneurship in the tourism industry, Zapalska and Brozik (2017) discovered that Māori female entrepreneurs primarily provided services and products representing their unique culture, heritage and tradition. Māori female entrepreneurs embraced the importance of Māori values, aspiration and norms, and revealed “a strong sense of identity and cultural wellbeing” (p. 157).

Within New Zealand, “cultural capital is essential for a community’s cultural wellbeing but also affects other aspects of development ... as a distinctive form of social capital available to members of minority cultural groups” (Dalziel et al., 2009, p. 35). As noted in the previous section, Te Kupenga 2013 survey gathered rich statistical facts on the social, cultural, and economic wellbeing of Māori in New Zealand. Māori cultural practices are vital to the community’s connectedness and profoundly impact on Māori wellbeing. Robinson and Williams (2001) articulated the characteristic affiliations between social and cultural capital in the Māori context:

The distinction between cultural and social capital disappears. Cultural capital is an important aspect of social capital and social capital is an expression of cultural capital in practice. Social capital is based on and grows from the norms, values, networks and ways of operating that are the core of cultural capital. (p. 55)

Alongside the indigenous population, immigration is also one of the driving forces behind changes in New Zealand's demography. In turn, ethnic socio-economic movement and diverse cultural practices have gradually transformed its culture and society. de Bruin (1997) explored how cultural capital can provide tactics to address the unemployment issues among ethnic minority groups in New Zealand. Furthermore, de Bruin (1999) argued that it is essential to have a broad review of human capital "to recognise cultural capital would also help overcome the preconception that ethnic minorities are necessarily less employable because they lack educational qualifications" (p. 59). Related research also showed that migration could help transfer cultural capital across borders when immigrants convey their spiritual traditions, intellectual property and their cultural characteristics to a new country (Eames, 2007; Watts, Trlin, White, & North, 2007).

In the 2013 Census, New Zealand recorded 213 ethnic groups, becoming one of the most ethnically diverse countries in the world (Statistics New Zealand, 2013a). As noted at the beginning of this section, respecting different cultural practices and heritage languages indicates social interconnection and sustainable development. Language is an essential element of cultural identity; as the *2016 Social Report* (Ministry of Social Development, 2016) emphasised, it is important to maintain languages because:

The ability of people to speak the language of their identified ethnicity is an indicator of the ability of ethnic groups to retain and pass on their culture and traditions to future generations. (p. 181)

Apart from three official languages, English, Māori and New Zealand Sign Language, more than 160 languages are spoken in New Zealand. This accurately mirrors its great diversity. The proportion of people who can speak two or more languages has continued to increase to 18.6% of the population, of whom 60.4% were born overseas. A higher proportion of females were multilingual at 19.3%, (compared with 17.8% of males) speaking more than one language. Also, 51.2% of all multilingual speakers live in Auckland (Statistics New Zealand, 2013a).

In the same vein, religious affiliation has also been reflected in people's social and cultural characteristics. Significantly, Auckland has the largest percentage of different religious populations (Statistics New Zealand, 2014): a home to Christians, Buddhists,

Hindus, Muslims, Sikhs, Jews and other emerging religious groups. Recent research (Cruz, Seo & Buchanan-Oliver, 2017) recognised the critical roles that religions play in assisting people from diverse cultural backgrounds into multicultural marketplaces and also in developing their intercultural competency. This research stated that religion provides immigrants with a source of steadiness and enhances their interconnectedness regarding settlement and integration (Cruz et al., 2017). Altogether, given that New Zealand has become an increasingly ethnically diverse nation, cultural capital has become important for different ethnic groups in its contribution towards their social and economic wellbeing.

2.2.5 Research intersections: Cultural capital and entrepreneurship

In her research on entrepreneurship, de Bruin (1999) included embodied cultural capital to expand understanding of human capital. In this way, her research could identify and transform the richness of culture and ethnicity into foundations of employment and economic activities for ethnic minorities in New Zealand. A large number of immigrant families are culturally and geographically interacting with each other, and instantly switching between multiple languages when they travel back and forth across borders. In terms of adaptive strategies, immigrants are capable of “function[ing] in multi-ethnic and multicultural environments” (Trueba, 2002, p. 11). Furthermore, Trueba (2002) has argued that immigrant’s psychological resilience and flexibility not only helped them to mentally contend with marginalisation and prejudice, but also turned into the embodied capital (attitude and norms) to survive in a multicultural society. Trueba (2002) also argued that cultural capital is vital for immigrants to succeed “in new social, cultural, linguistic, and economic contexts” (p. 8).

Empirical work has revealed that immigrants have continuously upheld effective networks and interacts with their relatives, friends and associates in their country of origin plus those in their adopted new country (de Vries & Dana, 2012; Light, 2010; Verheijen et al., 2014). Nevertheless, Light and Dana (2013) claimed that business research has not sufficiently recognised the position of cultural capital, and they indicated that the supportive role of cultural capital often obscures differences among “ethno-religious or ethnic-racial groups” (p. 618). Thus, it is necessary to explore the

supportive role of cultural capital, which also needs to be acknowledged in the entrepreneurship discourse. For some ethnic minority groups, their cultural practices and attitudes value entrepreneurship as a preferred choice in the host country (Light & Dana, 2013).

To a great extent, according to Bourdieu (1986), entrepreneurs can employ a habitus of embodied capital to guide their tendencies associated with their cultural competence. Hence, Light and Dana (2013) echoed this point by noting that “the entrepreneurship that began as a refuge became a *habitus*-linked competence” (p. 608). In other words, entrepreneurs can tap into their applicable social relationships, and internal cultural knowledge and practice to nurture their enterprise. It is widely acknowledged that social capital cannot be detached from cultural capital (Dalziel & Saunders, 2014). Given that “social capital requires supportive cultural capital that directs the social capital toward a particular vocational goal, entrepreneurship”, Light and Dana (2013, p. 618) recommended explicitly exploring connections between entrepreneurship and social and cultural capital.

Relevant research has explored how New Zealand mainstream companies and immigrant entrepreneurs (Watts et al., 2007) capitalised on immigrant cultural capital. Watts et al. (2007) study listed six culturally-related sources of immigrants’ cultural capital: bilingual and multilingual language skills; educational background; work experience; family and friendship connections in countries of origin; links with co-ethnics in the host country; and attitudes and values. Consequently, the research found that multilingual resources could be the most effective cultural capital available to the business sector. Moreover, immigrant entrepreneurs obtained value from utilising their cultural resources in enterprise activities (de Vries & Dana, 2012; Watts et al., 2007; Verheijen et al., 2014). Nevertheless, there is limited research on how the relationship between cultural capital and ethnicity is navigated by immigrant women. Some scholars attempted to discover how women utilised their embodied cultural capital, such as multilingual abilities and multicultural knowledge, to harness their professional employment and entrepreneurship (Azmat, 2013; de Vries & Dana, 2012).

Erel (2010) applied Bourdieu’s cultural capital notion in examining how immigrants form their cultural capital. Through case studies on skilled Turkish and Kurdish women in

Britain and Germany, Erel (2010) argued that, through their cultural practice, immigrants created their cultural capital which is “both the product of and productive of differentiation of gender, ethnicity, and class within the migrant group” (p. 643). Additionally, she affirmed that immigrants bring not only cultural capital from their country of origin, but also develop new essentials of cultural capital in the host country through their engagement with social institutions and their ethnic networks as well (Erel, 2010). The above argument echoed the proposition from Trueba (2002), who contested suppression theory which proposed that marginalised immigrant groups lack the capability to realise and utilise cultural capital in their new social and economic environment. Finally, this discussion concludes with the following critical strand proposed by Trueba (2002):

The position is that immigrants must possess a unique skill and flexibility to acquire and manage different identities so they can co-exist and function without conflicts in different contexts simultaneously ... as demographics change, those individuals who can best function in a diverse society will have a large cultural capital and greater ability to function effectively. The mastery of different languages, the ability to cross racial and ethnic boundaries, and a general resiliency associated with the ability to endure hardships and overcome obstacles will clearly be recognized as a new cultural capital that will be crucial for success in a modern diversified society, not a handicap. (p. 7)

2.3 Immigrant and ethnic entrepreneurship

This section reviews the academic literature related to immigrant and ethnic entrepreneurship. It identifies definitions of immigrant and ethnic entrepreneurship from different contexts. It then provides a synopsis of the relevant conceptual frameworks and also examines the development of several models of ethnic entrepreneurship. This section concludes by exploring the various entrepreneurial strategies immigrants applied in creating a successful business.

The word entrepreneur originated from the French word ‘entreprendre’, meaning ‘to undertake’. As one of the pioneers of entrepreneurship, Jean-Baptiste Say (1767-1832) as cited in Filion, (2011) described an entrepreneur as an economic creator generating value but, significantly, he distinguished an entrepreneur from a capitalist. In addition to financial profits, Schumpeter (1934) identified innovation as an essential element that

characterises entrepreneurs as social actors, for entrepreneurs are psychologically longing to produce new goods. Two renowned scholars in developing the area of entrepreneurship research, Aldrich and Waldinger (1990) described “entrepreneurs operationally as owners and operators of business enterprises” (p. 112) who can seek resources and seize opportunities to grow their business. Dana (2007) claimed that “entrepreneurship refers to economic undertaking” (p. 1). Research has shown that entrepreneurs possess common characteristics: visionary leadership, having the willingness to take risks and responsibilities and ascertaining how to achieve outstanding outcomes (Filion, 2011).

Immigrant and ethnic entrepreneurship studies have grown out of entrepreneurship and immigration scholarship into a social and economic phenomenon across multiple disciplines. Research on the emergence of ethnic entrepreneurship started in the USA in the 1970s (Light, 1972). Given the trend of massive immigration and increasing ethnic populations in developed countries, immigrant entrepreneurship has gradually become a crucial subject for social science research and the economic arena (Light, 1972; Waldinger et al., 1990). In related studies, the main conceptual terms of ethnic or immigrant entrepreneurship are used interchangeably by scholars as enterprises often carry both features (Dana & Morris, 2011).

The term ethnic entrepreneur has been defined as “a set of connections and regular patterns of interaction among people sharing common national background or migration experiences” (Waldinger et al., 1990, p. 3). On the other hand, research on immigrant entrepreneurs refers to people who are at the early stages of their business after immigrating and still new to the dominant country as first-generation immigrants (Chaganti & Greene, 2002). Still, there are considerable differences among the terms: immigrant entrepreneurs, ethnic or ethnic minority entrepreneurs (Light, 2007). Hence Chaganti and Greene (2002) claimed that definition of “ethnic entrepreneur” should consider “the levels of personal involvement of the entrepreneur in the ethnic community” (p. 126). Furthermore, Rath (2010) argued there are distinctions between ethnic entrepreneurs and immigrant entrepreneurs, because “the entrepreneurs in question are not always immigrants in the true sense because they were not always born in another country” (p. 6).

Research on ethnic entrepreneurship critically classified two kinds of ethnic entrepreneurs: “middleman [sic] minorities and enclave entrepreneurs” (Zhou, 2004, p. 1041). Minority middlemen, with their bilingual competence, migration-associated social networks and international connections, operate their businesses within their local communities, mainly in ethnic suburbs and through international trade avenues (Light, 2007; Zhou, 2004). In contrast, enclave entrepreneurs develop their businesses in “multi-ethnic neighbourhoods” or prosperous suburbs through “an intricate system of co-ethnic social networks” (Zhou, 2004, p. 1042).

As one of the influential scholars in the area of immigrant entrepreneurship, Light (2007) elaborated on the interactions between globalisation, immigration and transitional entrepreneurs. He reviewed three characteristics of minority entrepreneurs: “language, networks and skills”, which resulted in a “high rate of self-employment” (p. 4) among diasporic communities. Light (2007) summarised the following two advantages:

- *First, the ethno-linguistic homogeneity within diasporas support the performance of the middleman [sic] minority’s trading specialty.*
- *Additionally, the social capital of diasporas permitted enforceable social trust among merchants, even over long distances. (p. 4)*

In general, higher percentages of immigrants establish new businesses than a host country’s population (Portes & Zhou, 1996) because immigrants often have difficulty getting jobs due to a lack of local experience and language issues. To some extent, immigration is the driving force for ethnic enterprises, since the entrepreneurship provides significant income for ethnic minority immigrants to survive during their settlement procedure in a new country (Light, 1972; Sanders & Nee, 1996). In addition, immigrants sharing a similar ethnic background interact via their network or enclave and in return strengthen it (Dana, 1995; Waldinger et al., 1990; Zhou, 2004).

Recently, research recognised that immigrant entrepreneurs have increasingly become a noteworthy part of the global and local economy, especially within ethnic concentrations within cities (Baycan-Levent et al., 2006; Spoonley, & Meares, 2009, 2011; Volery, 2007; Zhou, 2004). The growing number of ethnic enterprises shape a cosmopolitan outlook as part of complex contexts of economic development and a dynamic labour market (Baycan-Levent & Nijkamp, 2005; Rath & Kloosterman, 2000;

Spoonley, & Meares, 2011). Overall, entrepreneurship research is a multifaceted phenomenon involving entrepreneurs, government policy (Dana, 2007), the creation of economic activities, entrepreneurial characteristics and “entrepreneurial environments” (Filion, 2011, p. 48).

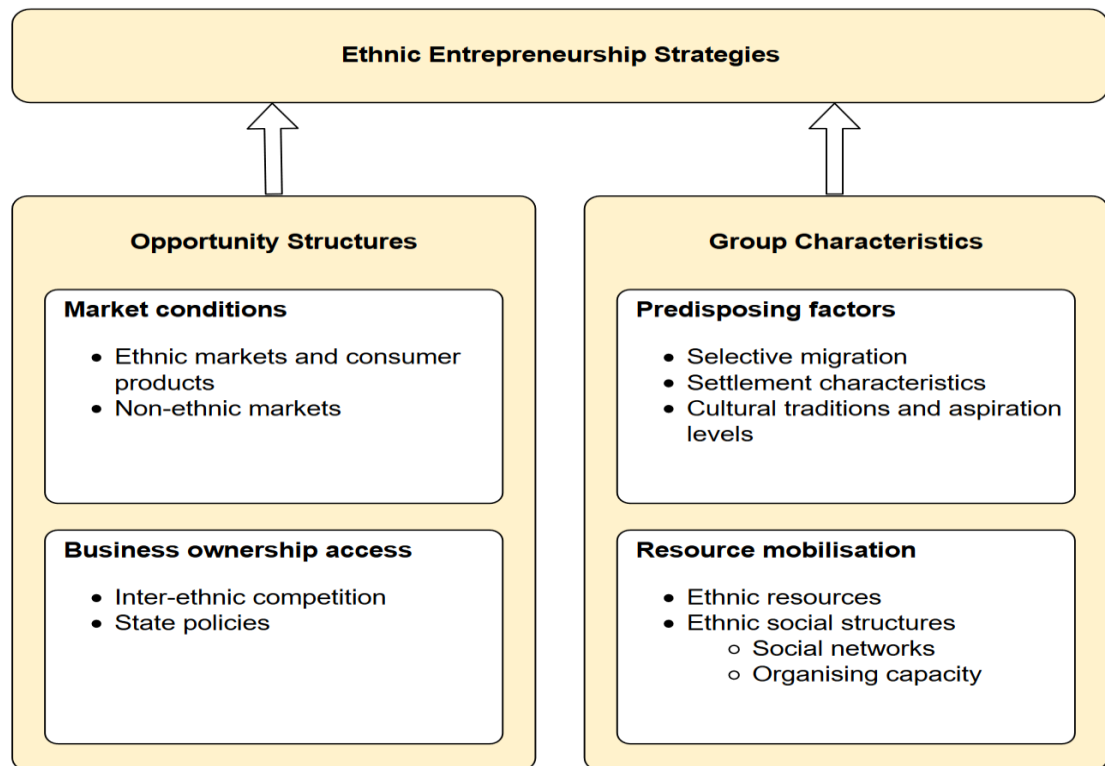
2.3.1 The theoretical development of ethnic entrepreneurship

Sociological scholars developed two major theories of ethnic entrepreneurship: disadvantage theory and cultural theory. Disadvantage theory posits that immigrants encounter language and cultural barriers and lack local working experiences when they look for professional jobs (Volery, 2007). Thus self-employment becomes an alternative option (Volery, 2007). Cultural theory indicates that ethnic immigrants obtain “culturally determined features” (Volery, 2007, p. 33) from entrepreneurship, such as hard work, reliable networks and innovation which offer an ethnic resource and in turn this fosters enterprise and self-employment (Dana, 1997).

Interactive framework

Seeking to explain the contemporary phenomenon of ethnic entrepreneurship, some scholars integrated relevant theories into frameworks to conceptualise its complex dimensions. Aligning with the concept of disadvantage theory but through a more evolutionary approach, Waldinger et al. (1990) proposed a framework of ethnic entrepreneurship to combine two aspects around immigrant entrepreneurship: constrained opportunities and ethnic resource mobilisation. The framework is named the interactive framework of ethnic entrepreneurship (Aldrich & Waldinger, 1990) since it systematically combines three interactive components, namely opportunity structures, the characteristics of the group, and ethnic strategies (see Figure 2.1, below). This interactive framework has influenced the discourses of immigrant and ethnic entrepreneurship (Volery, 2007), despite later revisions expanding it into a more comprehensive explanatory construct. I will discuss the main aspects of the interactive framework with relevance to this inquiry in the discussion chapter.

Figure 2.1 Interactive framework of ethnic entrepreneurship
(adapted from Waldinger et al., 1990).



- **Opportunity structures**

The interactive framework is based on the idea that the historical circumstances of mainstream society have influenced the opportunities in the societal structure for immigrants to become business owners. Aldrich and Waldinger (1990) illuminated the main components of the opportunity structures:

Opportunity structures consist of market conditions which may favour products or services oriented to co-ethnics and situations in which a wider, non-ethnic market is served. Opportunity structures also include the ease with which access to business opportunities is obtained and access is highly dependent on the level of interethnic competition and state policies. (p. 114)

Aldrich and Waldinger (1990) reiterated the point that emergent immigrant enclaves “often led to long-term concentrations, facilitating recruitment networks for ethnic suppliers and workers” (p. 115). Moreover, the high level of business competition with one another tends to lead to the high number of ethnic entrepreneurs concentrated in a restricted range of industries at the neighbourhood level in ethnic precincts (Spoonley & Meares, 2009, 2011). The structure of the business sector, the requirements of capital

and the technological capacity restrict the establishment of new ventures. Nevertheless, some ethnic entrepreneurs were still able to enter non-ethnic markets. As Dana (1997) implied that “the characteristics of the host society” (p. 63), along with the labour market environment, may encourage entrepreneurial behaviour, although individuals from different groups become entrepreneurs or self-employed for “different reasons” (p. 65). Waldinger’s framework indicates that the ways the state and local authorities regulate business industries and immigration policy have impacts on immigration businesses in some countries (Aldrich & Waldinger, 1990).

- **Group characteristics**

The framework examines the ethnic group’s common characteristics among the first and second-generation immigrants that might influence their entrepreneurship (Waldinger et al., 1990). The characteristics of the group consist of two dimensions of predisposing factors and resource mobilisation. Aldrich and Waldinger (1990) explained the key factors as follows:

Group characteristics include predisposing factors such as selective migration, culture and aspiration levels. They also include the possibilities of resource mobilization and ethnic social network, general organizing capacity and government policies that constrain or facilitate resource acquisition. (p. 114)

The framework emphasises that selective migration is fundamentally vital for ethnic groups, as immigrants with education and professional background, and business experience were highly selected to enter the United States (Aldrich & Waldinger, 1990). The framework notes that some ethnic immigrants have brought their “capital, connections and business skills” (Aldrich & Waldinger, 1990, p. 123) to the host countries. In turn, these pre-migration characteristics impact on their entrepreneurial patterns after their previous professional employee career has been blocked (Aldrich & Waldinger, 1990).

The framework reviews the research trends of ethnic entrepreneurship up to publication in the 1990s and summarises the central features of the group’s cultural configurations, such as their adaptation to the host society, “distinctive cultural characteristics”, and “economic traits” (Aldrich & Waldinger, 1990, p. 125). However,

the framework argues that the immigrant group's cultural values change because the social contexts and institutional structure in the host country affect cultural and aspirational orientations. Overall, the authors of the framework "emphasize resource mobilization over cultural factors" (Aldrich & Waldinger, 1990, p. 126).

For resource mobilisation, the framework claims that studies on ethnic entrepreneurship tend to consider "ethnic resource mobilization" as a collective group interaction because "ethnic entrepreneurs draw on family, kin, and co-ethnic relations for labor and capital" (Aldrich & Waldinger, 1990, p. 127). The framework emphasises that ethnic social structures are the primary components of resource mobilisation, consisting of social networks and organising capacity.

- **Ethnic entrepreneurship strategies**

Ethnic entrepreneurial strategies are the results of the interactions of the opportunity structure and group characteristics (Waldinger et al., 1990). The framework identifies common tactics, including: (a) defining a niche market; (b) accessing financial capital and labour resources; (c) obtaining essential business knowledge and information, and entrepreneurial skills, to deal with competitors; and (d) confronting the negative impacts of political and policy issues.

Mixed embeddedness model

An additional 'mixed embeddedness' model was developed to address the broad social and economic contexts of immigrant entrepreneurship (Kloosterman & Rath, 2001; Kloosterman, van der Leun, & Rath, 1999; Razin & Light, 1998). The theoretical framework of this model incorporates the essentials of ethnic resources and opportunity structures to investigate differences in "immigrant entrepreneurship from a comparative perspective" (Kloosterman & Rath, 2001, p. 9). The mixed embeddedness model reiterates the importance of considering the host country context and co-ethnic surroundings for the discourse of immigrant entrepreneurship (Kloosterman & Rath, 2001). Moreover, Kloosterman and Rath (2001) argued that it is essential to examine how the mixed embeddedness proposition aligns with the opportunity structure at national, regional and neighbourhood levels. They concluded that immigrants tend to

“be spatially concentrated in specific cities and indeed in specific neighbourhoods” (Kloosterman & Rath, 2001, p. 194), because of potential possibilities for them to set up a business and grow it. Further research around this mixed embeddedness model has stayed at the level of descriptive case studies (Volery, 2007). Also, recent studies commented that the model lacks a critical discourse across a broader range of intersectionality of gender, ethnicity, and cultural factors with entrepreneurial behaviours and decisions (Chreim et al., 2018; Wang & Warn, 2018).

Enhanced interactive model

An enhanced interactive model was created by integrating the above frameworks to discover essential dynamics impacting on ethnic entrepreneurship (Volery, 2007). In this model the entrepreneurship dimension is independent of ethnic, religious and cultural backgrounds, because people from the same country or the same ethnic group could still have differences in the way they identify and pursue opportunities for their business (Volery, 2007, p. 36). This enhanced model highlighted the critical aspects of: psychological characteristics, information and knowledge through social networks, the ability to access and create commercial opportunities (Volery, 2007). These four elements have an impact on “the entrepreneurial process, which includes recognising, evaluating and exploiting of opportunities” (Volery, 2007, p. 37). Again, there was no consideration of how gender or cultural capital affected this model.

Overall, these frameworks and models described above offer the main features of ethnic strategies, including both social networks and financial resources, and how ethnic entrepreneurs might apply these strategies to establish and grow their businesses. For immigrants, social networks are a vital source of social capital for their enterprise (Bates, 1997; Kloosterman & Rath, 2001; Volery, 2007). Generally, entrepreneurs maintain a close relationship with their ethnic communities (Chaganti & Greene, 2002). Besides, cultural differences, resource accessibility, the size of the ethnic population and also metropolitan characteristics influence ethnic entrepreneurship (Kloosterman, 2010; Kloosterman et al., 1999; Razin & Langlois, 1996; Spoonley & Meares, 2011). In a similar vein, Light (2007) asserted that “the culture promoted the business, and the business supported the culture” (p. 5). Furthermore, several studies have reported that ethnic

entrepreneurs intensively leverage their social network and international connections to raise funds for a start-up venture and likely further business growth (Spoonley & Meares, 2011; Verheijen et al., 2014). In turn, for immigrant entrepreneurs, the reciprocal relationship reflecting on their cultural practice becomes a central element of social and cultural capital.

2.3.2 Strategies for successful entrepreneurship

Entrepreneurial strategies are various because of the complexity of immigrant entrepreneurship (Dana, 1997). As Kloosterman and Rath (2001) noted, “entrepreneurs, indigenous and immigrant alike, are faced with different sets of market openings in different times and places” (p. 193). Oliveira (2007) suggested that three components of immigrant entrepreneurship exist: personal resources, group opportunities and the host society (p. 65). According to Oliveira (2007), “an entrepreneurship strategy is a creative process and results from individuals’ ability to negotiate and gather resources” (p. 80). Through three case studies and analyses of data from a survey of 704 Chinese, Indian and Cape Verdean immigrant entrepreneurs in Portugal, Oliveira (2007, p. 79) identified three different strategies of immigrant entrepreneurs: ethnic strategies, family and individual strategies. Taken together, this literature implied that it is necessary to explore the multiple issues that have impacts on immigrant entrepreneurship.

A recent trend in immigrant entrepreneurship research has been the prominence of social capital as one of the central resources (Chaganti & Greene, 2002; Light & Dana, 2013; Light, 2007). In particular, Light (2007) highlighted the importance of social networks and skills among ethnic immigrants that helped to create enterprise and self-employment opportunities. Building on trust and reciprocity, the ethnic network is a critical source of social capital for immigrant entrepreneurs. In turn, people in an ethnic enclave can exchange information and resources, and provide a consistent platform (Piperopoulos, 2010; Portes, 1998; Spoonley & Meares, 2009) for their business growth. Studies have also shown that many entrepreneurs accumulated their start-up capital through their savings and informal channels, for instance, borrowing funds from their relatives and friends (Spoonley & Meares, 2011; Verheijen et al., 2014). Also, research

implied that cultural values and practices from different ethnic backgrounds influenced immigrant entrepreneurship (Light, 2007). Dana and Morris (2007) synthesised some familiar themes from their research indicating that an immigrant's value set is tied to his or her ethnic background. In particular, "the immigrant is driven towards the ethnic network or enclave and towards entrepreneurship" (p. 804). In this regard, Light (2007) pointed out, immigrant entrepreneurs tend to retain their cultural and social connections with their homeland, but also obtain social capital in the host country.

2.4 Immigrant women's entrepreneurship

This section draws explicitly on the relevant literature on immigrant women's entrepreneurship and amplifies the critical elements of the women's entrepreneurship discourses. It discusses women's entrepreneurial motivations and then leads to examining how immigrant women transformed their social capital and cultural capital to nurture their businesses. The section also provides a particular context for this study by exploring the core features of domestic small and medium enterprises in New Zealand. The section concludes with related research on immigrant women's entrepreneurship in New Zealand.

Entrepreneurship is one of critical means for immigrant women's financial independence and empowerment (Baycan-Levent, Masurel & Nijkamp, 2003). Female immigrant and ethnic entrepreneurs have dual effects of "ethnic and female characteristics, [which] offer special ethnic and female opportunities for the development of local economies" (Baycan-Levent et al., 2003, p. 1158). As a transnational phenomenon, immigrant women's entrepreneurship is an intricate interaction between their human experience and their social and cultural environment (Baycan-Levent et al., 2006; Essers, Benschop & Doorewaard, 2010). Increasingly immigrant women have become business owners and play vital roles in creating new areas of the world economy (Baycan-Levent, 2010).

Research on immigrant entrepreneurship (Baycan-Levent et al., 2006; Halkias & Caracatsanis, 2010) claimed that there is a significant gap in the existing literature on the complex phenomenon of female immigrant entrepreneurs. Ahl and Marlow (2012)

argued that women entrepreneurs have not gained adequate recognition in the context of entrepreneurial theory, because privileged masculinity dominates the focus of contemporary entrepreneurship studies. Despite the limited literature on immigrant women's entrepreneurship, several studies have shown that immigrant women have different entrepreneurial experiences from their male counterparts (de Vries & Dana, 2012; Domboka, 2013; Leung, 2011; Piperopoulos, 2012).

2.4.1 Motivation to entrepreneurship

Immigrant women's entrepreneurship is diverse with multiple dimensions. The literature on immigrant women's entrepreneurship has acknowledged that the driving forces and motivation for going into business vary between different ethnic groups and individuals (Halkias & Caracatsanis, 2010; Piperopoulos, 2012). Research studies have indicated that immigrant women have low professional employment because of the social-economic environment of the host nation and the stereotype of double disadvantage: minor ethnicity and gender (Chiang et al., 2013; Domboka, 2013). Interestingly, compared with their mainstream counterparts, some studies on women entrepreneurship discovered that ethnic immigrant women entrepreneurs usually have obtained high qualifications (Vacarino et al., 2010; Verheijen et al., 2014).

For some immigrant women, being self-employed or managing one's own enterprise is a good alternative option for financial independence, family responsibilities, and personal and professional accomplishment (Baycan-Levent, 2010; Leung, 2011). A qualitative study on the black African female entrepreneurs in Britain (Domboka, 2013) revealed that various factors motivated first-generation immigrant women to start a business, "notably taking advantage of an opportunity" (p. 45) to pursue an entrepreneurial lifestyle. Overall, immigrant women have grasped opportunities to start their own business via innovative approaches (Essers & Tedmanson, 2014; Verheijen et al., 2014).

2.4.2 Leveraging social capital and cultural capital

Entrepreneurial capital (both financial and nonfinancial capital forms) is critical for an entrepreneur to transform motivation into business establishment action (Bush, 1992;

Firkin, 2003). Immigrant women tend to start up smaller businesses with flexible financial requirements, as non-economic forms of capital play vital roles in their enterprise (DiMaggio, 2004). In this regard, Baycan-Levent et al. (2003) proposed two hypotheses:

- *Ethnic female entrepreneurs tend to obtain relevant information in the decision-making process from informal information sources such as family members and friends. They also tend to use their capital (like both ethnic and female entrepreneurs) or to obtain start-up capital from their ethnic network.*
- *Ethnic female entrepreneurs tend to hire employees of their ethnic group, and they tend to use their personal and ethnic networks to recruit new employees. These informal ethnic networks often support them. (p. 1150)*

The personal network reflects immigrant women entrepreneurs' motivation to achieve, and their societal relationships, cultural preferences and social values (Baycan-Levent et al., 2006; Rauf & Mitra, 2011). Relevant studies found that immigrant women entrepreneurs rely on social networks and ethnic communities as primary sources of their social capital at the start-up stage (Davidson, Fielden, & Omar, 2010; Pio & Essers, 2014; Piperopoulos, 2012; Rauf & Mitra, 2011). Moreover, research on immigrant women entrepreneurs has demonstrated that there are gender differences in ethnic entrepreneurship (Baycan-Levent, 2010; Chiang et al., 2013; de Vries & Dana, 2012). In this regard, their entrepreneurial behaviours and strategies have been influenced by their gender perspective, knowledge and educational background, motivation, attitude and values, ethnic networks and international connections (Essers & Tedmanson, 2014).

There is limited research that has navigated the relationship between cultural capital and ethnic and immigrant women. Cultural capital can be attained through education and professional training, which is one of the central resources that immigrants leverage to succeed in their new social context (Collins & Low, 2010). Primarily, the relevant research has explored how women entrepreneurs have interacted with social and cultural capital to cultivate their businesses (Rauf & Mitra, 2011).

Some scholars attempted to discover how women utilised their embodied cultural capital, such as multilingual abilities and multicultural knowledge, to harness their professional employment and entrepreneurship (Azmat, 2013; de Vries & Dana, 2012).

Through an investigation of the experiences of Asian immigrant women entrepreneurs in Canada and Australia, a comparative study (Chiang et al., 2013) revealed that immigrant women entrepreneurs used various strategies to deal with discrimination and turn the disadvantage into strengths to protect themselves and to grow their enterprises. The results of this study showed that some of the women maximised their “economic resources, ethnic connections, ethnic-specific and gender-specific knowledge and skills” to “set up businesses in the ethnic market and targeted co-ethnics” (p. 74).

In particular, cultural capital, such as personal values, beliefs and traditions and institutional knowledge, has significantly influenced immigrant women’s perceptions and business activities and is different from that possessed by their male counterparts (Azmat, 2013; de Vries & Dana, 2012). Generally, immigrant women entrepreneurs used social capital and cultural capital as “advantages”, which helped them explore and access potential customers and also sustain their business and networks (Chiang et al., 2013; Verheijen et al., 2014). Through a recent study on black immigrant women entrepreneurs in Boston, Addo (2017) argued that mainstream institutions still undervalued the economic contributions made by immigrant women, and underestimated “the richness of social and cultural capital and local information — controlled by minority immigrant women micro-entrepreneurs” (p. 18).

Some studies explored the complex influences of religion on female immigrant entrepreneurship (de Vries & Dana, 2012; Essers & Benschop, 2007, 2009; Pio, 2010). Although the way that immigrant women’s religious affiliations can be transformed into their business activities could vary, the research showed that immigrant women entrepreneurs affirmed that religion, spirituality and faith shape their work ethic, entrepreneurship and involvement in their community (de Vries & Dana, 2012; Pio, 2010). These studies reaffirmed the understanding that immigrant women entrepreneurs navigate between two worlds: they genuinely maintain their cultural heritage and religious affiliations in their ethnic relationships while they are simultaneously embedded in the dominant culture in the host society (Essers & Tedmanson, 2014; Pio 2007a, 2007b).

Through a case study on Chinese immigrant women entrepreneurs in the USA, Collier (2011) examined how immigrant women entrepreneurs strategically use their linguistic

skill related to gender and ethnic contexts. Collier (2011) observed that “immigrant women must draw upon a variety of linguistic repertoires” (p. 2); hence they were able to use their multilingual skills to “serve as cultural mediums between multiple worlds” (p. 2). Similarly, another study pointed out that “the ability to manoeuvre in both home and host country languages and cultures” (Chreim, Spence, Crick & Liao, 2018, p. 214) is an advantage for immigrant women in the conduct of their businesses, enabling them to access various contacts, sources and markets.

Female immigrant entrepreneurship has an economic impact on both ethnic communities and their host society (Baycan-Levent, 2010; Essers & Benschop, 2009). However, Halkias and Caracatsanis (2010) also argued that immigrant women not only contributed to economic growth but also had a distinctive influence “on the cultural vitality of the host area as well as that of their ethnic enclaves” (p. 6). In this regard, through an empirical study on female entrepreneurs of Moroccan or Turkish origin in the Netherlands, Essers and Benschop (2007) pointed out that entrepreneurship could shift power dynamics and gender relations in the ethnic and dominant context:

Situationally, they turn their alleged disadvantage as migrant women to their advantage, and take the ‘best’ out of both cultures to sustain their enterprises. They demonstrate to both migrant communities and Dutch society that female ethnicity can have a different complexion than the narrowly defined notions of gender which are normally accepted. By doing so, they can be conceived as intermediaries as they are experts in and representatives of different multicultural practices. They embody another representation of migrant women, which may lead to a societal climate where migrant women can be agentic professionals. (p. 66)

In the same vein, Chreim et al. (2018) outlined outcomes of female immigrant entrepreneurship occurring at both individuals and societal levels. At the individual level, being an entrepreneur enhanced their independence, social status, personal development and integration. At the societal level, successful female immigrant entrepreneurs potentially act as role models to encourage others to set up their enterprise and also can provide employment opportunities for immigrants from similar ethnic backgrounds (Chreim et al., 2018).

2.4.3 Discourses of immigrant women's entrepreneurship in New Zealand

New Zealand's enterprises are predominantly small and medium-sized. There is no official definition of a small business. In general, enterprises with fewer than 20 employees, including ones made up of self-employed people, have traditionally been defined as small and medium-sized enterprises (SMEs). Manifestly, SMEs in New Zealand make substantial contributions to the economy and society. According to a report on SMEs (MBIE, 2016), the total number of small businesses is 487,602 in New Zealand. The report stated that small enterprises account for over 97% of all enterprises, 29% of all employees and an estimated 28% of New Zealand's Gross Domestic Product. Significantly, 70% of enterprises have zero employees. Women operate 38% of all self-employed businesses (MBIE, 2016). Many ethnic and immigrant businesses tend to start from a small or family-associated business (de Vries & Dana, 2012; Spoonley & Meares, 2009).

Synopsis of women's entrepreneurship in New Zealand

In New Zealand, women's businesses have usually been restricted to a limited range of business sectors, such as retail, personal and business services, and operating a micro-business (Massey & Lewis, 2003; McGregor & Tweed, 2002). Many women choose to become self-employed or own a business to improve work-life balance. Female business owners are more likely to have slightly fewer employees than their male counterparts (McGregor & Tweed, 2002). Overall, women have a low level of access to formal institutional funds at a start-up stage (Massey & Lewis, 2003). Therefore, women entrepreneurs tend to draw on internal and informal funds in New Zealand (de Bruin & Flint-Hartle, 2006). Research also showed that women entrepreneurs tend to develop strong connections and business networks to improve their confidence and to form supportive relationships (Cruickshank & Rolland, 2004; Massey & Lewis, 2003).

In 2008, a report from the Ministry of Women's Affairs and the Ministry of Economic Development (2008) advised that, compared to their male counterparts, "women are playing a more prominent role in the SME landscape" (p. 8). The increasing numbers of women entrepreneurs mean research is vital to map women's contribution to the economy "as part of a growing understanding of the importance of SMEs in supporting

growth and innovation” (Ministry of Women’s Affairs & Ministry of Economic Development, 2008, p. 8). In particular, this report noted that Asian and European women have a higher percentage of being self-employed than Māori and Pacific women. Official data has shown a promising additional trend, in that “businesses owned by self-employed females were also slightly more likely to survive than those operated by self-employed men” (Ministry of Economic Development, 2011, p. 9).

Immigrant women’s entrepreneurship in the context of New Zealand

The social and economic landscape and specific aspects of SMEs in New Zealand have shaped immigrant entrepreneurship (Akoorie, 2007; Pio, 2007a, 2007b). Regarding business successes, a strong sense of achievement, family obligation and diligence (Akoorie, 2007) have been attributed to immigrants’ entrepreneurial culture and characteristics. Akoorie (2007) considered the three contributions for the analysis of immigrant entrepreneurship to be: “the economic perspective, the sociology of immigration perspective and the entrepreneurship perspective” (p. 755). The research indicated that, despite the lack of local networks and information, many immigrant entrepreneurs rely on their growing social networks, cultural practices and ethnic resources as a practical strategy for their enterprise (Pio, 2008; Spoonley & Meares, 2009). This stance resonates with Watts et al. (2007) who argued that cultural capital links with immigrants’ business activities. They then explained that immigrants use their cultural resources, such as “linguistic and cultural competencies” (p. 737), international connections, attitudes and values, for their business ventures in New Zealand. In particular, Auckland as a ‘super-diverse’ city has attracted migrants to settle and operate businesses in ethnic precincts or a specific location for easy access to labour, and the supply of goods and customers (Spoonley & Meares, 2009, 2011).

Like their immigrant female counterparts in the USA, Australia and Canada (Chiang et al., 2013), Asian women have tended to be self-employed in New Zealand (Pio, 2007a, 2007b; Vaccarino et al., 2010). Pio (2007a, 2007b) illustrated aspects of Indian women’s entrepreneurship, including motivation to set up their own business, and how they connected their enterprise with the ethnic community through supportive networks, and also challenges they have faced. Pio (2007a, 2007b) observed that Indian women

entrepreneurs were able to harness their knowledge and skills obtained before immigration to sustain their enterprise and contribute to their family, community and the economy of New Zealand. Correspondingly, utilising the theoretical framework of mixed embeddedness, the research on Chinese immigrant women's entrepreneurship explored how individual cultural attributes and motivations ultimately led to their business success and financial independence (Vaccarino et al., 2010).

Research in this vein also pointed out that, compared with mainstream businesswomen, female immigrants are more likely to start their own SME (de Vries & Dana, 2012; Vaccarino et al., 2010). Furthermore, through an exploratory study on ethnic immigrant entrepreneurship, de Vries and Dana (2012) identified significant differences between immigrant women and their male counterparts regarding motivation, business profile, gender challenges and entrepreneurial characteristics in New Zealand. Ethnic women entrepreneurs showed great respect for their ethnic heritage, cultural values, strong work ethic and family orientation, as the research by de Vries and Dana (2012) pointed out:

All women IEs [immigrant entrepreneurs] admitted feeling a strong sense of homeland national identity, and often attempted to live in both worlds of New Zealand norms and their ethnic cultural traditions, whilst the importance of retaining the homeland language was also prominent. (p. 509)

The relevant research discovered that immigrant women generally affirmed that their upbringings have impacted on their business management (de Vries & Dana, 2012; Verheijen et al., 2014). Moreover, immigrant women also asserted "the importance to business of their spiritual values and religious affiliations" (de Vries & Dana, 2012, p. 509). Limited case studies indicated there are common characteristics that immigrant women entrepreneurs retain, such as strengthening social relationships, work ethic, tenacity and proactive approach, which have fostered their business successes in New Zealand (de Vries & Dana, 2012; Vaccarino et al., 2010; Verheijen et al., 2014).

2.5 Feminist perspective on entrepreneurship

There are obvious connections between the terms 'feminism' and 'feminist theory' although within women's studies these two terms are often used as alternates. At its

base, feminism as an ideology refers to the women's movements for equal rights of women and men. Feminists are individuals who advocate for women's right and opportunities, and to combat gender inequality (Butler, 1988; 1990; Collins, 1986, 2000; hooks, 1981, 1984; Lloyd, 2007; Lorber, 1997; Oakley, 2005; Young, 1990, 2005, 2007). Nevertheless, the core of feminism focuses on the relationship between power and gender and upholds equality and justice against oppression and social exclusion (Butler, 1990, 1997, 1998). Butler (1997) sheds light on the relationship between power and social situation:

We understand power as forming the subject as well, as providing the very condition of its existence and the trajectory of its desire, then power is not simply what we oppose but also, in a strong sense, what we depend on for our existence and what we harbor and preserve in the beings that we are (p. 2).

In turn, feminist critics are particularly inclined to examine the patterns of behaviour, values, and power in the relationships between men and women in a patriarchal system (Lloyd, 2007; Lorber, 1997; Young, 2007). Feminism theory also identifies the fact that women may encounter dual oppression for their race and as being women. Collins (1986, 2000) has focused on issues black women face in America in her research concerning feminism and gender in relation to class and race. She criticised the social injustices at the intersections of systems of power, noting that "oppressed groups are frequently placed in the situation of being listened to only if we frame our ideas in the language that is familiar to and comfortable for a dominant group" (Collins, 2000, p. 7). In this research, I wanted to the frame of discussion about social and cultural capital, and entrepreneurship to be in that familiar language for immigrant women participants. Hermeneutic phenomenology means that the participants discuss these western frameworks in the language that is appropriate to them.

Lorber (1997) underlined the issue of gender inequality, which "is built into the organization of marriage and families, work and the economy, politics, religions, the arts and other cultural productions, and the very language we speak" (p. 8). Therefore, a feminist perspective provides a way of seeing things from multiple women's viewpoints and examines women's experiences, and power differentiation, in social, economic and cultural fields (Finlay, 2012; Orser et al., 2013).

2.5.1 Consideration of feminist perspective

For this study, I have chosen to use the term ‘feminist perspective’ instead of focusing on a singular feminism theory, partially because of divided feminist ideas and opinions, often containing conflicts and contradictions. There are several reasons for taking this standpoint. First, the participants are the first-generation immigrants from different regions, developed and developing countries. Second, the participants grew up in various political and cultural societies, such as socialist government, colonial nations, social welfare and capitalist states. Third, their immigration and entrepreneurship could vary, and the intersectionality of their ethnicity, transnationality and integration may be diverse. These underlying thoughts resonated with the argument from Lloyd (2007), who critiqued one of the foremost challenges diversity feminists have faced, in my view, for all feminist scholars. This challenge is

not just how to understand differences amongst women but, more importantly, how to understand the nature of the relation between different aspects of a woman’s identity – her race, sexual orientation and class. (Lloyd, 2007, p. 6)

So, a singular stance on feminism theory would not accurately describe and interpret women’s unique lived experiences, nor echo their authentic voices through a phenomenological methodology, but might have potential risks in confining the understanding of the depth of social and cultural contexts surrounding women participants. Hence, I decided to use a feminist perspective approach through synergising pertinent ideas from different feminist strands, such as standpoint feminism, multi-ethnic and diversity feminism, and social construction feminism, which are all relevant to this study. In this sense, I have applied a particular gender lens to the analytical framework with practice guidelines throughout research, including literature review, methodology, and data collection and analysis procedures (Oakley, 2005)

2.5.2 The evolution of feminism

Since the mid-1800s, feminism has evolved into numerous movements which have advocated for women’s rights and gender equality in multiple domains. In general, the evolution of feminism has been categorised into three distinctive waves. The first wave

of feminism focused on political rights and inequalities and fought for women's suffrage. Historically, in 1893 women in New Zealand won the right to vote. In the 1970s, second-wave feminism emphasised a more extensive range of social inequalities and women's rights in the family and the workplace. The current third wave has broadened its concepts, comprising diversity, globalisation and postmodernism (Lloyd, 2007; Lorber, 1997). Contemporary feminists notably turned attention to the relationship between feminism and race, mainly attributed to the study of black feminism.

Being a self-defined social activist, bell hooks (1981) shed light on interdisciplinary feminism. The central topics of her works (hooks, 1981, 1984) have primarily concentrated on the intersectionality of race, capitalism, and gender racism in American society. Furthermore, hooks (1984) argued that black women's lived oppression should become an essential part of feminist discourse. In general, there is an increasing number of interactions between feminist research and various sociological, political and economic disciplines (Fisher, 2010; Foss, 2010).

Research on feminist studies endeavoured to identify norms of approaches among various types of feminism. Lorber (1997) categorised the key ideologies of the concepts and theory of feminism into three broad groups: gender reform feminisms, gender resistant feminisms, and gender revolution feminisms:

- *Gender Reform Feminisms: in the 1960s and 1970s, consisting of liberal feminism, Marxist and socialist feminisms, and development feminism (p. 9).*
- *Gender Resistant Feminisms: in the 1970s, including radical feminism, psychoanalytical feminism, and standpoint feminism (p. 16). The essential argument is that "women and women's perspectives should be central to knowledge, culture, and politics, not invisible or marginal" (p. 21).*
- *Gender Revolution Feminisms: in the 1980s and 1990s, consisting of multi-ethnic feminism, social construction feminism, post-modern feminism and queer theory (p. 25). Multi-ethnic feminism recognises that "gender, ethnicity, religion, and social class are structurally intertwined relationships" (p. 25). Social construction feminism "focuses on the processes that create gender differences and also render the construction of gender invisible" (p. 30).*

Fundamentally, feminisms use a human rights approach to “fight gender inequality” (Lorber, 1997, p. 9), emphasising the importance of intersectionality of identity (Calás & Smircich, 2006).

2.5.3 Women’s movements in New Zealand

The women’s movement is an integral part of the history of New Zealand. Through many women’s contributions to the changes of social context, the strands of women’s lives inseparably reflect on the country’s development (Brookes, 2016). The significant waves of the feminist movement, women’s suffrage, women’s liberation, and women activists, have illustrated continuous fights for women’s rights and influences on New Zealand’s societal evolution (Carlyon & Morrow, 2013). In the 19th century, New Zealand became part of an international women’s movement advocating equal rights for women. New Zealand women’s suffrage has been an important political watershed in the nation’s history. After two decades of suffrage campaigning nationwide, led by the Women’s Christian Temperance Union, more than 30,000 women signed a petition presented to the New Zealand Parliament. In 1893 New Zealand became the first country in the world to grant all women (both Māori and Pākehā) the right to vote in parliamentary elections (Brookes, 2016).

This landmark achievement of women’s suffrage in New Zealand demonstrated women’s trailblazing aspiration of striving for social change and leadership. Carlyon and Morrow (2013) highlighted women’s collective dedication and perseverance, “as feminists of all persuasions worked for greater equality for women at home, at work, in Parliament, under the law, and in society generally” (p. 246). The second wave of feminism brought the liberation movement to New Zealand in the 1970s to challenge inequality and gender norms, and demanded a broader range of social and policy changes contributing to the overall improvement of women’s status in New Zealand. Carlyon and Morrow (2013) noted that “by the early 1980s, feminism had transformed the social landscape and improved the rights and protections of New Zealand women under the law” (p. 212).

More than 100 years after the achievement of women’s suffrage, to some extent New Zealand continues to lead the way for gender empowerment and equality. To date,

women have held some of the highest profile positions, such as Prime Minister, Governor-General and Chief Justice. On the other hand, women activists continue to fight against institutional discrimination, demand gender equality and the valuing of the economic contribution of women's unpaid work (Waring, 1988). The contemporary women's movement has battled on many multifaceted issues, including race, ethnicity, domestic violence and class, with ongoing conversations on critical challenges faced by women (Carlyon & Morrow, 2013). Thus, as Brookes (2016) pointed out, "longstanding issues about the work of caring, the feminisation of poverty with the decline of the breadwinner wage, and the real meaning of equality remain unresolved" (p. 447).

Historically, New Zealand women have demonstrated enthusiastic sisterhood support to improve women's rights through collective activities and networks (Brookes, 2016; Carlyon & Morrow, 2013). Over time, a range of women's groups and organisations have been established to support women's empowerment and participation in social, economic, and political spheres. The following list (chronological order) provides a snapshot of some women's organisations which have collaboratively energised the strengths of business and professional women:

- National Council of Women of New Zealand (NCWNZ): An organisation that works to achieve gender equality in New Zealand. The Council was established in 1896 and has 19 branches nationwide. <http://www.ncwnz.org.nz>
- New Zealand Federation of Business and Professional Women Inc. (BPW NZ): Established in 1939, it promotes equity for all women in the workplace through advocacy, education and information to unite business and professional women, and has 31 branches throughout New Zealand. <http://bpwnz.org.nz/>
- Māori Women's Welfare League: Established in 1951, it provides Māori women with a forum in which their concerns can be aired, brought to a wider national audience and placed before the policy-makers of the day. <http://mwwl.org.nz/>
- Professionelle: Founded online in 2007 as a social venture which has been dedicated to supporting women in business, developing women's careers and connecting professional women in New Zealand. <https://professionelle.org.nz/>

- Global Women: Aims to improve social and economic prosperity for all New Zealanders. Established in 2009, Global Women has developed 300 women leaders to drive gender equality and diversity in business. <http://www.globalwomen.org.nz>
- SuperDiversity Women (SDW): Launched in 2017, SDW aims to empower and inspire diverse women leaders throughout Australasia. It provides the forum for networking, discussion and research on migration and diversity to benefit New Zealand. <http://www.superdiversewomen.com/>
- SheEO: Initially established in Canada, with a New Zealand branch of the venture launched in October 2017. This model aims to support new business ventures by female entrepreneurs via contributed capital in a collective fund called an act of radical generosity. <https://sheeo.world/>

New Zealand is the first country outside of North America to offer the SheEO World funding model, which brings together 442 women investors, contributing \$1,100 each to establish a funding pool. At the SheEO New Zealand Summit on 10 April, 2018, five female-led SMEs from various business sectors received \$0.5 million to help fast-track their growth plans. Since I am extending the theoretical concept of female entrepreneurship into action and practice, I became one of the Activators to contribute to the fund. In my view, the SheEO NZ venture illuminates the characteristic spirit of women's generosity to support each other and also the commitment towards social change, gender equality and women's empowerment in New Zealand.

2.5.4 Research intersections: Feminist perspective and entrepreneurship

Developing out of critical race theory, and political and legal studies, the concept of intersectionality to feminist theory was introduced by Crenshaw (1991). She argued that intersectionality should emphasise "the various ways in which race and gender interact to shape the multiple dimensions" (p. 1244). In addition, Mirchandani (1999) posited that studies on women entrepreneurship have gained little attention to connect the feminist theory with gendered entrepreneurial work. Mirchandani (1999) further claimed:

Focus on the social relations within which women entrepreneurs are embedded would involve a recognition of the fact that certain aspects of women's ethnicity, class, sexuality, family situation translate into labour force advantage and other aspects into the disadvantage. That is to say, women (or men) are never just women, but always also located within a particular class and of a particular ethnicity and sexuality. (p. 229)

Nevertheless, relevant literature suggested applying a feminist analysis with intersectionality to examine the gendered entrepreneurship (Ahl & Marlow, 2012). A feminist perspective would allow for critical analysis to enhance an understanding of the meanings of the lived experiences of immigrant women entrepreneurs and their social and cultural interactions in the entrepreneurial context (Fisher, 2010; Foss, 2010). The perspective may need to apply an integrated stance combining narratives to reveal personal relationships, ethnicity, religion, and different cultural contexts influencing immigrant women's entrepreneurial practice and process (Ahl & Marlow, 2012; Essers, Benschop, & Doorewaard 2010).

Representing voices and narratives from underrepresented women from a broad ethnic and culturally diverse settings, feminist perspectives together with intersectionality can contribute a range of specific experiences, critical issues and inclusion to the dominant feminist social science. To discuss this internationally emerging development within immigrant women's entrepreneurship, Essers and Tedmasnon (2014) explicitly contribute to an intersecting postcolonial feminism lens within critical entrepreneurship studies to explore the narratives of Turkish businesswomen with multiple social, political, ethnic and religious contexts in the Netherlands. In the same vein, Henry, Foss and Ahl (2016) argued that gender entrepreneurship research needs a more critical qualitative methodological approach in conjunction with a narrative of life stories and gender analysis. Their study suggested there is a need "to delve deeper with a feminist lens in order to unpick the complex nature of the female entrepreneurial endeavour" (Henry et al., 2016, p. 236).

In the context of New Zealand, through reviewing research on women, gender and migration, Meares et al. (2010) argued that comprehensive and integrated study is required to address "features of gendered migration" (p. 74) due to the lack of research on gender and economic implications in New Zealand. Pio and Essers (2014) used transnational feminism to analyse the lived experiences of immigrant Indian

businesswomen in New Zealand. There continues to be a perplexing gap on immigrant women's entrepreneurship in relationship to social capital and cultural capital (Vaccarino et al., 2010; Verheijen et al., 2014) through a feminist perspective. In short, as Ahl and Marlow (2012) argued:

A feminist perspective should not only be applied to women's business ownership but the field of entrepreneurship more broadly and in so doing, will perhaps enable us to analytically engage with how gender as a construct reflexively interfaces with our understanding and presumptions of entrepreneurial activities, behaviours and ambitions. (p. 558)

2.6 Summary

Social capital is about connections and collaboration between individuals and community groups in society (Frieling, 2018). A central premise of social capital is that social networks create value, because trust is the core of social capital and fosters reciprocity among people (Bourdieu, 1986). Trust and reciprocity inform social interactions, thereby providing sources and opportunities for economic outcomes, and it has inevitably affected communities' development and social structures (Coleman, 1988; Putnam, 1993). In this sense, it is critical to measure social capital to increase private and public investment in social capital and improve positive social impacts (Frieling, 2018).

Cultural capital has three essential forms: embodied capital, objectified capital and institutionalised capital (Bourdieu, 1986). Cultural capital can be reproduced and transformed into other forms of capital (Bourdieu, 1986, 1991). As a part of embodied capital, linguistic capital relates to a symbolic power system (Bourdieu, 1991), since language is inseparable from culture, and it shapes people's social status and cultural attitudes and perspectives (Bourdieu & Wacquant, 1992; Kramsch, 1998). Also, religion is one of the essential components of cultural capital, and it is embedded in social relations and regarded as central to the reproduction of culture (Bourdieu, 1991). In turn, cultural capital is a sociological concept related to the social relations formed by the cultural knowledge, attitude, language abilities and talents which people possess (Throsby, 1999, 2001). Furthermore, Throsby (1999) highlighted the point that cultural capital is an asset and contributes to economic development and community wellbeing.

Ethnic entrepreneurship is part of a migration phenomenon because ethnic communities have “created the demand for specific ethnic goods and services” (Volery, 2007, p. 31) in the host country. Immigrant entrepreneurs strive according to their enterprise motives and successes which, to some extent, “depended upon their retaining the ability to speak the language of their ethnic homeland as well as their social capital there and in the diaspora” (Light, 2007, p. 5). As a primary component of social capital, ethnic communities and ethnic networks are social and financial sources to incubate a new business and support immigrant entrepreneurship (Light, 2007). Furthermore, the host country entrepreneurial culture and the historical role of immigration and institutional policy can influence immigrant entrepreneurship (Dana & Morris, 2007).

From a globalisation perspective, it is essential to underpin the intersection of ethnicity, race, religion, and gender with entrepreneurship (Azmat, 2013; Collins & Low, 2010; Holvino, 2010). Immigrant women strategically leverage their social network to extract resources and information needed to specify their niche market and potential customers (Azmat, 2013; Pio & Essers, 2014; Piperopoulos, 2012). While immigrant women entrepreneurs endeavoured to adapt to a host society, they still retained a strong sense of cultural and ethnic identity and personal connection with their homeland (Chreim et al., 2018; de Vries & Dana, 2012; Verheijen et al., 2014).

Feminist studies have recognised the importance of intersectionality (Butler, 1997; Crenshaw, 1991; Mirchandani, 1999) in discovering other central issues that contribute to the equality of women. Additionally, research by Ahl and Marlow (2012) on gender and entrepreneurship has highlighted the significance of the connection between feminism and entrepreneurship. In turn, feminist perspectives could assist in discovering how power dynamics and social relationships, race, ethnicity, and political status impact on immigrant women entrepreneurs’ attitudes, business operational behaviour and activities (Ahl & Marlow, 2012).

For this study, I have applied a feminist perspective based on relevant strands from a variety of ideologies of feminism to form the theoretical research framework. Importantly, a feminist perspective can add a powerful lens to investigate further the social, economic, and cultural factors contributing to the patterns of female immigrant

entrepreneurs through qualitative research (Halkias & Caracatsanis, 2010), because the phenomena of gender entrepreneurship requires an appropriate methodology (Henry et al., 2016). The next two chapters will discuss the methodological underpinnings of the study and the research methods used.

Chapter 3: Methodology

This chapter provides the philosophical framework which guides this qualitative study. It first outlines the research paradigm which justifies the methodological choice. The chapter highlights the philosophical origins and strands of hermeneutic phenomenology including feminist hermeneutics. Finally, the chapter discusses the core elements of hermeneutic phenomenology that critically resonated with this study. The main purpose of this phenomenological inquiry is to explore the lived experiences of immigrant women's entrepreneurship.

3.1 Research paradigm

A paradigm is a philosophical theoretical framework which shapes researchers' interaction with the way knowledge is interpreted (Grant & Giddings, 2002). It is the study of a natural relationship between enquiry and knowledge, and belief and 'truth'. As Grant and Giddings (2002) pointed out, a paradigm "serves to focus our attention in certain ways" (p. 11). A paradigm affects how knowledge is intentionally interpreted because a paradigm sets a belief and a motivation that guide the actions of the research (Mackenzie & Knipe, 2006).

As a matrix of beliefs and perceptions, the research paradigm refers to ontological and epistemological assumptions that will determine how researchers interact with research participants. "Ontology is the study of being", according to Crotty (1998, p. 10), a foundation "for developing an epistemology" (Grant & Giddings, 2002, p. 12). Furthermore, Crotty noted that ontology and epistemology "tend to emerge together" (p. 10). Epistemology explores the nature of the relationship which exists between the inquirer and the inquiry's focus, and the way of understanding our knowledge (Grant & Giddings, 2002; Crotty, 1998). The knowledge gained in the interpretive approach is acquired to understand meanings and life experiences that are socially constructed within specific contexts (Schwandt, 2000).

Constructivism relates to interpretivism and is regarded as a set of practices of philosophy. Interpretivism is initially linked to Max Weber's concept of understanding

of meaning and interpretation (Crotty, 1998). From the epistemological perspective, Crotty (1998) proposed, constructivism underlines “the meaning-making activity of the individual mind” (p. 58), and is focused on an individual’s distinctive experience. In the same vein, Grant and Giddings (2002) suggested that the core of the interpretivist paradigm is to listen to people. As a listener and interpreter, a researcher needs to understand participants’ descriptions of their life experiences (Mackenzie & Knipe, 2006).

Nevertheless, Grant and Giddings (2002) argued that paradigms “do not exist in nature and the boundaries between them are much messier than we might wish! At times placing a particular methodology within a paradigm provides quite difficult” (p. 11). For its practical purpose, Mackenzie and Knipe (2006) claimed that a paradigm illuminates the recurring research process. I have applied the interpretivist paradigm for this study because of its applicability with hermeneutic phenomenology focusing on participant’s perspective of meanings of their experiences (Creswell, 2009). The epistemological positioning for this research is constructivism. Given that a methodology guides the research question and reflects a theoretical philosophy, the research methodology is hermeneutic phenomenology.

3.2 Methodological considerations

As van Manen (1990) noted, “hermeneutic phenomenology is a human science which studies persons” (p. 6), focusing on our “lived or existential meanings; it attempts to describe and interpret these meanings to a certain degree of depth and richness” (p. 11). In terms of a methodological approach, hermeneutic phenomenology can be used to study specific human experiences and the complexity of a human’s inner feelings (Spiegelberg, 1994). Thus, hermeneutics have the potential to combine social, cultural and gender implications together (Koch, 1996).

Phenomenology has not been a common methodological approach in the entrepreneurship field, but its use has started to gain momentum (Cope, 2005; Seymour, 2007). Some qualitative studies use the phenomenological approach to bring out individual experiences in social and political situations with a particular focus on

entrepreneurs (Bann, 2009; Cope, 2005, 2011; Kempster & Cope, 2010; Knörr, 2011; Seymour, 2007; Shaw et al., 2009). This approach primarily seeks to unfold the fundamentals of entrepreneurship by describing entrepreneurs' lived experiences.

Female immigrant entrepreneurs are becoming a global phenomenon with economic and social impact. Halkias and Caracatsanis (2010) recommended a new methodology to study immigrant women entrepreneurship through the interpretative approach. Gathering accounts of immigrant women entrepreneurs' personal stories is an effective qualitative method to gain insights into how they interact with diverse social, economic and cultural settings. In this regards, the purpose of my study resonates with hermeneutical phenomenology.

3.3 Philosophical foundations of hermeneutic phenomenology

Phenomenological methodology is an evolving and complex movement (Spiegelberg, 1994) and there are several key strands and traditions of phenomenology. Edmund Husserl (1859-1938) is regarded as the father of phenomenology who greatly contributed to the philosophical foundation. For Husserl, phenomenology is epistemological and concerned with knowledge, consciousness and intentionality (Grant & Giddings, 2002; Schwandt, 1994). Husserl's central focus for phenomenological inquiry was how our experience emerged through consciousness. Husserl argued that intentionality is the core of consciousness (Lavery, 2003; Mackenzie & Knipe, 2006). As van Manen (2014) observed, Husserl's concept of consciousness "provides a context for conceptualizing the notion of the phenomenological reflection and how phenomenological reflection is possible in relation to the everyday practices of the lifeworld" (p. 96).

Martin Heidegger (1889-1976) was a student of Husserl; he claimed that the essence of humanity is 'being-in-the-world'. He used 'Dasein' to represent the unique experience of human beings in the world who are interrelated to social and cultural circumstances (Lavery, 2003). Heidegger connected hermeneutics and phenomenology as a fundamental ontology to research the meaning of 'being' (Kakkori, 2009).

Hans-Georg Gadamer (1900-2002) was one of Heidegger's students; he made substantial contributions to the development of hermeneutic phenomenology and explicitly explored the role of language, the meaning of human understanding and the nature of conversations (van Manen, 1990). He emphasised interpersonal communication and conversation. Gadamer (1975/2013) explicated the importance of writing and the power of language, which is to broaden our horizon to understand things differently from our previous experiences.

Max van Manen is a leading scholar in the contemporary study of phenomenological theory and practice. He proposed six research activities which interact with one and another when conducting phenomenology (van Manen, 1990, pp. 30-31):

- Turning to a phenomenon of interest and commitment.
- Investigating experience as we live it rather than as we conceptualize it.
- Reflecting on the essential themes which characterize the phenomenon.
- Describing the phenomenon through the art of writing and rewriting.
- Maintaining strong and oriented pedagogical relation to the phenomenon.
- Balancing the research context by considering parts and the whole.

By elaborating on historical and existing strands and traditions of phenomenology, van Manen has developed an applicable framework to craft phenomenological inquiry through his book, *Phenomenology of Practice* (2014). His practical concepts offer an instrumental guide to hermeneutic phenomenological inquiry (Vagle, 2014).

3.3.1 Feminist hermeneutics

Hermeneutic feminism recognizes the interpretive status of our understanding of our norms and social practices, and it therefore encourages the open conversation in which we can develop ourselves and our traditions through our differences. (Warnke, 1993, p. 97)

As a social methodology, hermeneutic phenomenology has interdisciplinary strengths (van Manen, 1990). Since the 1950s, feminist scholars have established critical interactions between feminism and phenomenology (Butler, 1988; Fisher, 2000; Young, 1990, 2005). Consequently, there is momentum in the development of feminist

phenomenology. From a feminist perspective, phenomenology may assist a feminist description of gender. As Butler (1988) claimed, “it appears that phenomenology shares with feminist analysis a commitment to grounding theory in lived experience, and in revealing the way in which the world is produced through the constituting acts of subjective experience” (p. 522).

Buker (1990) argued that “feminism can help philosophical hermeneutics to overcome its own weaknesses, by providing a means of resolving the contradictions which beset it” (p. 23). Furthermore, Buker (1990) indicated that adhering to the philosophical notions of hermeneutics could benefit “the development of an epistemological strategy for feminist social theory” (p. 23). Buker (1990) articulated the merits of intertwined affiliation between the two theories: “hermeneutics offers an especially powerful strategy for constructing theoretical understanding” (p. 23); in this regard, feminism “is rich in substance and lively with the prospect of continued social praxis” (p. 23). Accordingly, Warnke (1993) suggested that the hermeneutical approach can provide discourse opportunities for feminism to “emphasise the interpretive dimensions of difference” (p. 81).

For feminist hermeneutics, text on women concentrates on women’s characteristics. The dynamics of the social and cultural contexts of this study require a methodology that is applicable to the investigation of immigrant women entrepreneurs’ experiences, specifically their interpretation of the meanings and effects of social and cultural capital. In this sense, the interaction of feminism and hermeneutics provides a critical lens to enhance understanding of women’s perspectives. It can assist in discovering the depth of meaning of gendered experiences and their social and historical surroundings.

In sum, Fish (2010) explained that social and cultural relations of women’s accounts have become significant notions for both phenomenology and feminism:

A feminist phenomenological analysis of voice, rooted in both the feminist understanding of the role of voice in identity, agency, and the creation of meaning, and the phenomenological thematization and theorization of phenomenal, lived experience, leads to a deeper understanding of the importance of the materiality of the voices with which we speak, and their role in both subjective and intersubjective experience. (p. 83)

3.3.2 Phenomenology and hermeneutic phenomenology

Phenomenological research is a descriptive approach (van Manen, 1990). The main objective of phenomenology is to explore the lived meanings of the human world and to emphasise human experience. In general, as van Manen (1990) explained, hermeneutics is the art of interpretation to help to obtain “a full interpretive description of some aspects of the lifeworld” (p. 18). Hermeneutics focuses on the processes of interpretation (Koch, 1996; Lavery, 2003). There are similarities and differences between phenomenology and hermeneutic phenomenology (Kakkori, 2009; Koch, 1996; Lavery, 2003), although these two terms are generally used interchangeably by scholars. Lavery (2003) elaborated the comparisons of phenomenology and hermeneutic phenomenology from a methodological perspective (pp. 17-23):

- For phenomenology, the purpose of a process of self-reflection is seen as a protection from imposing the assumptions or biases of the researcher on the study. In contrast, a hermeneutical approach asks the researcher to engage in a process of self-reflection, not to be bracketed or set aside, but embedded and essential to the interpretive process.
- In both phenomenology and hermeneutic phenomenology, data can include the researcher’s personal reflections on the topic; information gathered from research participants; and depictions of the experience from outside the context of the research project itself.
- Influenced by the data, phenomenological analysis is able to reach a place of understanding of the experience through the development of an integrated statement about the experience. Conversely, the hermeneutic process pays attention to language and writing in a hermeneutic circle of understanding.

Additionally, Sloan and Bowe (2013) claimed that by combining Husserl’s descriptive phenomenology and Heidegger’s hermeneutic phenomenology, van Manen “has been developing the hermeneutic approach of phenomenology” (p. 1259). In turn, van Manen (2014) reiterated that hermeneutic phenomenology encompasses the philosophies of both hermeneutics and phenomenology.

3.4 Key notions of hermeneutic phenomenology

The core of phenomenological inquiry is to investigate, describe and interpret how participants perceive the meaning of their lived experiences. There are several central notions of hermeneutic phenomenology that have been developed by key scholars. This section will discuss the two core elements related to this study: reflection and reduction; and interpreting lived experience. For the most part, van Manen's practical phenomenological process and reflection approach coheres with this research to maintain its integrity and openness. Gadamer's interpreting hermeneutic notion links to the interview dialogues and understanding the meaning of the women's lived experiences within unique social and cultural contexts. The methods and discussion chapters will also echo these notions which I have implemented throughout the research project.

3.4.1 Reflection and reduction

The hermeneutical approach suggests that researchers need to be aware of their assumptions and presuppositions, and endeavour to make explicit their own understanding of the meaning of lived experience (Flanagan, 1981; van Manen, 1990). "Phenomenological research begins with wonder at what gives itself and how something gives itself. It can only be pursued while surrendering to a state of wonder" (van Manen, 2014, p. 27). For this inquiry, I aimed to bring my state of wonder to explore the lived experiences of immigrant women entrepreneurs. This wondering practice helped me lay my prejudices aside. Yet Bourdieu and Wacquant (1992) suggested that researchers need to be conscious of their prejudice, and continuously reflect back on their dispositions when conducting research. Feminist research also emphasises that researchers must be accountable for their analyses and interpretation and be aware that researchers' preconceptions influence process and outcomes (Worell & Etaugh, 1994).

Similarly, phenomenology especially recognises the critical components of research (Alcoff, 2000), such as reflection and consciousness. In turn, van Manen (2014) developed Husserl's concepts of the epoché (a Greek word meaning 'abstention') and reduction. Thus, given there are possible multiple interpretations, van Manen (2014) further suggested obtaining a degree of reflection when a researcher is acting as both a

listener and interpreter. For van Manen (2014), reduction is an attitude of openness which aims to eliminate obstacles of perception and prediction. Hence, “reduction is a complex reflective attentiveness that must be practiced for phenomenological understanding to occur” (van Manen, 2014, p. 221).

As a researcher, my assumptions may affect my understanding of the significant narratives of individual participants. As noted by Smythe (2011), “researchers cannot free themselves from their own unique preunderstandings which will always bias their thinking” (p. 37). The notions of reflection and reduction pervade the whole research process, in particular interviewing and data analysis. The methods chapter will explicitly discuss how I dealt with my own suppositions and what practical strategies I adapted to expand my understanding to maintain an open and transparent attitude. As van Manen (2014) elaborated on the relationship between reflection and reduction:

Phenomenological reflection on lived experience is neither inductive nor deductive – rather it is reductive. Phenomenology does not try to develop conceptual schemes or prove a preconceived idea. (p. 222)

3.4.2 Interpreting lived experiences: Meaning and understanding

Hermeneutic phenomenology aims to understand the stories people describe and interpret their activities and experiences (Seymour, 2007). “Understanding is deeply informed by experience”, Smythe (2011, p. 36) argued. Furthermore, she reminded us that “understanding is always within its own context” (Smythe, 2011, p. 48). In this sense, illuminating the nature of lived experience through the interpretation of complex and vigorous data brings resonance of meaning and understanding to research (Smythe, 2011). Furthermore, Smythe (2011) reflected on the important resonance between understanding and meaning encompassed by hermeneutic philosophical congruence:

It is to re-connect with what it means to be human, and discover afresh what is already known, but perhaps forgotten, hidden or put aside ... But always it is to remember what matters; to strive to enhance the experience of those we go on to walk with through similar experiences. Yes, a phenomenon has been articulated, but always it comes back to people, people like you and me. (p. 51)

The meaning of experience has two different senses, as noted by Gadamer (1975/2013): “the truth of experience always implies an orientation toward new experience” (p. 364).

More specifically, Gadamer (1975/2103) underlined the imperative relationship between language and hermeneutical experience. Because “this world is verbal in nature”, Gadamer (1975/2013) further argued that language is one of human being’s fundamental assets. In particular, Gadamer (1975/2013) cultivated a substantial concept of hermeneutic experience as a process. Likewise, van Manen (2014) claimed, “a phenomenological question wonderingly inquiries into the meaning of possible human experience” (p. 39).

Furthermore, van Manen (2014) pointed out that hermeneutic phenomenology attempts to “bring all the living of life to meaningful expression through the imageries and languages of phenomenological writing, composing, and expressing” (p. 18). In turn, the process of hermeneutic research is vital to understanding the interpretation of a text; and interpreting the texts should be based on concrete empirical data collected from interviewing participants. Being consistently mindful of my own presumptions brought me to focus on understanding the meaning of the unique experiences of the participants beyond my pre-understanding (Smythe, 2011; van Manen, 2014). Throughout this research inquiry, the methodological underpinnings assisted my understanding of the meaning of the participant’s lived experiences in the context of social capital and cultural capital.

3.5 Summary

Phenomenology has evolved to become one of the fundamental constituents of human sciences (van Manen, 1990). I have primarily applied the philosophical hermeneutics evolved by Gadamer and the practical approaches of phenomenology developed by van Manen to guide the research methods for this study. Adding a feminist lens, this study employs hermeneutic phenomenology to conceptualise the impacts of social capital and cultural capital on immigrant women entrepreneurs through their perceptions and narrations. The dialogues between participants and myself, the internal dialogues with myself, and the dialogues between the texts and myself reflect the process of hermeneutic interpretation.

The methodological underpinnings helped me to gain rich and detailed data, and to obtain a deep understanding of immigrant women's entrepreneurship. Nevertheless, hermeneutic phenomenology does not tend to have a conclusion (Smythe, 2011), but aims to "be allusive by orienting the reader reflectively to that region of lived experience where the phenomenon dwells in recognizable form" (van Manen, 2014, p. 390). The next chapter, on research methods, will explain how I undertook the process of this phenomenological inquiry, including the ethical considerations and the field work, and also how I analysed the data and streamlined the findings of this research.

Chapter 4: Methods

This chapter outlines the research process for this phenomenological study and also shares my reflections on the research process. The chapter provides the critical considerations necessary in achieving ethical approval. It explains the criteria for participant selection and the recruitment procedure. The profile of each participant highlights the participant's narrative and also mirrors my interaction, observation and interpretation from a phenomenological inquiry perspective (Creswell, 2007). The chapter then presents the details of the process of data collection and the practical systems used for data analysis. It also highlights the importance of maintaining rigor in the research by discussing the essentials of reflexivity and credibility. I conclude the chapter with a summary.

There is "a distinction between research methodology and method" (van Manen, 1990, p. 27). McGregor and Murnane (2010) referred to methodology as "the rationale and the philosophical assumption" (p. 2). Hence methodology guides and shapes the methods which are the tools or processes in research. On the other hand, "the notion of method is charged with methodological considerations and implications of a particular philosophical or epistemological perspective" (van Manen, 1990, p. 28). In a philosophical sense, phenomenology is regarded as a key methodology within the interpretive paradigm (Grant & Giddings, 2002), although it is often designated as a method (van Manen, 2014).

From a phenomenological perspective, the essence of method "is a way or path toward understanding that is as sensitive to its phenomenon as to its own orderly and self-correcting aspects" (Pollio, Henley, & Thompson, 1997, p. 28). It is vital for a phenomenological researcher to focus on how people describe and interpret their life experiences and perspectives on the world (van Manen, 1990). Hence, the interview method is commonly used in phenomenological research (Grant & Giddings, 2002). All the way through the interviewing procedure and data analysis, I engaged continuously with the latest research and also read relevant literature on research methods and phenomenology (Gadamer, 2013; Grant & Giddings, 2002; Oakley, 2005, 2016; van

Manen, 1990, 2014) to guide the field procedure through the lens of my feminist perspective.

4.1 Ethical considerations

Ethical considerations are critical to phenomenological inquiry. This research involved collecting data from immigrant women about their personal experiences, which could be sensitive and presented confidentially. The need for some crucial ethical issues to be addressed had been anticipated in the ethics application to protect the integrity of the study (Creswell, 2007). These issues are: participation and protection, social and cultural sensitivity, privacy and confidentiality, and conflict of interest. These ethical considerations were addressed in the ethics application. Also, I conducted a set of pilot interviews to help identify potential risks and concerns about the research inquiry. The Auckland University of Technology Ethics Committee (AUTEC) approved this research project on 26 November 2015 (see Appendix A).

4.1.1 Partnership and participation

The principle of partnership as an appropriate ethical practice was implemented in the research process. The research was carefully considered to ensure the methodology and method were compatible with the research question and participant recruitment criteria to uphold good research practices of transparency and reflexivity (Finlay, 2012; van Manen, 1990). To facilitate true partnerships, I have always been mindful to establish mutual trust and respectful relationships with all participants. To achieve this I tended to bring an open-minded attitude to explore the essences of participants' lived experiences – not only the rigorous descriptions but most importantly their explicit interpretations of such experiences. Throughout the face-to-face interview process, participants were encouraged to reflect and share their personal experiences and thoughts surrounding the research topic. Consequently, the interview transcripts formed the core material for the research data and determined its conclusions.

From the initial approach, preparation and actual interview, I kept each participant fully informed about the purpose of the study, participation's expectations and process of

the data collection. All participants were involved on a voluntary basis. The well-being of participants has been a high priority. The participants understood the objectives and broader implications of this research before the interview. Participants were informed that they had the right to withdraw from the study at any time up until the research output was being compiled. After the interviews, participants were given the opportunity to check and comment on the transcripts. I promised that a summary of research findings would be made available to all research participants. During the data collection stage, including interview and analysis, I also approached the participants in a respectful way to clarify the context of the participants' narratives to gain the meaning of their lived experiences. Overall, a transparent communication approach was applied to the research process to sustain partnership relationships.

4.1.2 Social and cultural sensitivity

As an immigrant myself, I have been living in New Zealand for more than 15 years. Through my personal development, I have initiated several programmes and also been involved in research projects and publications on immigrant women. My practitioner experience and research contributions have helped gain insights into the research area, and understanding of the social and cultural context of female immigrant entrepreneurs in New Zealand. Through the interviewing process, I realised that my migration background and intercultural work experiences fostered rapport with immigrant women entrepreneurs (Berger, 2004) because I could "convey to them that their knowledge, experiences, attitudes, and feelings [were] important" without judgement (Patton, 2002, p. 366).

The participants had various ethnic backgrounds, so the appropriate research procedures were applied to respect participants' social and cultural values, practices, religions and traditions. Before and during the research inquiry, I consulted a wide range of professionals, academics and female immigrant representatives through verbal communication, presentations and emails. In general, the consultation and feedback assisted in defining the research topic, theoretical research framework, appropriate methodology and method. This process also helped clarify the criteria for participant selection and engagement procedures.

Importantly, there was reciprocity between participants and myself. All participants are busy businesswomen, and I had met less than half of them before this research commenced. I was grateful that they would take their precious time to be involved in the research. An integral feature of the researcher's moral conduct is to not take participant's goodwill for granted. Hence, I provided gift cards to the participants as a token of my great appreciation for their time and effort to participate in the research. It was an appropriate way to acknowledge the importance of their contribution to the study (Patton, 2002; Oakley, 2005). Further to this, I sincerely shared my own immigration experience or thoughts when participants asked me. As Patton (2002) addressed, "participants in research provide us with something of great value, their stories and their perspectives on their world. We show that we value what they give us by offering something in exchange" (p. 415). This reciprocal approach cultivated mutual respectful relationships during the research process (Berger, 2004).

I am conscious of power differences and many issues of cultural diversity. I was able to address these issues through consultation and the pilot interviews before the data gathering process. The power difference between women entrepreneurs and the researcher was balanced through the entrepreneurs' voluntary participation and consent, and by providing them with the opportunity to review the transcript and with the right to withdraw from the research. Furthermore, a feminist perspective in my mind continuously reinforced the research practice to bring women's narratives "into the twin spheres of social reality and cultural belief-systems" (Oakley, 2005, p. 190). Subsequently, many participants were relaxed and comfortable enough to genuinely tell me their very personal life experiences, which illustrated their openness, authenticity and trust.

4.1.3 Privacy and confidentiality

When collecting data, researchers need to respect participants who are directly affected by the process of interviewing (Patton, 2002). All the participants were fully informed of the purpose and nature of the research. I openly discussed with participants that the privacy and confidentiality of participants would be strictly observed and respected throughout the study. They were asked if they wanted their identity withheld or would

like to be identified, and were given the opportunity to choose their pseudonym to be used to protect their identity. In the Consent Form, participants were given the option of having a pseudonym they nominated or to be named.

Nevertheless, I explicitly advised participants, because of the size and nature of relevant migrant or refugee communities under study, there would be a possibility that other people might be able to discover their identity. Most participants immediately chose to use their real name, and a couple of women confirmed their choice at the end of the interview, with one deciding after the interview. Consequently, all participants agreed to use their real name in the research and expressed their willingness to share their experiences. They told me that they were pleased to support this research. After each interview, within a two- or three-week period, I sent participants their interview transcript to allow them to check and amend the material. A few participants made some minor changes to their interview transcripts. Furthermore, each participant had the opportunity to terminate an interview at any stage. None of the participants withdrew from the research.

It is usual in the handling of qualitative research data that any third parties involved in the work, especially, providing transcription services are asked to sign a confidentiality agreement. Even though the participants had waived the right to anonymity in this particular study, the transcriber was asked to sign the Confidentiality Agreement (Appendix D). The agreement would ensure that the data would remain confidential at least until the publication of the finished thesis, and any material not used in the final thesis would remain confidential permanently.

4.1.4 Risk mitigation

Interviewing in phenomenological inquiry needs to anticipate the potential discomfort or risks participants may experience, as it may involve them in sensitive interactions. Therefore, it is the researcher's responsibility to assess and minimise risk situations. I anticipated that participants might be emotional during the interview process although it was unlikely to cause a high level of discomfort and embarrassment for most participants. All women were advised that they could decline to answer any questions, which they might find distressing. Participants were free to ask for the recorder to be

turned off at any time during the interview. Participants were informed that they could use the counselling support provided by the AUT Health, Counselling and Wellbeing Centres; this was fully described in the Information Sheet. I predicted that some participants might have experienced slight discomfort if they talked about difficulties and challenges that they had faced as immigrant entrepreneurs in a new and complex social and economic environment. Moreover, participants might be at slight risk due to any commercially sensitive questions such as:

- Can you describe how your social network has helped you to grow your business?
- How have your international connections helped you to grow your business?

Participants were advised that they had the right to decline to answer any questions which they found distressing due to commercial sensitivity, and that they could also remove any commercially sensitive information. One participant revised a sentence, which might have revealed personal commercial activities, after I asked her whether she would consider making changes to protect personal information.

4.1.5 Conflict of interest

I anticipated potential conflicts of interest might arise during the research as a consequence of my professional and cultural relationships. While conducting the research, I maintained my full-time job as Senior Diversity and Engagement Advisor at the Office of Ethnic Communities (OEC). Due to the nature of my professional work, I have been involved in interactions with immigrants and refugee communities over the past decade. Confusion or ambiguity regarding the two roles of the researcher and the public servant could have arisen. I disclosed my employment to participants to separate my responsibilities as a researcher from my public servant role. I also advised participants that the research was being undertaken for a PhD thesis, which would help to pursue the researcher's academic development, namely a PhD qualification at AUT. Furthermore, in my public servant role I do not provide any financial support to participants for their business ventures. Therefore, conflict of interest between those two roles has not been an issue.

4.2 Participants

This interpretive study focuses on the depth of the data and information. A phenomenological approach does not seek a large population as a sample but prefers a set of purposeful samples to describe and interpret the significant social phenomenon (Cope, 2005, 2011). It depends on participants being reflective and articulate about their life experiences. One in three people living in Auckland was born overseas. As the national gateway city, Auckland is the most diverse cosmopolitan centre with a concentration of immigrant enterprises (Spoonley & Meares, 2011). Responding to the implications of Auckland's diverse demography, I proposed to recruit potential participants in Auckland with various ethnic backgrounds across different business sectors.

4.2.1 Participant criteria and recruitment

The initial number of participants was considered to be between 15 and 20. After I presented the Postgraduate Confirmation of Candidature Research Proposal (PGR9), with consideration of some constructive feedback, I narrowed down the ethnicity range of participants within Asian, African, Middle Eastern and Eastern European, and reduced the number of participants to 14 excluding a pilot interviewee. I had identified an initial group of 10 potential participants through personal and professional networks. The snowball sampling method was also used to recruit participants who fulfilled the following criteria of the study:

- Female arrived as an adult (over 18 years old) in New Zealand since 1990 as a first-generation immigrant New Zealand Citizen or Permanent Resident;
- Self-employed or entrepreneur/business owner (excluding business or investment immigrant categories) for three years; and
- Able to communicate in English.

This research concentrated on exploring how social and cultural factors have influenced immigrant women's entrepreneurship in New Zealand. It has focused in particular on their lived experiences of leveraging social and cultural capital to nurture their business, including motivation, and setting up and developing a business in a complex social and

economic environment. For the purposes of this study, I excluded immigrant women who arrived in New Zealand under business or investment immigrant categories. Under these two categories, business or investment immigrants had already obtained adequate capital and entrepreneurial experience before their arrival in New Zealand; they had commercial advantages over other immigrants or refugees. The inclusion criteria were detailed in the Information Sheet. Potential participants were asked to verify if they fitted the inclusion criteria at the first contact, to ensure participant inclusion and exclusion criteria were streamlined and clear.

However, there was one exception; participant Lucy did not match the above criteria. I recorded the particular example in my reflection note. I did not realise that Lucy migrated to New Zealand because her husband was an investment immigrant until I asked about her immigration status during our interview. I was not sure whether I made it clear when I set up this interview with her a few months earlier. I had always assumed that Lucy came here as a 'General Skilled' immigrant. Lucy said that her husband initially applied to enter the country under the General Skilled Migrant Category, but failed at certain points, so they had to apply under the investment category. I explained the criteria for participants for this research excluded those under either the business or investment immigrant categories, but I told her that I would carry on with the interview, and then check with my supervisors as to whether I could include her interview in my research data. Lucy's experience resonated with the theme and objectives of the research, and her narrative was culturally unique and reflected the nature of the New Zealand business environment and ethnic diversity trend. After consulting with my supervisors, I decided to include her interview data in the study.

The contact details of potential participants were obtained through personal networks by email or text message; my networks shared the information of the research with their contacts and asked for people's preferred communication channel. Participants then agreed to pass on their contact details to the researcher if they were interested in participating in the research. All potential participants were asked to contact the researcher directly and advise their preferred contact details. In general, I initially contacted potential participants by telephone and then followed up by email. All the potential participants received the Participant Information Sheet (Appendix B) and

Consent Form (Appendix C) by email and were given two weeks to consider the research invitation. Most participants responded to the invitation by email and a couple of women confirmed with a text message.

4.2.2 Participating immigrant women entrepreneurs

The following section alphabetically presents each participant's profile, sketching the essential narrative from the interview and my observation.

Ban was introduced via a member of our PhD support group. During our correspondence to set up the interview, my first impression of Ban was that she reliable and efficient. We had a pre-interview chat for several minutes before I started my recording device. I wished I could have recorded the warm-up conversation, it was full of rich information and insight into her business ideas, philosophy and immigration experience. Ban is logical, intelligent and strategic. She articulated her ideas in a thoughtful but honest way. At the end of the meeting, Ban asked me the reasons for this PhD study, so I shared my immigration background and work experiences. Ban expressed that she has been helping other immigrant women set up businesses and would like to support other immigrants as well. Ban also mentioned that she understood how hard it is for immigrants to study in a foreign language at a mature age, and suggested that I complete this study as soon as possible.

As the principal applicant, Ban migrated to New Zealand in 1995 with her family from Iraq. She used to be an animator for a children's magazine back home, and her in-laws ran a business – a big department store for children's wear in Baghdad. Ban and her husband were planning to start a business in New Zealand before their migration. Ban began a job in a childcare centre and then studied for a diploma in early childhood teaching. Eventually, Ban set up her own childcare centre with her family after she had worked for two years in different childcare centres to gain experience. Ban admitted that her working experience in the children's magazines in Iraq had helped her to set up the centre. Ban was very grateful that New Zealand had provided opportunities and a new life for her and her family. Ban affirmed that her husband, daughter and son are involved in running the family business together.

Becky was one of three participants for the piloting interviews. She was specifically chosen for this as I had not engaged with her before. According to my experiences, sometimes interviewing a person from the same ethnic background as the researcher (Chinese) might be more challenging and involve issues of sensitivity. Becky showed great composure and high emotional intelligence with an evident self-awareness during the interview while simultaneously dealing with her business. I was impressed by her self-control and calmness, which made the interview relaxed and comfortable for both parties. I sensed that her character was reflected in her interpersonal skills and business approach. At the end of the interview, I realised Becky was an ideal participant for my research and mentioned this to her. Nevertheless, Becky raised an essential question to me as a researcher: what real benefits could the research produce for the sector and immigrant women?

Becky was born and grew up in China. She worked as a salesperson in the textile import and export industry before her family (husband and son) immigrated to New Zealand in 2001. At the early settlement stage, Becky had to look after her son and could not find a proper job while she was studying part-time in accountancy and finance at Massey University. From 2004, Becky joined AIA Financial services as a salesperson, being paid only by commission and not a salary. After eight years as a self-employed and sole trader, she felt confident to become independent and establish her enterprise, Fortunate Financial Service Limited Company. Becky regards herself as a helper who is drawn to helping others.

Edit was the first pilot interviewee for this research. I had known her for a decade through our professional interactions. Edit is reliable, responsive, professional and mature with excellent interpersonal skills. She has been involved in several immigrant women's programmes and research projects. We have had opportunities to establish rapport and mutual trust over the time we have known each other. She kindly offered to be the first participant to provide valuable feedback to improve the data collection process.

Born and raised in Budapest, Edit owned a boutique international travel business and worked with multiple international clients before she came to New Zealand with her then husband in 1990. Because the unemployment rate was high and her qualifications

were not recognised in New Zealand, Edit went back to university to regain her degree, a Masters in Organisational Psychology. Afterwards, she worked with consultancy firms to extend her network. Because Edit wanted flexibility, to spend more time with her daughter, she set up her own business ten years ago. Edit strived to do a good job at a high level of quality because consultancy is a reputation-based business. Edit firmly believed that being an ethnic immigrant woman has affected her business success. Moreover, she is proud of being Hungarian and of her education in Hungary. Edit mentioned that she is a feminist and that it informed her selection of the people with whom she would like to work.

Ellen is an intelligent, polite and sophisticated professional. She is eloquent and speaks exceptional English. We became connected through my social media research after I had been struggling to find an African businesswoman to participate in the research. Ellen was an ideal candidate, not only for having been born in Uganda, but also for her experience in a particular business sector, yoga training, which is an unusual field for ethnic entrepreneurs. I found out her training session timetable and went to her yoga studio to see her during a short break between sessions. I felt positive and warmly welcomed by Ellen as soon as I introduced myself. After a productive five minute chat, she happily agreed to participate in my research and thanked me for choosing her as a participant; she felt honoured to be part of the research. Ellen was friendly throughout the interview and she answered all questions precisely and thoughtfully. Hence, the interview was completed within one hour.

Ellen was born in Uganda and migrated with her family to the UK where she worked in the IT industry. She migrated to New Zealand under the 'General Skills Category'⁸ in 1999 and worked in IT as an employee and contractor for six years. Yoga has been her passion for many years. Ellen opened her first yoga studio in 2009 and a second one in Manukau in 2013. Ellen has also been involved in community and fundraising activities. Ellen assumed that the reason why people automatically treat her a bit differently was due to her fluent English. However, she did not believe that being a female migrant had impacted on her in any way. Nevertheless, her ethnic heritage has influenced everything

⁸ In 2003 the General Skills Category was replaced by the Skilled Migrant Category in New Zealand. <https://teara.govt.nz/en/immigration-regulation/page-5>

she has done. Ellen pointed out that her business is successful because the customer service is very high and makes customers feel comfortable and welcomed. She plans to keep the two studios and to grow them both to their full potential in terms of quality and size.

Dr Elvie is a gentle, modest and amiable lady. Her humility and a spirit of acceptance made our conversation flow well and feel relaxed. One of the reasons I wanted to have a participant from the Philippines was the fast-growing Filipino community within New Zealand. Her narration was concise and comprehensive. As a result, we finished all indicative questions within one hour. At the end of the interview, Dr Elvie pointed out some family photos of her daughter and husband.

Dr Elvie came to New Zealand in 1990 at the age of 24 as a visitor. First, she tried to become registered with the New Zealand Medical Council. After two years as a house surgeon, she joined the Royal New Zealand Australian College of Physicians for training and then was with the North Shore Hospital for about eight years. She also obtained her Australian qualification as a GP to practice in Australia. In 2010 Dr Elvie established a company called Heartbeat Locums Ltd to work as a doctor in different GP clinics, especially on the Gold Coast, Australia. In July 2014, she purchased the current GP practice centre on the North Shore in Auckland. However, she acknowledged that the key challenge of owning a clinical practice is the extent of responsibilities involved. Undoubtedly, Dr Elvie stressed that her ethnic background had influenced her practice because of her caring cultural values.

Evon is one of my colleague's sisters who immediately agreed to be part of the research when I contacted her. She owns a commercial cleaning business. After we changed our appointment to meet three times within two days, we finally set up a time for the interview. Evon is very energetic, confident and talkative, and a natural entrepreneur who likes to use good systems and procedures to manage her business.

Evon is of Chinese Malaysian descent and came to New Zealand alone in 2001 on a working visa. Malaysia's multiple cultural backgrounds and various linguistic skills have had an influence on her business in useful ways. Evon initially imported Asian food products from Malaysia to be stocked in local supermarkets such as St Luke's Mall after

she arrived in New Zealand. Later Evon had worked at a commercial company as an employee. When her daughter was born ten years ago, Evon established her own cleaning business. She believed that her confident attitude helped overcome financial constraints. All her clients were found by word of mouth through existing customers. Discrimination is the most significant issue that Evon has encountered in operating the business in New Zealand. She highlighted that she has never been afraid to stand up to confront bullying and discriminatory behaviour. As a female ethnic immigrant, Evon is optimistic and comfortable with who she is.

Helen is a cheerful and friendly lady. I immediately felt that we connected and I was very pleased to be able to talk with her. Given that a large percentage of the South Asian communities are involved in the retail dairy ⁹sector, I was so pleased to have Helen as a participant. Helen works six days per week at the dairy shop and has one day off on Sundays when her husband looks after the shop, so she suggested having an interview on a Sunday at her home. Helen told me that she is quite happy to share her lived experience if it would help my research. After I arrived at her home, Helen kindly asked whether I would like to have a cup of coffee or tea. I was impressed by her courtesy and hospitality.

Helen was a secondary school teacher in Bangladesh before migrating to New Zealand in 2002 under the point system for the 'General Skills Category'. In 2005, she studied at AUT and completed a Graduate Diploma in Accounting and Finance. She purchased a dairy shop in 2009. The main reason was to help her husband whose background had been in business in Bangladesh. Owning an enterprise would also enable her to utilise her accounting skills. Operating a dairy shop in one of the rougher areas of Auckland was very hard for Helen and her husband in the beginning, but now she has overcome her fears. Nevertheless, there were challenges Helen experienced in operating the business, such as high levels of competition and burglaries. She much appreciated the local supportive customers and would like to continue with the shop for five or six more years given the rewarding interactions with local customers who regard her as a trustworthy

⁹ Dairy shop: a small owner-operated mixed grocery store in New Zealand.

person. To a great extent, Helen attributed her excellent customer service skills to her ethnic heritage and cultural traditions: being cheerful and friendly to customers.

Karishma is a perfect match for the research as she owned and operated an immigration consultancy at the time that I was looking for an Indian businesswoman in the legal sector or immigration services area. Given that issues regarding international students and immigrants from India were growing, I was delighted to confirm an interview with Karishma at her office. Karishma is warm and sociable with a charismatic personality. The interview went very smoothly and I was pleased with Karishma's ability to concisely and articulately answer the questions.

Karishma was an employee of an immigration advisor when she was in India between 2001 and 2005. She migrated to New Zealand in 2005 and worked for the same immigration consultancy until she purchased the business in 2008. She stated that the immigration industry itself is quite challenging as policies keep changing. The Indian community, one of the largest ethnic communities in New Zealand, is growing so her social network is the key source through which she obtains the majority of her clients, who are Indian. Therefore, her heritage, language and also her own immigration experience are her main strengths. In particular, Karishma believes that her Islamic religion has had a significant influence on her business in maintaining honesty and integrity.

Lucretia is a straightforward businesswoman. She was introduced to me through one of my networks. It took a couple of calls and emails to set up an interview time one week in advance because of the nature of her unpredictable business: a property management company. When I approached her office at her home, Lucretia opened the door, had remembered my name and introduced herself. During the interview, Lucretia showed me some of her certificates and sales records from when she was a real estate agent. There were several instances of laughter during our interaction and a good understanding between us. I wondered whether this was due to our similar migration experiences and English not being either of our native languages. To a native English speaking outsider our communication might have seemed too direct, not very diplomatic. In general, her narration covered the indicative questions before I had posed them. As a result, the interview was effective and efficient.

Lucretia migrated to New Zealand under the 'General Skilled Migrant Category' for which her husband was the principal applicant in 2004. Prior to migrating, she had had a property management company in Romania. After arriving, Lucretia took a real estate foundation course in 2005, and then became a real estate agent. When she had obtained a diploma in the property management course, Lucretia wanted to operate her own business. So she set up her own property management company in 2009 because owning a business gave her freedom and flexible time. To access customers, Lucretia has been involved in a lot of networks and associations, also because she enjoys interacting with people. She went to a lot of seminars to learn how regulations and relationships work in the industry. Lucretia has also been involved in the Romanian community; she was the president of Romania Association for three years. She would like to help the community to start a group that helps each other by using her business knowledge. Lucretia acknowledged that her ethnic heritage had influenced her business, for example, her family upbringing has shaped her natural and direct characteristics.

Lucy is charming and approachable and speaks excellent English. Lucy and I got along well because we have several things in common: we are both immigrants in cross-cultural marriages, and we are proud of our Chinese heritage. Meanwhile, we are grateful to be living in New Zealand as it is a wonderful place to live. As I noted in the previous section, Lucy differed from the rest of samples for this research as her husband immigrated under the Investment Category.

Lucy was born and grew up in Canada. Her parents were the first immigrants from her family to move to Canada from Taiwan. As a Chinese person growing up in Canada, unlike many second-generation Chinese immigrants who struggle with their Chinese language maintenance, Lucy made significant efforts to practise her Mandarin. Lucy felt like a global citizen as she had moved around the world and worked for some large global companies. Finally Lucy and her husband, who was an Austrian citizen with Hungarian heritage, settled in New Zealand in 2009. Lucy has always been passionate about business and people since she grew up in an entrepreneurial lifestyle. In 2013, she set up her company to help New Zealand businesses around leadership and organisational development. Even though Lucy has had an impressive high-profile career, she had to re-establish everything from zero as a newcomer. As a consultant, it has been

challenging to maintain a steady stream of clients, because there are large numbers of independent consultants in New Zealand. Therefore, she underlined that trust and integrity are crucial to business success. Lucy also stated that women have the resilience and know-how to leverage their social networks better than men. She argued that immigrant women deserve to have a voice and their contribution should be acknowledged.

Dr Rosa was recommended, through my search for a professional Korean businesswoman for my research, by two different professional networks as a successful immigrant businesswoman. I had noticed that there is an increasingly popular Chinese form of traditional acupuncture and massage centres run by members of the Korean community. Dr Rosa is a well-respected person in the Korean community, and her husband is a highly regarded pastor. She works six days a week at her clinic, and assists her husband at their church. So Sunday afternoon at 6pm was her only free time for the interview. I enjoyed meeting her and felt very relaxed throughout the interview, mainly due to Rosa's calmness and responsiveness to the questions and research in general.

Dr Rosa immigrated to New Zealand in 1994 under the 'General Skills Category', as her husband was the principal applicant. She was a medical specialist in Korea. After migrating, Dr Rosa wanted to continue working in the medical profession, but it was difficult. In 2002, she completed study at the New Zealand School of Acupuncture and Medicine. After graduating, Dr Rosa set up her own clinic because there were not many acupuncture clinics in Auckland and therefore limited employment opportunities. Her medical centre has grown steadily, employing five doctors over the past 13 years. In turn, Dr Rosa explained, for any business, the owner must have expertise and understand the field and have excellent customer service skills. Dr Rosa contended that gender is not a problem; on the contrary, being a female has had a positive influence on her medical business.

Rosemary is elegant and displays excellent composure. She speaks fluent English. Rosemary is self-controlled and expresses herself carefully in a subtle manner. She was one of two participants with an African background.

Rosemary was born and grew up in Zimbabwe. She immigrated to New Zealand with her family in 2002 under the working visa scheme. After a while, she noticed that many people were asking about her hairstyle; she realised that hairstyling was something that people would be willing to pay for. Therefore, she set up own business after she received loans from her friends in 2008. Braiding, unlike other businesses, is more flexible and profitable in allowing Rosemary to manage work–life balance. Rosemary has often had grandchildren sitting around the shop, and it is not a problem to babysit them. The challenges for her have been to find customers, form a good base and buy the right products. Hair braiding is a niche business, and would not receive a large number of customers. Despite difficulties, Rosemary was still confident and had sufficient composure to handle the business. Rosemary set up a business Facebook page to connect and link existing and potential customers. Rosemary pointed out that her business is a typical ethnic business which resonates with her ethnic heritage, and is a good way of sharing the culture of hair braiding.

Sachie is charming, friendly and authentic, but thoughtful when she was speaking. Sachie explained things concisely and clearly, which made the interview delightful and efficient. During the interview, she showed me a picture she drew about her future dream in 2010, a turning point in her life, on that day she crafted her blueprint, Sachie Kitchen.

Sachie was born and grew up in Japan and came to New Zealand in 1997, when she was 18 years old and an international student who did not speak English. After graduating from the university, she worked at a New Zealand travel company for seven years, starting as a junior and working her way up to operational manager. Then Sachie was an employee for three years looking after corporate clients at a hotel. Sachie trained as a chef for some years, so she often received compliments from friends for her delicious meals when she hosted them at her home. In 2010, with the support of her husband, she started her cooking school business.

Her business has a policy: never advertise, only use word of mouth. Sachie Kitchen interacts with customers face-to-face at the cooking school; she stated that customer satisfaction has kept the business going. She firmly believed that her ethnic heritage and cultural values and practice have strongly influenced her business in every way. Also,

Sachie confessed that she has a strong sense of women's empowerment and equality. Besides, she has maintained international connections for both personal family reasons and business purposes.

Yael is an outspoken, strong and decisive woman, who is straightforward and very entrepreneurial. Yael was recommended by my PhD colleague, an expert in the hospitality industry. I did some research on Yael and her restaurant, which had won several awards. I first met her at her restaurant and was offered a cup of coffee. We went through the research information sheet, and she was straightforward and decisive to get the interview done as soon as possible. The interview, which was held at her home went well as she gave direct answers with her frank views on each question.

Yael met her New Zealand husband when she was studying in the UK. Then they went to Israel, her home country, and had lived there for three years. She arrived in New Zealand with her husband in 1997. Yael realised that she had a talent for cooking nice food, which made people happy. Her first restaurant began in 2004 and she operated it for nearly four years. Yael reiterated that she understands the role of public relations for business sustainability. Meanwhile, she pointed out that business people have to keep giving back to the communities so she has been involved in fundraising initiatives. Furthermore, Yael considered that her international connections with Israel had inspired her. She explained the philosophy behind a Jewish mother's meals: healthy, tasty and also treats. Hence, she named her restaurant Ima, which means mother, drawing on her Israeli heritage. Yael argued that the spirit of New Zealand is very individualistic, and less of a class-based society – that's why women got the vote. In short, Yael believed changes in the world would come from women, who would bring significant political changes.

4.2.3 Summary of participants' profiles

Participants were born in 14 different countries or regions across Asia, Africa, the Middle East or Eastern Europe with New Zealand Citizenship or Permanent Residency. Among them, there were 12 ethnicities: Bangladeshi, Chinese, Filipino, Hungarian, Indian, Iraqi, Japanese, Jewish, Korean, Romanian, Ugandan and Zimbabwean (see Appendix E). Most of the participants were over 40 years old except one who was in her later 30s. All of them were married or in a long-term relationship except one, who was single and living

near her adult daughter. Out of 14 participants, 13 were mothers with either one or more children.

Half the participants arrived in New Zealand during the 1990s, and seven participants came after 2000. Participants had different education and employment backgrounds, including: biochemistry, business administration, design, information technology, marketing, medical science, property management, and travel agency. Many of them changed their subject or employment after their arrival. To some extent, those previous experiences or changes after immigration shaped their journey of entrepreneurship in New Zealand.

Most participants did not have entrepreneurship experience except three participants who had been conducting their business before immigration. Participants were involved in a wide range of sectors: childcare, commercial cleaning, dairy shop, ethnic hairstyling, human resources, immigration consultation, medical centre, mortgage services, property management, restaurant and hospitality, and yoga studio.

Of 14 participants, only one of them had hired 20 employees, which would define it as a medium enterprise (MBIE, 2013). Three participants were sole operators, without permanent employees. Two participants were running the business with their husband. Seven participants had hired a staff of up to 10 people, and one participant employed nearly 20 staff.

4.3 Data collection: semi-structured interview

Interviewing is an effective way to explore social phenomena (Robson, 2002). It can help us understand a person's feelings. With hermeneutic phenomenology, an interview can assist in "exploring and gathering experiential narrative material that may serve as a resource for developing a richer and deeper understanding of a human phenomenon" (van Manen, 1990, p. 66). Therefore, a qualitative in-depth interview method (Creswell, 2007) is appropriate for this methodological inquiry. The primary qualitative data of this research was collected through semi-structured interviews.

Eriksson and Kovalainen (2015) advised semi-structured interviews require a “pre-designed outline of topics, issues, or themes” (p. 94). The semi-structured interview provides a flexible framework to attain “systematic and comprehensive materials” through a combination of ‘what’ and ‘how’ questions (Eriksson & Kovalainen, 2015, p. 94). Also, Patton (2002) suggested, an experienced researcher can foresee coherent gaps in the semi-structured interview, because the “interviewer decides [the] sequence and wording of questions in the course of the interview” with a reasonable “conversational and situational” approach (p. 349). Nevertheless, I maintained flexibility in responding to the in-depth narrative and did not substantially restrict spontaneous, interactive dialogue; each participant was encouraged to describe her individualised story from her own perspective (Eriksson & Kovalainen, 2015; Patton, 2002; Oakley, 2005).

4.3.1 Indicative questions of interviews

The interview questions were designed to explore the preliminary research questions from different angles to “grasp attentively the living sense of the experience before we have lifted it up into cognitive, conceptual, or theoretical determination or clarity” (van Manen, 2014, p. 39). Ultimately, the interview questions were used as a vehicle of dialogue to discover the meaning of participants’ lived experience for the core objectives of this study (van Manen, 1990). Before the data collection, the initial questions had been trialed and discussed with a couple of immigrant businesswomen. The draft of the questions was revised several times, including feedback from pilot interviews. Also, during the fieldwork, I updated the questions replicating my reflections from actual interviews. According to Patton (2002), interview questions can foster rapport between researcher and interviewee. During the interview process, I also subtly adjusted questions to support the key research questions and make interviewing relaxed and more approachable. The following was a revised set of questions I used:

- How long have you been in New Zealand (general background question)?
- Did you own a business(s) before you came to New Zealand?
- What was your employment before you started your own business?
- What were your main reasons for setting up a business in New Zealand?

- How did you obtain financial capacity for start-up and operating your business?
- What were the key issues you have experienced in your business in New Zealand?
- How did you define your potential customers? (What were key contributing factors in defining your customer base?)
- Can you describe how your social network has helped you to access customers?
- How have your international connections helped you to grow your business?
- Can you please talk about how you balance managing your business and carrying out family obligations (looking after elderly parents or taking care of young children, household responsibilities)?
- How has your business been affected as a result of being a female ethnic immigrant?
- How have you dealt with local culture and Kiwi English?
- Can you describe in which ways your ethnic heritage has influenced your business?
- Can you talk about your perspective on cultural values? Have you benefited from your values, traditions and cultural practices for your business development, if applicable?
- What are your future plans for the business?

4.3.2 Pilot Interviews

Pilot interviews are recognised as an essential part of qualitative research which can help to review the research procedure, refine the interview questions and approach, and assess a researcher's predisposition (Creswell, 2007). In other words, it is an experimental mechanism to strengthen the applicability of the questions to the purpose of the research, and it can also examine the research protocol and improve the quality of data collection. I approached three immigrant women entrepreneurs from different ethnic backgrounds (East European, Asian and African) across various business sectors. Three pilot interviews took place before the interviewing process, which occurred from

December 2015 to January 2016. Two of the pilot interviews were integrated into the research as both participants agreed their interview could be fully included in the research.

All three interviews were arranged in places which were chosen by participants: the first pilot interview was held at the participant's home; the second one was set up at a community library meeting room because it was convenient for the participant; and the third interview took place at the participant's office. I recorded all interviews while I was also taking intensive notes as much as I could. At the end of each interview, I asked for the participant's feedback on a range of aspects of the interview, including the time arrangement, interview questions, and any suggestions I should consider for adjusting and improving the process in the future. In addition, I wrote down reflective notes after each interview to capture my thoughts, learnings and observations and to be part of the interview process as a researcher (Oakley, 2005).

On average, the three recorded interviews took around one hour to complete, excluding the time taken for self-introduction and signing the Consent Form. The pilot interviewing practice was helpful to improve recording technical skills. During these three interviews, I inventively used different recording equipment, such as my iPhone and Mac laptop to test which recording instrument would work best. Nevertheless, to accommodate participants' availability, I arranged the second and third interviews on the same day. As a result, I was too exhausted to write my reflection journal for the last pilot interview. This alerted me to be mindful of self-care and safety. Since then, I never set up two interviews on the same day to avoid time constraints and physical and emotional tiredness. Hence I could have time for appropriate reflections and to write down research notes.

Through the pilot interviewing, I had maintained my reflections so as to prepare the following interviews. The great benefit from the pilot interviews was to refine the interview questions to be clearer and more understandable. Beyond technique, this pilot practice also confirmed that interviews involve two-way communication (Patton, 2002). In this sense, I learnt to share appropriate information about myself to build rapport with participants, particularly if the person did not know me before the interview (Patton, 2002). Consequently, based on the pilot interviews and participants'

comments, I made several changes to the initial interview questions and procedures, as follows:

- Asking some general questions at the beginning of the interview as part of “getting to know each other”. It is vital to get each participant’s education background, migration information and ethnicity and other necessary information.
- Changing the question about the family obligation to a more detailed one regarding their family duties such as looking after elderly parents or taking care of young children, because those are critical factors which might influence the operating of an immigrant woman’s business.
- Including a question regarding their experience of language, specifically asking how they had coped with the local cultural environment and New Zealand English.
- Being more flexible about questions so as to adapt the interaction according to participant’s communication style, enhance the flow of the interview and encourage participants to express their feelings, opinions and experiences in a more relaxed and open dialogue.

4.3.3 Interview process

All the participants lived in Auckland and were interviewed by the researcher through face to face interviews convenient to the participant’s timetable. Each interview location was decided by the participant who chose the most convenient and appropriate location for the interview. The majority of interviews were conducted at the participant’s business premises to fit into their busy working schedule. Four interviews were conducted at the participant’s home. Two interviews were conducted in a meeting room mutually agreed by the participant and researcher. Participants felt comfortable and safe in a familiar environment of their own choosing. I was delighted to meet them at their office to gain a sense of their business operations. Most interviews were in a one-to-one environment. A unique interview situation is described in the following field notes on July 1 2016:

Rosemary's ethnic style shop is located in a small business court, and it displays colourful African crafts and cosmetics and products for haircare. I eventually interviewed her at her hair salon while she was braiding the hair of ongoing customers. During the interview, one relative brought her baby girl in and then went out to buy some food, so Rosemary paid particular attention to the child who played on the floor while we were carrying on our interview. Apparently, Rosemary is an intelligent multi-tasking lady.

In total, 15 interviews (including pilot interviews) were conducted from December 2015 to October 2016. The varied interview lengths reflect the adjustments of questions that I altered during each interview to accommodate for natural interaction and also took account of the conversational style. In general, interviews lasted from 60 to 90 minutes including the pre-interview discussion, signing the Consent Form and formal conversations. The longest interview lasted over two hours.

I recorded each interview with two iPhone voice recording systems and also by taking hand-written notes. Creswell (2009) suggested that "researchers take notes, in the event that recording equipment fails" (p. 183). This kind of unfortunate situation happened during one of the interviews. After I returned home to check the recording material, I realised there were errors with the recording equipment, as I had not recorded the interview except the last couple of minutes. I was disappointed if not devastated; however, I had made some detailed notes, which I could work from. I spoke to my supervisor who suggested that I record my narrative to capture the interview conversation as much as possible. The backup recording I then made was about 35 minutes, and in conjunction with my notes I had an adequate and reliable amount of data. I also explained the recording incident to the participant when I sent the transcript to her, and specifically asked her to thoroughly review the information in case I had missed any essential content. Her feedback was positive as my transcript captured well our conversation during the interview.

After each interview, I wrote the field notes to recollect what I had done well and what could be considered or changed in the future; I also reflected on my observations and perceptions during the research procedure (Koch, 2006). I transcribed half of the interviews by myself and also carefully listened to the recording data to ensure the accuracy of the other transcripts, which were done by another person who had signed

a confidentiality agreement before accessing the interview data. Generally, I took eight hours to complete the transcript of each interview record. Participants received a transcript of their interview for validation, and several of them made minor changes. Upon completion of the data collection, I wrote down my reflection notes on 19 October 2016:

It is a sense of accomplishment to have all the data collection done within ten months according to my project plan. I am so glad that I kept writing field notes for each interview and those reflection notes would contribute to the reflexivity for this research inquiry.

4.4 Data analysis

All the interviews were recorded and transcribed, followed by a phenomenological thematic analysis to derive meanings and interpretation from narratives of the participants' lived experiences. For phenomenological inquiries, interviews generate primary data (Creswell, 2007). Phenomenological themes can be considered to be "the structure of experience" (van Manen, 1990, p. 79). To enhance my acquaintance with all the raw data and systematically identify potential themes, I used multiple methods, including manual ones and NVivo software simultaneously, to go through all the transcripts to capture the essentials of the women's lived experiences. The entire data analysis procedure took almost one year to finish given the multiple strategies I applied: listening to the recording data; revisiting the transcripts; identifying emerging themes; coding and reviewing the coding structure; and presenting and interpreting the data. Eventually, the data analysis formed the findings chapters.

4.4.1 Crafting anecdotes

According to van Manen (1990), anecdote is a narrative device in phenomenological research to harness understanding of the lived experience. Initially, I was struggling to comprehend the rationale of re-crafting the data (transcripts). For me, the transcripts should be the primary sources for generating key themes to analyse the data to serve the purpose of the research. I was wondering whether this kind of re-crafted story is authentic to the story that each participant told about their lived experiences. Nonetheless, after recalling several pieces of literature on phenomenological practice

(Gadamer, 2013; van Manen, 1990, 2004), I was convinced that a phenomenological anecdote might assist me in identifying the essences or commonalities of lived experiences from diverse individuals, and then allow me to interpret the emerging themes from collecting and harnessing important material including my own reflections (van Manen, 2014).

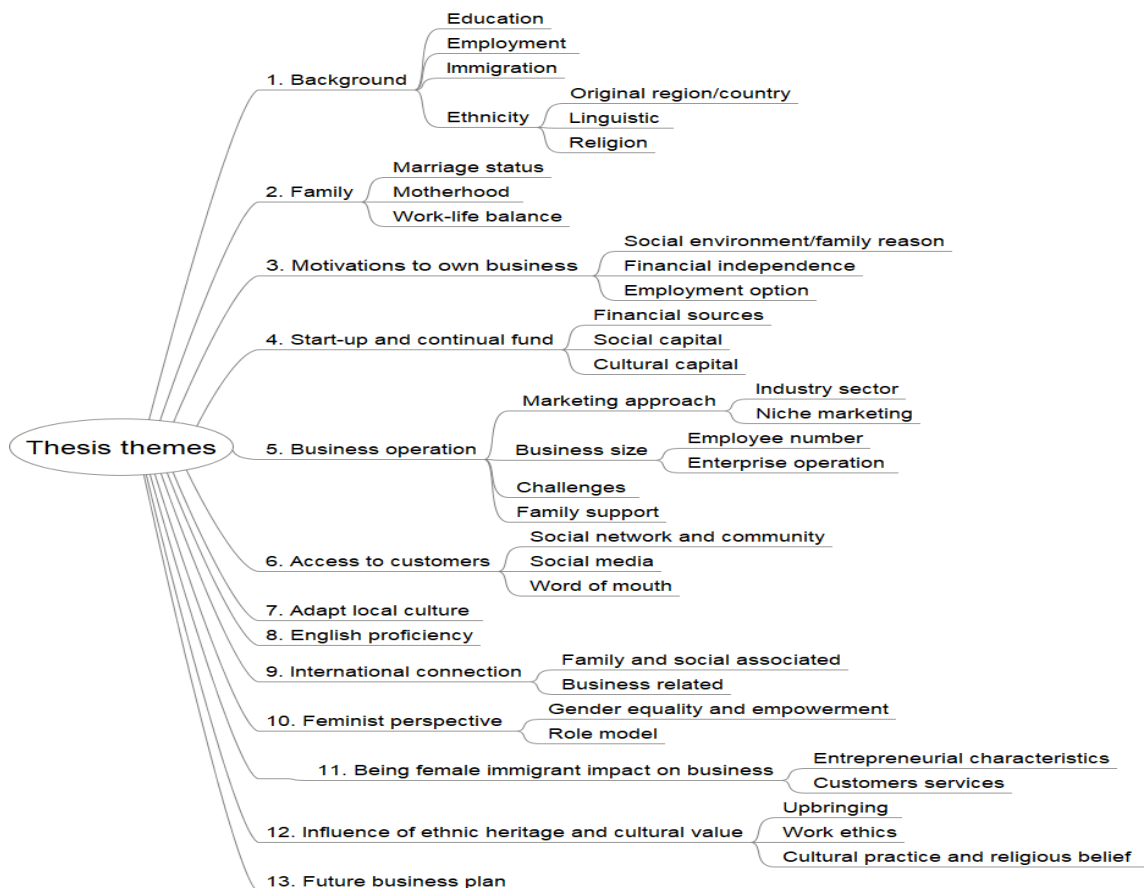
Phenomenological anecdotes can be gathered from reflections and interviews, and other relevant narrative resources of “lived experience description” (van Manen, 2014, p. 251). So I started crafting an anecdote from each interview transcript and also from my reflection notes in which I had recorded my thoughts on and observations of the conversational interview with the participant. I carefully selected the relevant materials to structure all the anecdotes in a chronological frame following the order of indicative questions. All anecdotes I crafted were exceptionally faithful to the content of the original transcripts without changing what was said, which aimed to explore the meaning dimensions of the phenomenon. After three months, I had completed the phenomenological anecdotes.

Reproducing a participant’s life story into a relevant anecdote is an analytical approach to “make comprehensible some notion that easily eludes us” (van Manen, 1990, p. 116). By sensing the methodological role of anecdotes, I could gradually apprehend the merits of this rewriting process although it was time consuming. First, I refreshed my familiarity with the dynamic interviews and initial conversations by reviewing each transcript. Knowing my data well has enriched my understanding of the essential meanings and empathy of participants’ lived experiences. Second, it helped me to shape and rearrange historical materials into the textual anecdotes which are the primary device in hermeneutic phenomenology. Third, this experimental reflection fostered my knowledge and ability, and helped me steadily generate the themes through thoughtful analysis. Consequently, in a more systemic way, the anecdotes revealed various patterns, “showing the puzzling and depthful nature of a determinate research question” (van Manen, 1990, p. 170).

4.4.2 Identifying themes

By exploring similarities and differences in texts, I identified relational themes replicating the common patterns of meaning from the data (van Manen, 1990). Essentially, each “theme gives control and order to our research and writing” (van Manen, 1990, p. 79). The emerging themes were identified and collated accordingly, forming a thesis themes map (see Figure 4.1, below). It was productive to develop a mind map to outline all the themes that emerged because I had obtained thorough familiarity with each transcript. Furthermore, as van Manen (2014) described, “in exploring themes and sights, we can treat texts as sources of meaning” (p. 320) at different levels from the whole story to a single word. Thus these themes and sub-themes emerged to derive meanings and interpretation from narratives of immigrant women entrepreneurs. Formulating a thematic understanding is “a process of insightful invention, discovery or disclosure” (van Manen, 1990, p. 79). In short, the thesis themes map also helped my NVivo coding procedure and provided a foundation for an analysis to cultivate multiple levels of nodes.

Figure 4.1 Thesis themes map



4.4.3 Coding procedure and representing the data

Initially, I was hesitant as to whether I should use NVivo software for data analysis. After attending an NVivo coding workshop, I sensed that it could be a useful tool and that I should try using it. To protect the comprehensiveness and rigour of the data I decided to also manually check the categorised hardcopy of transcripts to assist data analysis. Before I started the process of coding, I had developed the following NVivo coding project plan:

Stage one

- To have a consistent format/font for all transcripts and anecdotes, and then enter the materials into NVivo 11 under different sources, interview transcripts and anecdotes.
- To streamline all reflection notes and import to Memos, and link each interview's notes to the corresponding transcript and anecdotes folder as well.
- To save the Thesis Themes Map into Framework Matrices.

Stage two

- To code all transcripts according to the Thesis Themes Map into a hierarchy of nodes.
- To complete several Queries: Text search, Word Frequency and Coding comparison.
- To write reflection notes regarding NVivo coding procedures and compare for differences with anecdotes and the manual process.

Since I was familiar with all the transcripts and had already worked out the themes manually, the coding process was efficient although I started very slowly due to being new to NVivo software. After completing all the coding processes, I realised that it had been challenging to write the texts to form the basis of the research findings. Hence, I reviewed all the nodes and decided to divide all nodes into three charts based on overarching themes to adhere to the research questions. For that reason, I rearranged some nodes to make more descriptive headings and sub-headings to form the findings.

Gradually I benefited from acquaintance with the data from both the NVivo and manual approaches. This combination helped me to capture the materials in a comprehensive way and fix the gaps if I had missed out essential information from coding processes. The greatest advantage was that it assisted me in crafting sub-headings when I drafted the findings chapters. The sub-headings organically occurred when I looked through the relevant nodes which streamlined the essence of each fragment. In return, I was able to write up each section cohesively and consistently. The procedure of drafting the results of the data was longer and slower than I had expected. I attempted to keep to a flowing process that evolved and also challenged my assumptions. I have frequently discovered new nuances and subtleness from the research data. Figure 4.2, below, illustrates the NVivo navigating screen encompassing the primary nodes for the research inquiry.

The essence of hermeneutic phenomenology is to explore lived experiences through participants' descriptions and interpretations (van Manen, 1990, 2014). The primary data analysis should be based on original transcriptions of the interview, and researcher's interpretations must adhere rigorously to the participants' narratives. Thus, a researcher should avoid their own analysis or interpretation overshadowing the richness and depth of the "being" experiences of participants, especially when conducting data analysis. Crafting phenomenological research has been an insightful experience for me. I documented my reflections on dealing with the data on October 22 2017:

I was an outsider as a researcher when I was interviewing participants through semi-structured dialogues. Then I become an insider alongside participants while I was forming the findings from the data analysis. It seemed that I was among them, sometimes I logically divided them into several groups to listen to their discussion on some topics; at other times individuals raised a unique voice of their specific human experience.

Figure 4.2 NVivo node structure

Name	Sources	References
<ul style="list-style-type: none"> The meaning of female immigrant entrepreneurship <ul style="list-style-type: none"> Great quotation Feminist perspective Family Cultural adaptation Community Characteristics of female immigrant entrepreneur Set up a business <ul style="list-style-type: none"> Time Start-up fund Niche marketing Motivations Enterprise size and growth Influences of ethnic heritage and culture value <ul style="list-style-type: none"> Work ethics and cultural practice Upbringing Religion and faith Language International connection Business operation <ul style="list-style-type: none"> Strategic approach Government and business resources Future business plan Challenges Background <ul style="list-style-type: none"> Immigration Ethnicity Employment and Business Education 	<ul style="list-style-type: none"> 0 14 4 1 14 12 14 3 14 14 12 14 12 1 14 10 8 12 13 0 0 11 14 14 0 11 	<ul style="list-style-type: none"> 0 68 7 1 46 37 51 6 22 24 37 37 28 1 43 18 15 32 28 0 0 23 29 70 0 31 14 0 28

4.5 Research rigour

A qualitative researcher needs to maintain an open phenomenological attitude to explore the essences of participants' lived experiences to be compatible with good research practices of transparency and reflexivity (Finlay, 2012; van Manen, 1990). This

research is about the lived experiences of immigrant women entrepreneurs. Hence their stories and their voices should be reliably described and interpreted throughout the data collection and analysis. Patton (2002) pointed out the critical relationship between a researcher's skill and technique and "genuine interest in and caring about the perspective of people" (p. 341); both are equally important. As Patton (2002) put it, "a deep and genuine interest in learning about people is insufficient without disciplined and rigorous inquiry based on skill and technique" (p. 341). The interpretation of data from a researcher's perspective should be rigorous and reflect the participants' description and interpretation of their lived experiences, although it has also involved the assumptions and prejudices of the researcher.

4.5.1 Reflexivity

For a phenomenological inquiry, it is fundamental for the researcher to be aware of her or his own biases and preconceptions (van Manen, 1990). Therefore, reflexivity is critical to this research. As Gadamer (1975/2013) pointed out, "the structure of reflexivity is fundamentally with all consciousness" (p. 350). Hermeneutical interpretation seeks to disclose different horizons of meaning by bringing the researcher's lens into data analysis. Interpretation is a significant part of the process of understanding multi-dimensional meaning and texts (Koch, 1996; Lavery, 2003; van Manen, 1990) through reflection and rewriting. This hermeneutical interpretation and understanding profoundly influenced my research discussion and findings by conjoining participants' voices with my observations. Being aware of my own assumptions also helped bracket my suppositions and preconceptions (van Manen, 1990).

The research journal provides an effective instrument for a researcher to maintain rigour and credibility by recording interactions and reactions during the research process (Koch, 2006). In the past three years, I have constantly kept notes in my research journal, covering all the stages of this research project. In particular the field reflection notes for each interview documented "the content and the process of interactions" (Koch, 2006, p. 92). Inevitably by crafting anecdotes and recording the research journey, I have been embedded in the process of reflection and interpretation (Lavery, 2003) throughout the

procedure. For example, upon completion of the task of constructing anecdotes, I wrote reflection notes on March 3, 2017:

Through crafting the last three anecdotes, I recognised the improvement of my interview skills and engagement with participants throughout data collection. It seems I was gradually evolving into a natural flow of the dialogue rather than an abrupt Q & A format, and still covered the fundamental questions. Those organic conversations obtained through interviews have provided rich and rigorous data. I often echoed their sentiment and lived experiences when reviewing these transcripts and recollected our dynamic dialogues. Participants' perspectives were diverse, but some common themes manifested, and a couple of statements genuinely amazed me. In turn, the semi-interview method harnessed the methodology and enabled women to express their perspectives on essential matters to them, and narrate their lived experiences in their voice. Importantly, I am convinced that hermeneutic phenomenology is a proper methodology for this research.

One benefit of creating anecdotes is to distance the researcher from the data details and maintain reflexivity. By recapturing the interviews and being familiar with the data, the meaning and themes organically emerged. Ninety per cent of the anecdotes came from the original transcripts, thus their descriptions and interpretations were distinguishable from mine as the researcher, decreasing my assumptions and presuppositions. I was inspired and refreshed by some powerful remarks from participants and felt privileged to hear their stories and gain insights into their entrepreneurship. Moreover, the reflection journal noted several doubts and surprises that occurred throughout the process until the final writing point. Overall, my self-reflection has been an integral part of this study. The reflection journal reminded me to be aware of my preconceptions throughout the research process (Finlay, 2006; van Manen, 1990).

4.5.2 Credibility

The credibility of the research inquiry is demonstrated at different phases of the research process, including how the data was collected; how many details of the research were released; and also how the data was interpreted and presented (Creswell, 2007). The critical issue for phenomenological inquiry is the 'trustworthiness'; this has a particular meaning in the data analysis, which needs to validate the accuracy of

participants' narratives and the researcher's explicit predispositions (Koch, 2006). As a practitioner and a scholar, I endeavoured to preserve the research process with authenticity and integrity.

According to Patton (2002), researchers "must have the utmost respect for these persons who are willing to share with you some of their time to help you understand their world" (p. 417). All participants were informed and gave voluntary consent before the interview through clear communication (Creswell, 2007). The principle of respecting rights of privacy and confidentiality had been applied through the ethics procedures, data collection and analysis, to minimise risks.

I was aware of any conflicting interests between myself and the participants and to preserve their social and cultural sensibilities. As Koch and Harrington (1998) emphasised, "the researcher's situation and background not only influence the interpretation of participants' stories, but they also bring an understanding that always precedes these situations" (p. 888). In reality, while interpreting the texts, the researcher's own background, social institution and personal perspectives can never be entirely separate from the nature of research phenomenon.

Nevertheless, the researcher's interpretation must be trustworthy in regard to the interviewee's narratives. So, the principle of rigour guided me when I was interpreting the participants' life stories. As I discussed in the literature review chapter, I have applied the feminist perspective in the research. The research inquiry has always focused on the participants' own descriptions and interpretations of their experiences in keeping with the essentials of women's research, which are "consciousness raising, [providing] equal opportunity for self-expression, and validation of each women's experience" (Berger, 2004, p. 35).

From feminist perspectives, it is fundamental to allow women's voices to be heard (Oakley, 2005). I intended to give each participant equal opportunity to have their stories to be interpreted fairly and adequately. Therefore, I was mindful when I chose material including quotations from each transcript to have a coherent and inclusive arrangement. A good researcher needs to maintain neutrality to each participant and craft an impartial data analysis with good balance. Furthermore, it is the researcher's

ethical responsibility to ensure all participants' lived experiences are replicated in the findings. The data production should be the rich product of their individual descriptive and interpretive narratives and, more critically, must be as authentic as possible in regard to the raw data.

4.6 Summary

This research methods chapter outlined the important ethical issues, encompassing participation and protection, social and cultural sensitivity, privacy and confidentiality, and conflicts of interest. I had anticipated these issues prior to data collection and also throughout the data production and analysis stages. As a result, all participants chose to use their real name in the research, showing their trust in and support for the study. I was aware of any conflict of interests between myself and the participants, and of the need to preserve their social and cultural sensibilities.

The 14 participants in the research were from immensely diverse ethnic and cultural backgrounds. Similarly, their business and industry sectors and immigration status were varied. I created a snapshot profile of each participant based on the transcript and also reflecting my observations. Importantly, regular and methodical record-keeping protocols were maintained.

This research project used face-to-face interviews with semi-structured question outlines to engage in flexible and situational conversations on immigrant women entrepreneurs' experiences, perspectives and knowledge (Patton, 2002). The primary data for analysis was generated from interviews and observations. The interview transcripts were the most important sources of my research data as the foundation for my phenomenological reflection and writing (van Manen, 2014).

The research journal was a vital tool in maintaining rigour in the research with credibility and providing organic material for my reflection on the fieldwork and data analysis. Furthermore, the anecdotes I created were based on the interview materials and assisted in discovering critical themes. They provided "the hermeneutic tool by way of which the phenomenon under study can be meaningfully understood" (van Manen, 1990. p. 170). Writing anecdotes helped me become more familiar with the interview

data, and then develop the overarching themes to reflect the findings from the data. Using NVivo coding tactics also provided a coherent system to analyse the data.

The following three chapters present the findings that emerged from the data production which was a year-long intensive process. Chapter five describes what motivated women entrepreneurs to set up a business; their strategic approach to a niche market; and also how they secured their start-up funds. Chapter six explores the main characteristics of the immigrant women entrepreneurs and how they battled with their challenges. Chapter seven examines how women participants' ethnic heritage and cultural significance have influenced their business approaches and interactions with ethnic and broader communities in New Zealand.

Chapter 5: Setting up a Business

This chapter is the first of three chapters of findings, presenting the results of an extended period of data analysis. The chapter begins with a discussion of participants' motivations to become an entrepreneur through their narratives. It is critical to explore core factors which influence immigrant women's entrepreneurial choice, as entrepreneurial motivations might be forming a business strategy and nurturing growth. The chapter also examines how participants strategically create a niche market to provide specialised services or products for potential customers. Finally, the chapter discovers the vital pragmatic tactics women entrepreneurs applied when they sourced their seed capital for a start-up.

5.1 Motivations to enter business

Motivations for entrepreneurship energise actions, sustain activities, and form behaviour towards a goal which inevitably shape business operations and strategies. Motivations can be influenced by contextual factors interacting with the environment in which participants live and can shape their incentives to get into business. For many participants, their desire to achieve their goals in life had driven them to success in the enterprise.

It is necessary for a phenomenological study to understand the essence of a phenomenon while also "respecting singularity and uniqueness" (van Manen, 2014, p. 352) through gaining insight into an individual's descriptions and interpretations. Each participant has explained the rationale behind her decision to start her own business. The key factors are different, based on each individual set of circumstances, but are also associated with a complex social and economic environment (Halkias & Caracatsanis, 2010; Pio, 2007a, 2007b; Piperopoulos, 2012). Importantly, operating their own business meant that the immigrant women entrepreneurs could leverage their ethnic heritage and educational background and their professional experience and skills in the relevant field.

It became evident that most participants did not expect to become a business owner when they migrated to New Zealand. A few participants did remark that they had a desire to operate their own business before their immigration although their enterprise eventually emerged in a different industry from their original plan.

5.1.1 Family aspects

Relevant research on female entrepreneurship indicates that family needs is the major reason for some immigrant women to set up a business (McGowan et al. 2012) to maintain family harmony and support their spouse, and potentially pass on the business to their children as well.

Ban's business background and decision were unique. She and her family intended to start a business when they arrived in New Zealand, "that that was our plan", Ban recalled, because her husband's family had a big children's wear department store back home in Baghdad. Also, her initial idea was to set up a clothing brand for children because of her design background.

After working at a child care centre, Ban realised "there was a big demand for childcare centres." Thus, Ban and her husband bought a house and changed it into a childcare centre. Running a family business which might be inter-generational was a key reason for Ban: "I thought that's a big business and for the long term, and it's a good thing for the family too." Owning a business means they can create a legacy or pass the business on to their children. Consequently, Ban's husband, daughter and son are all working with her to run their three childcare centres. Her dream is achieved by running the childcare centres together as a family.

Helen admitted that her motivation to have her own dairy shop business was to support her husband so he was able to engage with his professional background. In that way, they could work together to strengthen their family relationship by jointly managing their dairy shop in New Zealand:

The main reason was to help my husband. You know, my husband's background was in business in Bangladesh. He could not use his experience to engage with a suitable job, and his business skill would fade. So I thought, if we have our own business, I understand GST, taxation,

booking keepings, and I can utilise my skills to help him to set up and run a business.

To avoid her absence from her family, Lucy gave up her senior position overseas, which demanded frequently travelling abroad, and set up her own business in New Zealand:

After we built our home within a month of moving to Auckland, I got a global job, and my office was based in Singapore. Even though I was living in New Zealand, I was travelling 50% of the time between Singapore and here. Because that didn't work out for my family, I decided that I would find somebody else to do that role and for me to spend that time in New Zealand, focused on New Zealand businesses.

5.1.2 Flexibility

Flexibility is a common motivation for women entrepreneurs in this study to become their own boss to contribute to their goal of achieving work–life balance. Most participants reiterated that the advantages in operating their enterprise meant they were able to arrange work hours and business activities, which enabled them to carry on their household duties, in particular when their children were young. For instance, Karishma stressed the benefits of managing her private business: “I have got the flexibility because I own the business, and I’m not working for others.”

Likewise, Edit described setting up her consultation business as the best decision she made to look after her daughter and manage her work–life balance:

It has been over nine years since I have established my current company, and I have never looked back. It was the most wonderful decision. And of course, I wanted flexibility with my work, especially in those days, my daughter was much younger, I wanted to be able to spend time with her when I could.

Rosemary found it flexible to run a hair salon where her grandchildren could sit around her shop so she could help her daughter to babysit them, “so I find that way is easy, having your space. You couldn’t take your grandkids to work if you’re working for a boss.”

As a real estate agent, typically encountering unusual working hours and hectic demands which affected the family’s care and responsibilities, Lucretia opted to start a property management company:

It gives me freedom and my own time. That's why I moved from a salesperson to management, and then to own my business. Because I had to work a lot of weekends and evenings when I was a salesperson.

Ellen chose to set up her own yoga practice, as she did not see that working for others could inspire her and enable work–life balance:

I didn't feel I would be able to achieve the goals I wanted and have a family and spend the time with that family.

5.1.3 Alternative option to professional employment

A few participants initially attempted to engage with their previous professional career, but did not succeed. Therefore, they eventually embarked on entrepreneurship due to limited job opportunities or employment challenges (Pio, 2007a; Verheijen et al., 2014) to become financially independent and self-driven.

Becky explained her disappointment at her unemployment experience:

I couldn't find a proper job, so I just stayed at home and was doing some part-time study at Massey University. That time I was very frustrated from being professional to becoming a housewife.

Rosemary was not actual satisfied with the jobs she had undertaken after immigration; she shared her frustration in a calm manner:

It was difficult to get a normal paying job, the one that you are comfortable in and want to do. So, you need to work for yourself.

Although Rosa was a medical doctor in Korea, she had to attend some courses and pass required exams, plus practice in rural areas for at least three years. Thus Rosa explained why she gave up her desire to continue her medical practice:

Because I have three daughters who were very young, and I had to look after them. But I found out there is an acupuncture course in New Zealand, so I finally changed my mind.

Unfortunately, after Rosa completed her acupuncture training, she was unable to get into employment. Rosa recalled her entrepreneurial journey beginning with no choice, since “there were only one or two Korean acupuncture clinics at that time so that nobody could hire others.” So Rosa set up her own practice. Nowadays, Rosa’s

enterprise has expanded, as she has hired five practitioners at her Chinese medical centre.

5.1.4 Pursuing independence, autonomy and accomplishment

In general, participants were highly motivated to be independent and had a sense of control and personal development. They valued their freedom and wanted to fulfil a meaningful life journey with substantial rewards and satisfactions.

Dr Elvie used to work as a doctor at different GP clinics in Auckland and was concerned about patients' wellbeing due to the inconsistency of medical treatment. She explained:

When I see a patient, as a locum you write down your impression and your plan, but when another doctor sees them, my plan goes out the window, and they do something else. And so this poor patient gets treated differently, and of course, it doesn't work. Whereas in my practice what I do is what happens. My plan is followed.

As a result, when the owner of a clinic retired, Dr Elvie took over. Moreover, she has a special connection with the centre, as Dr Elvie explained:

I used to be enrolled in this practice, many years ago, before the new owner came. The previous now-retired doctor was my doctor. So I always loved coming here, because of its compactness and there's the air of being familiar. My first baby's doctor visit was here.

Overall, participants were inspired by a challenge and willing to take risks to be an entrepreneur. After eight years working as a self-employed and sole trader associated with a financial services company which had restricted products, Becky felt confident enough to become independent. Hence, she formed her own company to provide various insurance schemes to meet the individual needs of customers.

Likewise, Yael echoed the same rationale to start own business, as she liked to work for herself and become an independent person.

Ellen admitted IT is a good career, but she did not feel that it has the right fit for her, as it did not help her serve a real purpose of life. Ellen recalled how she eventually gave up her previous high paid job to start her own business:

One day I was happy doing it and then I was unhappy doing it. Well, I think having your business is always going to be ... you work harder for yourself than for anyone else, and if the business struggles you don't do well. If the business does well, you do well. I just felt I needed more of a challenge than just working for somebody else.

Evon had a dream to set up a hotel business in New Zealand before her immigration. After arrival, she imported Asian food products from Malaysia and supplied local supermarkets. Evon had also done some demonstrations on how to cook Asian food at markets or supermarkets to promote her business in New Zealand. Eventually, Evon set up her own cleaning business about ten years ago; she said, "I want to live the life I want, and do things I love to do and be my own boss." Also, being an entrepreneur gave Evon the capability to help others: "I am keen to support some women and children who need assistance, and I do whatever I can help."

Romania was a communist country; the private sector only started in 1990. Lucretia started her own property company in Romania after her second child was born. She has always been passionate about private enterprise. After working as a salesperson, Lucretia was thinking about taking an offer to operate a franchise business of a large real estate company. She recalled:

I got a call from one company next day asking me to come to their office urgently to meet their CEO. They wanted to offer me a franchised office because they saw my potential to grow the business.

Nevertheless, she decided to start an enterprise. Her reason was clear and straight forward:

Then I was thinking, I don't want to buy your office, but I want to start my own company. When someone tried to sell a business to me, I saw my potential to own my business instead of working for others, I wanted to become my own boss.

When Sachie was working at a hotel one day, two friends of her colleagues suddenly passed away in their mid-forties due to heart attacks. Two coincidental tragedies caused Sachie to question whether she would have regrets if she died tomorrow, and what she would like to do in her life. Sachie described her reaction:

I remembered that my parents once told me, 'when you die please don't say I should have done this and should have done that, so there's no

regrets in your life.' So I went back home, and I had a piece of paper, like A4 piece of paper, and I did a mind map, dream board of... OK, what do I want to do? And I started to dream, and that was the birth of Sachie's Kitchen. Yes, that's how I started.

5.1.5 Following passion and maximising expertise and skills

The majority of women entrepreneurs in this study attributed their motivation to their passion and desire although they had taken different approaches to their businesses. Participants maximised their background, expertise and skills to begin in a business sector where they were passionate.

Turning hobbies and interests into a profitable business is a good way to become an entrepreneur. Yael attempted to become a pastry chef, for cooking has always been her big passion. She said, "My friend who has a winery asked me to cook for their winery festival. That was the starting point."

Similarly, Sachie had been trained by a chef for some years. Her cooking skill had been praised by a lot of people who had meals at her home and were curious about her Japanese dishes. As a result, Sachie's Kitchen, a cooking school, was born.

Ellen was introduced to yoga by her dad when she was only ten years old. Ultimately she turned her lifelong passion into a full-time business, and completely gave up her high paid IT job. Ellen gladly recalled her passion for yoga was the key reason to set up the business:

It was something I always thought I would do, and I tried lots of different styles of yoga. Then one day I found Bikram yoga, and this was it. I loved it, and I went to training ... Then I came back and started teaching. I thought, yes I actually quite like this, then thought, maybe I could make a business of it. So that's how it started.

Rosa humbly confessed that her subject matter expertise had always been the medical discipline. Beyond the clinic subject, she did not have knowledge about other areas, thus she eventually engaged in the medical field although her oriental acupuncture treatment clinics were quite different from her previous western medical practice. She was happy with her choice to help the patients.

Lucretia operated her business in property management after she had worked in real estate for five years. Lucretia explained her decision:

I knew it would be very hard to operate a property sale business to compete with those big companies such as Barfoot, so I decided to start a property management company.

Lucy finally decided to set up her own company and focused on helping New Zealand businesses by utilising the skills she had developed overseas. Likewise, Karishma took over the immigrant consulting business from her employer and had been working in the same field for 16 years.

Edit consciously built up her social capital by working with consultancy firms. She stated:

Then I knew the best way for me was to get a little bit of work with consultancy firms to extend my networks. Then I was always thinking when I am ready when I feel that I have enough local knowledge, and various networks, then I will go out to start my own business.

5.2 Pursuing a niche market

Niche marketing is a specific strategy commonly used by start-up ethnic SMEs with limited resources. The relevant research suggested that an immigrant female entrepreneur is more likely to adapt a niche and specific strategy due to the nature of smaller enterprises (Baycan-Levent, Masurel, & Nijkamp, 2006, p. 177; Piperopoulos, 2010; Verheijen et al., 2014). All of the participants had engaged in a wide range of business sectors based on their social capital and cultural capital: networks and relationships, professional knowledge and expertise (Collins & Law, 2010; Zhou, 2004). Some participants created specific services or products for the targeted group and also operated their businesses in “ethnic precincts” (Spoonley & Bedford, 2012, p. 184). With “the ethnic character of the business enterprises” (Collins, 2003, p. 140), ethnic precincts are developed by immigrant entrepreneurs and connected with ethnic communities and immigrants (Collins, 2003; Spoonley & Bedford, 2012).

5.2.1 Geographical location of the businesses

Niche marketing provides an effective and unique way for immigrant women entrepreneurs to identify potential customers and focus on their particular needs. The niche areas participants have been involved in mirrored a diverse range of ethnic demographic features and also revealed their entrepreneurial, innovative characteristics. It also echoed a trend that has seen immigrant women entrepreneurs embedding their enterprises into social, community and economic surrounds (Brush, 1992).

Helen had done a lot of market research by inspecting many dairy shops in different areas before she purchased a dairy store in South Auckland. Helen stated that a combination of the precise location and consumer habits is fundamental to running a dairy. She then explained the reason why people opened dairies in those particular suburbs, such as Ōtara, Māngere and Ōtāhuhu:

For instance, people who are living in these areas, they don't have a car. In general, they can't go to a supermarket for shopping, so they choose to go nearby dairy to buy grocery, and also older adults don't drive, so they buy stuff at dairy shops.

Customers often walked into Evon's office which is located on Princes Wharf to ask for tourism information and search for some beautiful crafts. She recognised there are increasing business opportunities with tourism. Hence, she was purchasing two commercial places on the waterfront to set up two souvenir shops. Evon was confident about the business, since "so many tourists come off cruise boats; I want to sell good New Zealand products to them."

Yael has always obtained a central location for her restaurant and cafe, where professionals in legal, finance and commerce sectors like to have their breakfast and lunch. Yael narrated:

Where we are, I always joke that we have a community centre, a non-profit community centre for rich lawyers and financial people. It is their community centre, where they have a break, where they meet. It belongs to them more than belongs to me.

The largest proportion of the Korean community in Auckland live on the North Shore. To attract her main clients, who are accustomed to traditional Chinese medical treatment such as acupuncture, massage and cupping, Rosa established her centre in a growing ethnic precinct, Wairau Park. This small commercial centre functions as an ethnic community hub and concentrates on well-established Korean and Chinese retail stores. Rosa's analysis was that "60% of clients are Chinese and Korean, and 40% are European and others."

Working at a childcare centre helped Ban realise the potential of this particular industry. Consequently, Ban strategically bought land and built the second childcare centre in Albany, an upscale suburb experiencing rapid residential and commercial development. For its geographical reputation as a good school zone, this area has attracted increasing numbers of financially well-established immigrants who take their children's education seriously. Thus, many of them have specially chosen their residential homes in the area irrespective of the high costs on the housing market. Ban described this way:

Even this centre, just the area that we're in, it's more Asian, Chinese and Korean. When we first started it was really hard to satisfy that culture, because we didn't know anything about it. By six months we were ok, but after a year we had a really good reputation with the local Chinese and the Korean community.

Similarly, Ellen set up her first hot yoga studio in Eastern Auckland in the Howick Board area, with the largest Asian population in Auckland of 38.8% (Statistics New Zealand, 2013a). Subsequently, her customers reflect the local demographic characteristics, being mainly Caucasian and East Asian. In contrast to other owners of yoga businesses who would operate in some well-established commercial precincts, Ellen opened her second yoga studio in Manukau. She frankly admitted it was a brave decision:

So I'm glad I didn't know (the challenges) because I think everyone should have access to yoga. I think it's such a healing practice. And I don't know that anyone else would open up in Manukau, I'm glad I did even it has been a lot of hard work.

Ellen also explained, "Ethnicity wise, the two centres are very different." As a result, at the second studio in Manukau, 45% of customers are South Asian, and the rest would be a broad mix of Pacific, Māori and others.

5.2.2 Matching specialisations to a niche market

Bourdieu (1986) proposed that institutionalised capital is one of the forms of cultural capital, encompassing academic and professional qualifications. This institutional recognition, educational and occupational advantage (Sullivan, 2002), and expertise can be transformed into economic capital (de Bruin, 1999). In general, participants identified a niche market by leveraging their skills and professional experiences and became a specialist in a certain field. Consequently, their profiles and credibility have increased over the time, and they have become well known in one particular market and have attracted more customers to sustain their businesses. Twelve participants (over 85%) have started new businesses.

Edit had strategically prepared herself for more than six years by working at three different consultancies. Finally, Edit felt confident that she would be successful, and then set up her own consulting business, Active WorkLife Solutions Ltd. Trained as an organisational psychologist, Edit used her knowledge and strengths in supporting organisations and meeting their specific business needs that contributed to maximising their productivity. Edit was pleased with her choice:

Because this way I feel I can work the way I want to, like having different methodologies, and with the variety of companies; I found when I was working for consultancy companies, they tried to box you in, either the way you work or the type of the companies you work with.

After practising yoga for many years in various styles, Ellen has enthusiastically dedicated herself to Bikram Yoga which is different from traditional yoga practices. Eventually, Ellen turned her yoga teaching hobby into a business venture.

Lucy had lived and worked in Hong Kong and Singapore. She had been the leading person in human resources for some large Chinese and global companies. Hence Lucy's consulting business has benefited from her comprehensive knowledge of human resources and organisational change, and her experience working in large corporations overseas. Thus Lucy helped companies grow and go global and go into new markets, such as Asia. Also, since she is on the board of another enterprise, she has also done some governance and advisory work.

Evon spent her childhood with her grandparents who taught her how to cook and clean the house, which has influenced her to engage with these exciting areas. Evon had previously worked at a commercial cleaning company. During her employment period, Evon was a co-host for a TV programme, How Clean is Your House? All these experiences had prompted her to set up her own cleaning business.

Among all participants, only two women took over an enterprise in their professional field from its previous owners. In turn, their institutional experience has been capitalised to help them own the business.

For instance, Karishma had worked as an employee at a New Zealand immigration consulting firm in India before her immigration. Given that Karishma had a long working relationship with the company, and also expertise in the sector, her previous employer offered her the opportunity to take over the business. Therefore, Karishma has carried on the immigration consulting services as a new owner through a mutually agreed transition.

Dr Elvie had mainly used her Heartbeat Locums Ltd business to practise as a medical specialist working in Australia and New Zealand. She explained this was very lucrative work as she was frequently undertaking an air ambulance job:

I can transfer people, repatriate, and expatriate people through the insurance companies from one country to another. My car is my office, everything is in my car, and I thought I'd better have an office.

Dr Elvie used to be enrolled at the Onewa Doctors practice which she bought. The previous owner was her doctor as well. Therefore, the purchase of the clinic has enabled her to provide continuous care and treatment to clients.

5.2.3 Creating a unique business by capitalising cultural characteristics

Women entrepreneurs were tactically utilising their ethnic heritage and cultural characteristics to approach a niche market when they started their enterprise. This has resonated with the concept of embodied capital which is a vital form of cultural capital (Bourdieu, 1986). As described in the literature review, the embodied capital comprises

the consciously acquired knowledge and deep-rooted habits, values, communication, practice and personalities that are associated with cultural influences and life experiences.

An ethnic heritage language is predominantly spoken by a linguistic minority group. It is an example of embodied cultural capital, creating a sense of collective ethnic identity and communication competence from an inherited cultural background (Bourdieu, 1986). Skills in a language other than English can be a valuable asset of ethnic, cultural heritage which allowed participants to identify specific clients and provide culturally appropriate services to their customers for their immigration and settlement.

Noticeably, all doctors who have worked at Rosa's clinic are of either Chinese or Korean ethnic backgrounds with multiple linguistic skills. They have mastered the nature of Chinese medical treatment and communicated well with their patients. As a result, the clinic has gained a position of high credibility within the Chinese and Korean communities in the area.

Karishma provided immigration consultation services to deal with people who had obtained temporary visas, visitor or student visas, and also work visas. The majority of clients are Indians who were pursuing their pathway to permanent resident status. Karishma echoed the merits of knowing ethnic languages as part of cultural capital for her business:

My clients feel comfortable talking in ethnic languages or the regional languages. I can speak the primary language of my country, so that's good.

Karishma also emphasised that the biggest benefit for her business was her personal immigration experience. She had gone through a lot of immigration problems, and also her relatives' immigration matters. Karishma said, "I can understand the difficulties of all categories as I have experienced all types of immigration in my family."

Becky has named her company, Fortunate Financial Service which is a traditional Chinese term of good luck for happiness and for business. She purposefully targeted Asian clients. Hence she can provide unique insurance and mortgage services through her bilingual skills. Becky highlighted the advantage of this approach: "Most of my clients are Chinese, and so we don't have a language barrier."

Some participants have also cultivated their traditional ethnic food, arts or practice into a unique professional service or hospitality business. African hair braiding is a unique and ancient art, passed from generation to generation. Rosemary had often been stopped by people who were curious about her distinctive African hairstyle after she migrated. She began with doing free hair braiding for people she knew, such as friends and relatives. Gradually Rosemary realised that she could turn this tradition into a business:

I noticed that it was something that people were willing to pay for. They liked it, so they were willing to pay for it. That's how it started off. It's unique because it's not for everybody because it's a style that's only liked by a certain kind of people.

Sachie started her cooking school from her home by teaching people to make authentic Asian cuisine based on her passion and Japanese background. So her cooking school programmes have included strong features of Japanese cuisine, for instance, Taste of Japan and also Sushi Rolling Express. In addition, Sachie has hired Asian chefs who demonstrated their respective dishes to students at different classes, and she stated, "I want all people to be able to enjoy the flavours of Asia at home."

Likewise, Yael admitted her restaurant business was crafted and inspired by her ethnic heritage, and the food she grew up with in Tel Aviv, Israel. She explained why she named her restaurant Ima:

I called Ima (for the restaurant), which means mother. It is a meal mother made for you because nurturing is a mother feeding you differently to a chef or someone from the street. So this is the philosophy of the place: we take care of you, and we feed you delicious food that is good for you. It is also a treat. Mothers make meals: healthy, tasty and even treats. We will give you sweets, not your doctor, that's the philosophy.

Yael provides homemade Mediterranean/Israeli food for her customers. For example, a key item on the breakfast menu is the Israeli-style breakfast, made up of tapas-style delights, giving a real taste of Yael's home town. The cuisine is driven by seasonal and natural produce, continuing the slow food mantra. She has decorated the restaurant reflecting a vibrant Israeli atmosphere.

5.3 Seed capital for a start-up

Seed capital is a start-up company's first round of substantial funding to develop services or products to generate income and attract subsequent investment (Piperopoulos, 2010; Verheijen et al., 2014). Securing a seed fund is crucial for an immigrant's enterprise, especially an SME. The majority of participants raised their start-up capital from personal savings combined with some funding from their family and friends (Piperopoulos, 2010, pp. 141-144). Some of participants experienced struggling with that initial seeding round and endeavoured to survive with both new venture and household needs before could really reach a sustainable stage in their business. Only one participant had accessed a bank loan.

5.3.1 Financial buffer provided by partner

When immigrant women started their business, support from their partner was significant not only in assisting in their enterprise establishment but also in backing up their household living costs. Participants worked in collaboration with their partners and made tangible financial arrangements for both family and their entrepreneurial venture.

Edit started working on the financial preparation in advance before the actual business started. Edit had an agreement with her partner that he would manage the household for three months. She was also saving money to make sure to have a three-month minimum of funds. In addition, to enhance their financial buffer, her partner also designed Edit's business logo and set up its website for her to minimise the cost.

When Lucretia started her property management business, her husband's income from his full-time job was crucial to her business and their family as well. Lucretia admitted that it would have been a huge challenge for her family if they had not had her husband's steady income. That kind of arrangement worked very well for them. It took Lucretia more than two years building up the business and eventually the generated revenue was able to sustain the business by itself.

Sachie considered herself very lucky to have "the husband bank, Nick bank", since her husband Nick was a lawyer and business consultant, and provided financial support.

Because of her husband's assistance along with her savings, Sachie did not need to borrow money. She was proud of her financial attainment: "We have funded ourselves. And we paid off all the things (investment) within a year."

In a similar way, Dr Elvie purchased the clinic from the savings she had earned from her medical practice. Meanwhile, her husband's employment income covered their everyday family expenses. Consequently Elvie did not borrow money from a bank.

5.3.2 Capital funds from relatives and friends

A feature of the immigrant women entrepreneurs was the way in which they valued social networks, and greatly leveraged personal relationship, networks and support, enabling them to access the stepping stones to start their enterprise.

Yael was very grateful that she had an inheritance from her grandfather: "I was lucky to get an inheritance to run the business. Because I had this inheritance, it would take me a long time to run out of money." That fund allowed Yael to be in the hospitality business long enough to survive setting up until it ran profitably.

Helen's family and friends contributed the great value of actual assets and resources in securing the funds to purchase her dairy shop. The bank lent Helen the money as her sister was the guarantor for the loan. In addition, her other friends helped her with the shortfall in funds.

When Ban and her family were unable to get money out of their home country when they left Iraq, Ban's father gave her some money to pay the deposit for the house in New Zealand. The house was transformed by Ban and her husband into a childcare centre.

5.3.3 Cost effective start-up through personal saving

Women entrepreneurs largely count on informal social resources and their personal savings to fund their start-up before the business generated sufficient cash flow from its operations. Several participants agreed that the costs of setting up an SME in New Zealand are relatively low; and the procedure of business registration is simple and

straightforward. Thus, women entrepreneurs could use their personal or family savings to sustain these throughout the start-up.

Lucy used a lot of her savings from her corporate work to set up her consultancy business in New Zealand. One thing Lucy valued, compared to other countries, was that “setting up a business in New Zealand was not very costly, because you can register your company, you can work out of home.”

Likewise, Edit explained that she does not need much capital as a consultant because she has used the ground floor of her house as her office with one computer to start with, so her personal savings and her partner’s assistance helped her business endure the initial stage.

For Becky, setting up a financial and insurance firm did not mean one needed a lot of money. She has to pay the cost for the office and professional indemnity insurance, as well as some overhead fees. As an industry expert, Becky has managed her financial investments very well since her self-employment as a financial broker.

Karishma was offered the opportunity to buy an immigration business from her previous employer. Because she did not have money at that time, the owner allowed her to pay a royalty (a payment for the right to ongoing use of this particular asset, Immigration Business, as a percentage of gross or net revenues) until she could afford to buy him out. Karishma and her husband had to depend on their savings to pay the overhead expenses before she was able to earn income and eventually paid the vendor of the migration consultancy business.

Rosa was a medical doctor before she emigrated, and already had some income and savings, and she sold her clinic business in Korea. Consequently Rosa had no problem with providing the funds to set up her medical centre in New Zealand. She invested a large amount of her seed funding to import a lot of acupuncture equipment from Korea at the beginning.

Evon described her simple business practice, starting from a small scale, and then growing gradually:

To set up a private cleaning business, you don't need a lot of money. You only need a car, tools and right chemical products which will be small investment to operate this cleaning business.

5.3.4 Complications in acquiring the funds

Some participants had challenges when they dealt with the finance industry at start-up (Piperopoulos, 2012; Verheijen et al., 2014). A couple of participants had experienced obstacles in getting a loan from a bank or relevant agencies because of the nature of their business. The challenges of acquiring adequate initial funds put pressure on their business and also family life as well.

Rosemary did not get funds from Work and Income¹⁰, as “they don’t support ethnic style business or hair braiding, because they don’t understand it anyway.” Fortunately Rosemary got loans from her friends to set up her ethnic hair salon.

Yoga practice was similarly an unknown business for banks, as Ellen explained: “it’s not like a gym, so they were very hesitant about getting involved.” To set up her yoga centre, Ellen worked in Australia for a year to save money. In addition, she had to borrow some money as well.

Although receiving money from overseas to pay the deposit, Ban still went through financial hardship to start up. Ban’s husband quit his job and worked with a builder to renovate the house into a childcare centre to meet the regulations. Ban recalled these distressed circumstances:

So I was still working in childcare centres to earn money to survive, and not to spend all our money ... because we needed to live, I mean I had my three children.

5.4 Summary

The various multi-dimensional factors which motivated female immigrants to set up a business came from their reflections on the meaning of their lived experience in social, economic or historical surroundings (van Manen, 1990, p. 181). Participants referred to

¹⁰ Work and Income is part of the Ministry of Social Development. It provides employment services and financial assistance throughout New Zealand. <https://www.workandincome.govt.nz/>

several common reasons which had driven them to entrepreneurship. From their perspective, owning a business could allow them to prioritise their family's needs and maintain work-life balance. Being an entrepreneur would empower them to be independent. For some women entrepreneurs, owning a business was an alternative to career development. It also gave them the autonomy and leadership to be able to control business decisions and take full responsibility. Thus it ultimately enabled them to fulfil their ambitions and be recognised by the wider society for their contribution.

Among immigrant entrepreneurs, there is a trend for women to use their social networks and cultural capital to provide unique services or products to their ethnic groups (de Vries & Dana, 2012). By maximising their educational and professional backgrounds, specialising in a precise area and leveraging their ethnic heritage, participants were able to use niche marketing to target specific customers within a growing, ethnically diverse population.

Moreover, immigrant women entrepreneurs capitalised their personal savings and formal and informal financial support from their social networks and family relationships, as the sources of seed funding. Among them, the most dominant source of start-up financing was personal savings. There had been obstacles for some participants to secure the initial capital to balance creating new ventures and the needs of their family's daily living. Obtaining a traditional business loan, for a specific enterprise or ethnic, culturally related business can be challenging as financial institutions tend to shy away from seed funding to avoid potential risks. To a great extent, participants attributed their business success to their partner's financial contribution because they provided a stable income for their household living costs and also assistance in the business start-up.

In general, participants leveraged their networks and relationships, which provided a stronger foundation when building their business. To them, social capital is a most important asset that could bring immense value to the venture. Their relatives got on board early, providing not only money for the start-up of their enterprise but also offered other forms of support to their business growth (Azmat, 2013).

Chapter 6: Being an Entrepreneur in New Zealand

Each woman participant was distinctive, with each having a different background, but commonly they possessed certain gifted traits which were illustrated through their business journey. This chapter examines the key characteristics of the immigrant women entrepreneurs and their gender perspectives. It also describes the multiple marketing tactics women participants applied to access customers. The chapter finally discusses numerous challenges that immigrant women entrepreneurs confronted.

6.1 Characteristics of the female entrepreneur

There were some distinct characteristics reflected in the uniqueness of female entrepreneurship: vision for business, decision making and management styles. It is noticeable that these immigrant female entrepreneurs narrated their consciousness around women's empowerment as part of their entrepreneurship journey to fulfil their personal and professional goals.

6.1.1 Positive mind-set

Most participants perceived that being female had contributed merit to their business successes. They also deliberately took a strategic approach to align the speciality of the industry they were involved in with their passion, goals and personality. Universally, their optimistic attitude and characteristics were vital elements in their achievement.

Ban recommended that being a woman was an advantage in the early childhood industry. She pointed out that "it's all for children." In particular, Ban felt that being a mature age mother of two offered rich experience, which was very helpful for managing the centres. Ban also acknowledged that she was open-minded to different cultures because of her immigration background. Furthermore, she explained the meaning of her business name, Apple Tree, which was a cohesive symbol signifying:

We are a whole as a nation together, respecting the New Zealand culture and respecting different cultures and trying to get the two in the middle; an apple tree is to develop an environment that will accept all these cultures in it.

Correspondingly, Becky also noted the benefits of being a female entrepreneur from her own experience. With her deep compassion, Becky often went beyond her financial and insurance business to voluntarily support her clients at medical appointments. She calmly illustrated:

I'm not quite a Niu Han Zi ¹¹ and don't push into business or customers. Nevertheless, the positive is, as a female you have a warm heart, you can understand with your client, whatever they need you. If you see the specialist in the private sector, no interpreter is paid by the government, you have to get your interpreter, but that terminology is normally not understandable even your English is very good, but you might not know those medical terminologies. Since I have translated so many policies from English to Chinese so that I am familiar with most of the medical terms. Often, if I know the clients very well, I would support them to see their specialist to provide interpreting assistance. I think that women are caring and tend to look after others with kindheartednesses.

Dr Elvie also highlighted the merit in being a female within the context of her medical professional field. In the past, male doctors used to dominate. In contrast, in 2016, a lot of practices looked for female doctors. Dr Elvie shared her experience: "When I came on I thought I was going to lose patients because patients were used to seeing a male doctor." Surprisingly, she realised that all male patients stayed on and told her, "I certainly enjoyed talking to you." She noticed that a female patient would hesitate to have a male doctor do those sensitive investigations or examinations in the genitalia; on the contrary, male patients normally were comfortable with a female doctor. Thus, she stressed again that "there is a real advantage to being a female doctor than a male doctor. That is the business of primary care."

In her practice in the medical business sphere, Rosa echoed that being a female ethnic immigrant has brought more benefits to her business, reiterating Elvie's experience of the convenience and comfortableness both male and female patients felt when they received medical treatment from a female doctor. Rosa subtly explained this, based on patients' opinions and sentiments:

A male doctor has to be more careful and cautious when they treat a woman. I am happy to be a female. The patients have no issue with that.

¹¹ Niu Han Zi, a buzzword in Chinese, is a metaphorical term which refers to "masculine" women who are forthright, resolute and strong. With independence and toughness, they can endure as much hardship as a man in a competitive working environment.

Gender is not a problem for this medical business; quite the opposite, there are merits. Patients respect and rely on me if I can help them.

Lucy considered that women have traits to utilise their strengths: “Women have the resilience. It’s like they never give up because they know that they can’t give up in a way. And I think women know how to leverage their social networks better than men.” Lucy liked to meet people having one-on-one discussions “because everyone has a fascinating story to share.” In her example, Lucy gratefully stated that “the first people who connected me to others along the way, which eventually got me hired into my current board role and consulting work, were all women.” Besides, Lucy discovered that there was an awareness that companies are looking for people who have different insights and skills with diverse elements. Recently she was appointed as a board member for a natural herbal product company. The board had been looking for someone with technology and innovation skill, and insights into the Asian markets. She shared her comprehension on leveraging the emerging diversity trend, as a female Asian woman:

I think there is some advantage. But in actuality, it’s still taking some time to leverage that strength if you will. It’s still a bit challenging because you need more than just having these diverse elements. You have to be able to prove that you can contribute to the business and be able to advise them. It opens the door a little bit, but you still have to work very hard to demonstrate what you can do.

While the majority of her clients were Indians from a hierarchical cultural background, Karishma declared, “I never felt that I had to lay down, or lay [hold] back because I’m a woman.” She pointed out that her biggest strength was using her experience and skills to help clients to overcome challenges and achieve their immigration goals. Karishma has been very realistic about the amount of work that she would like to take on based on her goals and values. She explained: “That’s very important to keep the balance between business and family. So we make sure that we are not overcommitting.”

Lucretia also stated that she did not see any disadvantages in being a female business owner. As referrals to her business increased, Lucretia acknowledged her growing confidence: “I have got recommendations from my clients. It is about confidence, and confidence is about you can do it.” Her self-belief enabled her to win people’s respect and faith. Lucretia remarked that her clients had faith in her by asking her to be the project manager for their house renovation: “They trust me and gave me their money

and assigned me to manage their projects.” She insisted that entrepreneurs need to have a business plan, be organised and, most importantly, “doing things right” would help business progress despite gender difference.

6.1.2 Decisive path to success

Some participants were honest and open about the numerous challenges they experienced. Still, their determination and tenacity enabled them to persistently focus on their goals and purpose. Several participants also shared their strategies and habits to conquer discrimination, restraints and barriers despite challenging circumstances.

Sachie asserted that determination was vital to create a business. If people tend to give up business easily when they confronted barriers, Sachie was frank: “Then the person shouldn’t have been in the business anyway.” She regarded her business as a part of her life, her passion. She did not mind taking on tireless hard work and meeting ongoing challenges. Sachie reiterated that “you have a passion and determination you will do whatever it takes towards success.”

Edit acknowledged that there were apparent challenges for immigrant women in specific industries. She wondered whether it would be the same for New Zealand-born women. Edit reflected on her early stage of entrepreneurship: “I don’t think a lot of local companies appreciate people come from different backgrounds, especially women. Women carry the burden of the household, and their executive management skills are superior.” Edit applied her strategies to deal with these obstacles wisely: “I don’t go and try to work against the winds. I go to the places where the doors are opening, and where they appreciate where I come from.”

Evon claimed that she was not interested in growing her business into an empire, but preferred to choose her clients to match her values and purpose. She reasoned, “Women are very compassionate, we tend to help others if we could.” Evon did experience prejudice against her because of being a female immigrant with an Asian background. As a confident person, Evon was comfortable with who she was, and firmly held to her principles despite her commercial goals:

Several times I refused to work with people who I can't stand their cheating behaviour or poor conduct, even if it meant that I would lose significant commercial contracts.

Ellen thought that both female and male entrepreneurs would come across similar obstacles, such as financial issues and human resource constraints. Nevertheless, she pointed out there might have been a gender difference in her business operation due to her laid-back approach:

I'm a little bit softer than a male would be probably. So they may find it a little bit easier to run it like I don't run the studios with an iron fist. I'm pretty laid back and sometimes taken advantage of because of that, but no I don't think it's any different for men in this business. Also, most people assume that I don't own the business which suits me down to the ground. I don't think it has impacted in any way.

Rosemary shared the same notion that gender differences would not drastically affect the essentials of business. Based on her own experience, it could be more challenging for a female ethnic entrepreneur to seek a start-up fund. In spite of the rough journey Rosemary undertook, she was resilient and composed, "There is no point to cry because there's nobody [can hear] you can cry. So you have just to do it. You get up every morning and do it." Interestingly, Rosemary also revealed there were more female owners in this typical braid hairstyle business. She reasoned this phenomenon was because "you have to be patient with this hairstyle. Because of the hours you put in. So I don't know if a male can be patient enough to do it."

When Helen first took over the dairy shop seven years ago, some suppliers did not trust a female owner who was able to manage a dairy business since they usually dealt with men. They even directly told her that dairy owning was a man's business. Subsequently, they tended to treat her differently, withholding discount goods provided to other owners. Helen confirmed her current relationship with them: "Every supplier knows me now since I know how to deal with them. They would talk about me, oh, that business lady." Also, Helen shared her frightening experience with robberies and burglaries. In the beginning, Helen was scared when a robber came into her shop. Gradually Helen overcame her fears and became more skilful, having to be capable of handling intimidating and dangerous crime situations, including, horrifically, being threatened with a gun. She spoke about the tactics of prevention:

Fortunately, we had got experience to identify potential robbers and keep our eyes on those people when they walk into our shop. So, those people tried, but they didn't succeed.

6.1.3 Gender empowerment

The remarkable evolution of women's situation and gender development in New Zealand (Brookes, 2016) helped participants to reinforce their self-confidence and assertiveness to enable them to make decisions and choices in their lives. It also liberated and enriched their spirit of gender equality and action.

Ellen insisted that education is crucial to gender equality. She revealed, "My father was very progressive and educated all his girls, the same as boys" Ellen planned to supply reusable sanitary towels to schoolgirls in Uganda. She explained her motivation and passion:

Because my father was years before, and he believed education was the key to everything. Hence, I committed to him that I do something in education. I've discovered in the developing world, girls and women lose up to 25% of their education because they don't go into school when they have their period, or they don't go into work; which means that they drop out of school earlier, they then get pregnant earlier. Subsequently, they would get into the cycle. I feel it would be a great thing for me to get involved with and do my part. So currently my plan is to go back to Uganda to set up sanitary towels for the girls in the schools.

Sachie echoed the importance of her mother as a role model who had inspired and encouraged her to pursue her dreams as an independent ethnic woman. She shared her insight into women's multiple roles in and demands from society: "Women have to be a mother, a wife, be a good woman and an independent woman." Sachie related, "I've grown up in a society where my mum and my mum's friends they are very successful in their own right." She believed it would be possible to reach one's goal with determination and consolidated actions. Sachie stressed her bold outlook again: "For instance, a saying 'I can't do because I'm a woman', was never a statement from me."

Evon presented her assertive personality and strong views on women's empowerment through her business approach. She firmly believed that "as a woman, if you show your fears, some people might bully you." Evon verified, as a high achiever and driven person, striving for excellence and high accomplishment was all natural to her. She further

reiterated that “people’s negative attitudes or words don’t hurt me, or affect me. And I never give up.”

Yael analysed how the role of the father is significant for women’s self-esteem, and for the way they have relationships with a man. She discussed that the reason why women got a vote “because it comes from the spiritual place, New Zealand.” Women often were encouraged by New Zealanders’ ‘can-do’ attitude, for example: “You want to do this, yes, go do it, and good on you.” Yael confidently believed:

The change in the world will come from women. I look at the Middle East, the situation of women is terrible, but once women get to stand up [to fight against inequality], the public would eventually start getting the message and thinking about people’s equality [human rights]. If you believe other are equal, but it applies to other people rather than women as well, regardless gender or race, either Arab or Jew, So I think the changes will come from women who would say, ‘No you cannot do this to me, I will do what I want.’ That will bring changes and noticeable political changes globally.

Edit announced that she was a feminist and proud of being a feminist. She has consciously chosen others with whom she would like to work, and she steadfastly refused to work with people who were sexist. Edit recalled that, when she was studying at Waikato University, there was a Women’s Studies Centre. She found this academic subject to be beneficial, and it shaped her gender perspective:

It logically allowed me to understand my world and acknowledged my world, and reinforced and empowered. To me that was my mantra in my personal and professional life, to empower women and achieve within women, while I don’t discount men.

Edit had found it extremely beneficial to be acknowledged as an ethnic woman succeeding in New Zealand through the Trailblazers Project and Ethnic Women’s Leadership Programme: “Being part of those projects that empowered other women and me.” She hoped that there could be more publication opportunities to show “women in business can shine or share” in New Zealand.

Lucy accentuated the point that ethnic immigrant women have a lot to contribute and, she believed, “in many ways, the role of women in Asian families is that of a pillar of strength and at times the driving engine of the family.” Conversely, she pointed out that

“we don’t beat our chest and tell others what we’re doing and how we’re contributing to society, partially due to modesty in Asian culture.” Lucy passionately offered the quote below to the researcher:

Women are probably less profiled than men are, and ethnic women are even less. So I think the fact that you are doing this research to increase the awareness of what ethnic migrant women are doing or what they are contributing to the community is a great thing.

Lucy continued to share her perception:

I remember from my own experience. My mother worked as well as my father did, but people used to always recognise my father as the owner of the restaurant whereas my mother and he both equally worked as hard, but she didn’t get as much of the credit or recognition. Thus, I consider this is an opportunity to showcase women and the great work that they’re doing, and their contribution to society and to encourage more women to speak up and have a voice.

6.2 Marketing strategies and tactics: Accessing customers

A marketing strategy is a vital element including defining the target market to attract customers. Ultimately, it contributes to business success. These participants strategically considered their marketing approach to maximise their efforts and sources. The roots of their marketing were embedded in their enterprise value and also their surrounding social and demographic environment.

6.2.1 Primary approach: Word of mouth

All the participants highlighted that their primary tactic for accessing customers was people’s referral. The word-of-mouth approach has continually brought sustainable customers into their businesses. Many of them were confident that the quality of their customer services would lead to recommendations to others for their products or services.

Several participants insisted that they had never used promotional advertising. All of their clients were essentially referred. Evon shared her marketing approach as a great illustrative example:

All my clients were through word of mouth, referred by my existing customers. I don't do any advertising. We have to turn down some customers because we are too busy to take more work now.

Likewise, Helen applied the same tactic, saying “we never do advertise.” In fact, even when some of her customers moved to another location, they still referred people to her dairy because of the way Helen treated her customers and interacted with them. Helen pleasantly explained, “They heard nice things about us; once they are in, they will always come back.”

Sachie clarified that her company primarily focused on customer satisfaction, “word of mouth based on people’s satisfaction and happiness with us.” Sachie firmly believed that “if we put on 100%, if customers are happy they will talk and come back. Hence, we have a policy that we never advertise. No advertising.”

Rosemary reinforced that “word of mouth is [the] number one” approach:

If you do a good job, it will spread like wildfire to get your customers coming through the door; and if you do a bad job, that will spread too, and nobody will come.

Becky asserted that her industry is a referral industry based on a good reputation. In turn, clients would feel confident about referring their friends to the business if they were pleased with the excellent services.

Karishma endorsed this underlying tactic, “It’s just word of mouth.” Her immigration firm had client referrals from the beginning. Karishma was grateful for these referrals to back up her operation: “Some people, while they are in the process, they refer the people.”

Ellen echoed the significance of customer satisfaction and referrals. She further explained:

Thirty to forty per cent of people that are coming to the yoga studios is through word of mouth. So it's critical for us to get to know our customers and keep them happy because they then bring their friends into the studios.

Furthermore, some participants especially got referrals from specific ethnic groups through word of mouth. Karishma said people amongst her Indian community, and within her circle of friends, have consistently brought people to her business.

Dr Elvie underlined that she did not need to advertise to Filipinos, because “it’s word of mouth, referrals.” She explained her compassion for her Filipino group:

It’s more of a personal relationship, besides a business relationship with my countrymen. I feel like I’m playing favourites. When I started this practice, I told them that people who are non-residents, students with no medical insurance and no medical entitlement in the New Zealand government could come here and I charge them enrolled rates only.

Ban explained that she located her second early childcare in an area in which many Asian people lived. After being open for one year, the centre had built up an excellent reputation within the Chinese and Korean communities, who become her primary customers, mostly through word of mouth.

After several years, Rosa’s clinic practice has become well known to many people for its reputation for healing patients, “especially Chinese people.” Rosa pointed out, Chinese people tend to recommend among themselves, and they have referred a lot of individuals to the medical centre. Rosa admitted, “I don’t do any advertisements now.”

6.2.2 Tapping into social networking

Many participants derived benefits from their social network and cultural and ethnic connections (Light & Bhachu, 2004; Watts et al., 2007). Social networking is a social structure which functions to connect people and to build relationships through mutual communication for shared interests. Social networking has been instrumental in numerous ways for women entrepreneurs to tap their business into social capital to advantageously access customers. Some of them started with social networking first and ultimately obtained business.

Edit outlined that she got 80% of the business through networks. People who knew others would recommend Edit because she did a good job and solved their issues. Edit has kept in contact with a couple of contracting organisations who look for people with her skill set. Also, Edit has intentionally maintained a couple of different networks to

ensure that if one industry did not go well, she could still work in other sectors. Edit rationalised this platform:

So for business, I maintain a couple of different networks to ensure that if one industry does not go well, I can still work in other sectors, so I don't have one basket, but several different baskets [industries], different types of companies, and work.

Furthermore, most people would remember Edit's name because it is unusual. For that reason, Edit regarded it as a compliment and free marketing for her personal brand with its distinctiveness. Edit revealed that all those facets helped her to learn how, in different social and cultural situations, to navigate a pathway to success.

Becky understood that converting a potential lead into an actual customer is a time-consuming process. The first step of this process is to interact with people through networking. Becky has joined some social groups including a Chinese association for people who originally came from the same region of China, and also her local church: a Chinese community church. Over time, she has established good connections. Becky said the following:

You know people tend to be gathering, and they would trust you after a while. I'm not a pushy person. So I just get friendship first, really want to help people, and then they trust me. You'd have a relationship. When they have the insurance or mortgage needs, they will come back to me.

Lucretia also described how she did social networking efficiently: "The social networks I have used are not limited to the Romanian community, but wider mainstream Kiwi." She recalled that she was involved in many networks and associations:

I have engaged in a lot of networks and connections: Ladies in Pink, Business Networking. I had been a member of this organisation for a couple of years. Women in Business is another one, Enterprise West Auckland. That's how I got my first business from there. When you meet someone, you have to pitch your business. The contact and connection you have with that person may help you get into business late on.

To attract customers, Yael had put a lot of samples out for people to taste. She admitted, "I talk to people a lot of the time. Connecting people all the time is the most important thing." Yael has been involved in the annual festival of Auckland Restaurant Month (organised by the local council with more than 100 participating restaurants and 'foodie'

events across Auckland, featuring the Chef Dining Series and chef collaborations). She has also enthusiastically engaged in other hospitality industry activities. Many customers came to her restaurants through social networks. Yael graciously echoed the idea that supporting and connecting people is the essence of social networking: “There were times things were getting hard; I asked people to help me. And they did.”

Lucy has been very active in a lot of networking activities. She provided a full list of the various associations and groups she has belonged to:

New Zealand Institute of Directors, the New Zealand China Trade Association, New Zealand Asian Leaders, I was also a member of the ASEAN business network. I’m a board member of the downtown Auckland Rotary Club. I’ve been a member since I came to New Zealand seven years ago. I’m also a member of some international organisations, like the Society of Industrial Organisational Psychology and the American Psychological Organisation. New Zealand Tech, is a local technology group, and I also attend various seminars at universities.

Lucy detailed her proactive experience in the first year:

I probably went almost every day to some networking event and spent a lot of time meeting people, having coffees, and I had other people refer me to other people, to have more coffee ... and so basically telling people what I’ve done and who I am and that I’m a trustworthy person, and to give me a try. It’s through those personal relationships that you are able to get your first business opportunity.

Ellen recognized that the reason behind the success of Hot Yoga was because “we are a social community centre.” She described her social networks as exceptional:

There are many studios around the world, and we all have been trained by Bikram, and we all can practice at each other’s studios for free, and we all look for teachers in the same places and so on, so there is a community. So I access customers [and resources from this global hot yoga community] in that way, not traditional social networks.

Some participants also acknowledged that some institutional organisations helped their professional development and networking growth. For example, Karishma is a board member of the New Zealand Association of Migration and Investment, the most substantial body in this industry, and she has been in the chair of the association’s Continued Professional Development Committee. Karishma valued opportunities with

the organisation which enabled advisors to share information, support and learn from each other.

Lucretia also attended a lot of industry seminars, networking events and an enterprise short course (organised by the Inland Revenue Department) to understand how regulations and relationships were working in the industry. She noted that “people are keen to start a business in New Zealand. We go to different networks and meetings to meet people who are about to start business again after failures.”

Lucy appreciated that the Institute of Directors provided her with a few leads for board work, and eventually helped her to get on board as a director of a company. Moreover, she is a member of Professionelle, “which is fantastic, really trying to build up that women’s network that we can support each other through different things.”

6.2.3 Connectedness through communication platforms

As a start-up, one of the most prominent challenges participants commonly had to deal with was to secure their initial customers and build up their business reputation. In general, at the very early stage, many of them used practical and inexpensive platforms by getting their business featured in local media coverage. The main benefits of media coverage were to assist in their acquisition of customers and their branding strategy. Alternatively, some leveraged social media to reach out to a broader range of potential consumers from different generations and geographical locations in a cost-effective way. Using particular local newspapers for their target customers, participants transformed their institutionalised capital (Bourdieu, 1986) into their enterprise in a diverse society (Trueba, 2002).

Sachie has produced 13 episodes of a cooking programme, *Sachie’s Kitchen*, which has aired on Prime TV. Her TV show has been shown in 35 countries. She shared its evolution:

Some countries they’re still showing the programme. It was in Canada last month or a month ago. And the Peninsular & Oriental Cruises [Peninsular and Oriental Steam Navigation Company was a British company and it was sold to DP World in 2006] are showing it, and also Air New Zealand was showing it on their flights as well. Plus, my cookbook is available in the States, America, also East Asia and Europe.

When Ban started her first childcare centre, she had to advertise in the *North Shore Times* (a local free newspaper) to get her centre and services noticed by the locals. Her marketing approach went well due to the quality of the services, Ban added, “but after that, it was just a matter of word of mouth.”

Using a local newspaper was also the most efficient way to achieve excellent results for Ellen’s marketing at the initial stage. Ellen explained that her assistant who was also a good friend of Ellen phoned all the local papers such as the *Howick and Pakuranga Times*, the *Botany Times* and the *Eastern Courier*. She also helped to get some free advertisements for her yoga studio in the local papers. Ellen acknowledged the gradual effect of the newspaper marketing:

[At the beginning] we started seeing the result of advertisements very slow, like the very first day we had maybe five people in the class, and two were yoga teachers. But after that, we did a lot of advertising, and the result was tremendous. That was absolutely fantastic.

Some participants purposefully linked their business with ethnic demographics to target particular groups, as their unique business services or products would match those potential customers’ cultural and language needs. Rosa recalled at the beginning nobody knew her Chinese medical centre, and “it was hard.” Then, she had advertised her business through ethnic (mainly Chinese and Korean) newspapers and TV.

Correspondingly, Karishma had done a bit of marketing on one of the Indian radio stations for over six months, which helped build her client base. “After that, I never had to do any marketing,” she commented.

Becky took a similar approach to her start-up. She had spent a lot of money on advertisements as she had to look after her child and worked part-time. Becky had advertised her business through a local Chinese radio station for a year, and also in a Chinese newspaper for a while. Now, Becky was thinking of an alternative way to promote her business because she has already got a well-established source of customers. Becky explained her reasoning: “I think my business is already here.”

In the digital world, some participants realised the influence of social media as a great marketing tool, which enabled them to reach out to potential clients and engage

consistently with people quickly and broadly. In turn, capitalising on this powerful communication vehicle, they have built up connections with a broader consumer community to foster their business.

Social media encompasses various types of media, including Facebook, Twitter, LinkedIn, video and newsletters. One of Ellen's students insisted that she should have a Facebook page for her yoga business, and helped set up a Facebook page. Sometimes new customers came to the studios through Facebook.

Rosemary is one of the participants who was engaging impressively with social media, in particular Facebook. With her social media savvy, Rosemary set up a separate business Facebook from her personal Facebook page, "to keep it simple; my personal Facebook is strictly for family, friends or people I have known." Although Rosemary had not known a lot of people on her Facebook page, people either went on Facebook or were introduced by others to check her Facebook page if they were interested in ethnic styles. Rosemary asserted:

Facebook is powerful. A lot of people on my Facebook page whom I don't know. But they can go on Facebook and if they type in 'African braids' or 'African styles' my page will come up, and then they will find me and connect with me.

A couple of participants used their websites to nurture their business prospects. Sachie's Kitchen website is distinctive, to reflect her unique style and friendly personality in order to drive website traffic: it is lively and dynamic. It contains numerous sections including information on cooking classes, a blog, cookbooks, media coverage, her community involvement and also a link to her TV cooking show and promotion.

Ban created an informative and interactive website by posting vivid photos and videos to engage with her current and potential customers. Ban's website has frequently updated activities and news of the childcare centres, so parents and potential customers could find out about the services and programmes which would be vital to them to assess the learning quality and the environment for their children.

Yael also comprehended the impact of social media as an essential part of public relations, which was vital to business. She pointed out, "People are good at PR, and they

will do well.” In particular, if people are good with social media, they would have thousands of followers on social media which could be a powerful channel to promote themselves and their business. Yael has increasingly engaged with social media and leveraged media coverage to connect with the industry and media as well. She was planning to publish a quarterly newsletter, to be available printed and online. Yael outlined the essence of social media from her perspective:

It is like a blog that is printed so that you can access it online, or you can buy it very cheaply. It is not a money-making operation, but it makes the restaurant alive, and it connects to more people because it is all about people.

6.3 Combating challenges

The journey of immigrant entrepreneurship is inevitably associated with numerous challenges, which can be especially tough for first-generation women immigrants (Verheijen et al., 2014). Creating a start-up is quite challenging in a new country. The difficulties participants faced included the complexity of the institutional context, issues around obtaining social and financial resources, and high levels of competition in the relevant business sectors. The various challenges they had to contest while managing their enterprise manifested in multiple aspects of the social, cultural and economic environment in which they were embedded.

6.3.1 Complexity of regulative and institutional context

Several participants narrated experiencing a range of challenges due to complex industry regulations and the intricacies of commercialisation. Many participants were a sole or primary proprietor who was stretched in running all business functions. They had to navigate their way forward in unfamiliar territory, a new business environment. In essence, lacking knowledge of the relevant regulations and procedures of the industry they were entering was one of the crucial issues which negatively affected their enterprise, in particular during the start-up stage. Over time, participants learned the industry rules, regulations, and compliance through their perseverance and trailblazing efforts.

Ban described what she and her husband went through during the problematic process of turning their house into a childcare centre. Ban recalled that her experience of going through the building consent and construction processes was perplexing and upsetting:

It was 2000 that we bought that house. We had a tough time with the council not letting us open a centre in the area that we bought the house, but at the end, we won the battle. But it took us two years to get that approval from the council. So, by 2003 we were able to get the centre ready.

Luckily, the Ministry of Education was helpful when she contacted them. Also, Ban was grateful that her previous employer, the CEO of the Early Childhood Council, had helped her with all the legal parts of getting contracts and connections in the business. Ban learned this lesson in a hard way:

It was all about rules and regulations that we were not familiar with, and the worst thing was the council wasn't helpful at all. To start a business, you need to go in depth in all the regulations really, so it's the regulations that you have to learn I think. And sometimes you can't find an answer because they don't give you an answer. No one is authorised to provide you with an answer. Thus, you need to go to investigate the solution.

Karishma also experienced similar issues regarding policies: "The immigration industry itself is quite challenging." She had to cope with uncertainties to frequently update the relevant policies:

The immigration policies keep on changing every day. In my initial days, I did not have much ... the previous owner, immigration advisor was there around to help me. Until I bought the business, there was no licensing required to do the business. But in 2008 the licensing scheme kicked in. It was quite a bit of challenge because it was very new to the government, and it was new to the country to have licensed advisors. The licensing scheme was to make people aware that we are more authentic and more genuine, and then anyone else is quite challenge, where immigration is wrong, and we are trying to fix things and get things right.

Becky had been struggling with the terminology of insurance industry policies at the beginning. Although Becky studied finance and accounting at Massey University, she still spent a lot of time learning the procedures and compliance in the insurance industry, which was a new area for her. Becky admitted that learning the policy-related terminology of the sector was the most significant issue for her:

That's not easy because I don't have any insurance background in China before I came to New Zealand. So when I first read the policy wording, there are entirely a lot of new terminologies, and how to explain to my clients even myself sometimes don't understand.

6.3.2 Obstacles to acquiring financial resources

Financial capital restraint was one of the significant barriers that sole proprietors of SMEs have encountered as they started up a business with limited funds, and they often struggled to get an instant or steady profit to sustain their business operation successfully (Zhou, 2004; Verheijen et al., 2014.)

Yael shared her financial hardship experience:

The first business I had a business partner: our salary for staff was high, and my rent was high. When the business partner left, the business had so much debt. No matter how busy the business was going and hard I was working, I could not cope with the deficit.

Yael reiterated that the restaurant industry is a tough business:

The reasons why so many restaurants closed because it is a hard business. If you sell TVs, you don't need to throw them into rubbish if they were a week old. You don't need many employees to sell TVs. But in restaurants, you made food; if you don't sell, you have to throw food away if it does not sell. You need people selling food and serving customers. If customers don't come, you will throw away food and have to pay salaries. You should really know what you are doing: you have to buy right food at the right price, and you have to have the right amount of people, the salary must be the correct percentage of the return.

Consequently, Yael had a lot of fights with suppliers because she was unable to pay the bills. Luckily, her landlord kindly assisted her in giving Yael a three-month period without paying rent and then extended it to five months. "That made a difference and helped get my head out and above the water," Yael was deeply grateful.

Ellen addressed the challenges she had confronted. "I had a lot of fears about doing it but not actual difficulties." She especially recalled the financial pressure: "In 2009 the world economic recession that was a big ... not an obstacle but something you have to consider quite a lot." Unlike a gym, a yoga studio was still an unknown business for many banks, Ellen explained, "so they were very hesitant about getting involved." Staffing was

another big issue. There has been a shortage of Bikram and hot yoga teachers in New Zealand. When Ellen started, she had to do all the work herself. Ellen stressed, “Immigration has just changed their rules so, and again it becomes even harder to get staff in (from overseas).”

Karishma recounted how it took her four months to acquire the first client: “I had no business income from March 2008 to June 2008 for that period.” Maintaining a healthy cash flow is crucial for business stability. Karishma pointed out the common complication for immigration consulting firms:

That’s dealing with demanding clients because no one wants to pay until they have the results (immigration application), but we want to get paid for the work we have done. So that’s challenging, it’s always challenging.

In the same way, Rosemary also experienced financial constraints. She underlined the implications of lacking a cash flow in her business: “Challenges and difficulties like just any business: you need to find your customers you need to find a good base. You need to buy the products.” In particular, Rosemary had a financial challenge for her unique ethnic style business:

There is a lot of quiet times in this business. You can go for two months with no money. So you have to be patient. Just because you have a business, it is not like making a lot of money. So it’s an unpredictable business because sometimes you don’t get any customers or people don’t have money.

6.3.3 Breaking through social and cultural barriers

One of the challenges for immigrant women entrepreneurs was to establish and grow their professional network, which could eventually convert into milestones for their enterprise and benefit their business. It was especially difficult for new immigrants to reach out and identify the right connections to develop relationships in a new country.

Both Becky and Sachie reckoned that there was a lack of information and support for immigrants doing business. Sachie proposed that “a business support center would be fantastic” which can provide all the information people need to set up a business. She rationalised this: “We didn’t grow up in New Zealand, and the regulation is certainly different from where we came from.” Furthermore, Yael specified the importance of

business mentors is imperative to new entrepreneurs, and she added, “I wish I could have had one.”

Lucretia related her experience of breaking through a psychological barrier. It took time to overcome uncertainty and to grow self-esteem. “At the earlier stage, I needed to go out to network and try to get clients to gain an income, and I tried to do everything. I was relying on myself.” Lucretia confessed that she did not feel confident at that time.

Being a woman from a foreign country, Edit did not have understanding and knowledge of the “old boys’ club,” which she described “almost like physically having closed ranks.” Unlike their mainstream counterparts who were born and live here, and had these established networks through their relationships, Edit explained, “I had to find those relationships right through and establish them in quite hard circumstances.”

Correspondingly, Lucy admitted she was perplexed with New Zealand’s business environment when she first arrived. She considered the challenges that she faced were probably similar to those other new immigrants experienced as well. “Even though we have experience and credibility in other markets, coming to New Zealand you have to re-establish everything from zero.” Lucy also noticed, New Zealand is a very relationship-oriented culture, in which people like to do business with the people they trust. She shared her insights into this distinctive tactic: “So you have to meet a lot of people, you have to establish your brand and your network.”

6.3.4 Industry competition and operational dilemmas

Small enterprises are a significant majority in all industries (MBIE, 2013). This SME phenomenon has especially dominated immigrant women’s enterprises. As new business owners with limited experience and resources, some of them had to cope with everything alone, and struggled to meet daily operational demands, managing the costs and the staff, and also mitigating risks.

Rosa recorded how “growing business is difficult in New Zealand because of our small population.” Furthermore, given that ethnic groups are the minority, Rosa intended to extend her business to the mainstream population as “they are the majority.” Her clinic needed more local New Zealanders and indigenous people to increase the customer

base. Rosa considered employing strategic advertisements to raise awareness of the effectiveness of acupuncture as many people refused to accept the traditional Chinese treatment due to their fear and also their misunderstanding.

Helen thought the primary challenge for her dairy shop was heated competition. Helen pointed out:

When I started the business, there were only three dairies. Our business was really good, but not anymore. There is massive competitions. Now there is six dairy like businesses, two minutes walking distance. And also, there are some liquor shops and two butchers, and fruit and veg shop opening, all compete with each other. They divided our customers. For example, among one hundred people, we would get 40 people as our customers, nowadays, we can only get 20 people. Other 20 people have gone to other shops; this affects not only our business but also other dairies as well. Because of competition, I have to be careful of pricing to keep customers and balance profits. So I think pricing is another challenge we face now to do this dairy business.

Helen stressed that the government should monitor competition in the small retail sector, and examine the capacity of the industry. The growing competition has primarily reduced the profitability of dairy shops, and other similar retail in some low social-economic areas, like Māngere, Ōtāhuhu and Manurewa. Helen conveyed her frustration that the situation would jeopardise the prospects in this sector for small business owners.

Helen also stressed that she and her husband had to work long hours, morning to night, seven days per week including Christmas and public holidays, without social activities and leisure time. Also, dairy shops have increasingly become the targets of burglaries, as Helen described her frustration with the crime and safety issue:

The second challenge is burglary. In my store, there have been five times burglaries happened, items have been stolen. We lost money because of those robberies.

Lucy's expertise area is the human resources sector. According to Lucy, there are a lot of independent consultants and business coaches who are actual practitioners as well. As a consultant, Lucy was concerned about "how to maintain a steady stream of clients on a fairly slim infrastructure." She then clarified:

In New Zealand I think people like to be independent consultants, so you won't necessarily see people coming together. The challenge of having this kind of independent model makes it too difficult to do bigger projects because you are just one person. And if you have that vast network of people that you can leverage upon then you can do bigger projects that otherwise is difficult to scale. Initially, I wanted to focus on the small-medium companies, but what I found is that a small-medium company can't afford consulting fees. So a lot of that work has been free.

As a general practitioner and the owner of the clinic, Elvie felt her duties were enormous, and she explained the pressure:

The responsibilities are big because the buck stops with you. I'm not just talking about the burden of death; it's more the burden of people's lives. When you're a GP, you sit here, and the patient will always say, 'I don't know, you're the doctor.' Everything stops with you.

Also, sometimes it was difficult for patients valuing the consultation time and charge. Elvie narrated her observations:

I find the patients who are charged less don't appreciate the consultation as much as those who are charged heaps, like \$60 a consult for 15 minutes. When you know the patient pays that much, they value the time that they come to the doctor. The ones that pay little don't care what you say; they just keep coming for medications. It is challenging to motivate them to try and change something in their life to make their health better.

New entrepreneurs were intending to handle everything alone and did not believe or trust others. Sachie honestly confessed that the number one mistake she made was micro-managing due to her being a perfectionist. Although Sachie hired a couple of employees to help her, she did not trust them and thought nobody could do better than herself. It ended up that she was exhausted and burned out after long hours working without a break. Sachie reflected that she finally delegated tasks to her staff: "I learned the hard way." Another challenge was finding the right people to fit in the business from a growing perspective. Sachie stated:

We want employees to grow with us, rather than just come and go. We have to wait to get the right person, which can be very challenging because that tests your patience. If we choose the wrong person, then just everything (we invested in) goes to waste.

6.3.5 Confronting stereotypes and discrimination

Facing stereotypes and dealing with discrimination in business have been shared experiences for several participants, although their situations were diverse. The range of prejudice has involved both blunt and indirect actions throughout their entrepreneurship. To some extent, each participant's description unfolded a distinctive way of understanding their individual experiences that intruded on their cultural and gender sensitivities in a social context (Chiang et al., 2014).

Evon directly pointed out the biggest challenge for her was discrimination, as some people verbally abused her and assumed that she couldn't speak English. She illustrated this further: given that the commercial cleaning industry is a typical boys' club, "I am an Asian woman, and not tall. Hence, some people thought they could intimate me, or bully me." As a determined woman with strong willpower, Evon has never been afraid to stand up, so she took a couple of clients to the tribunal. Evon underlined her rationale to fight back:

The main reason to take them to court was I wanted to show them, don't do this again. If people discriminate or wrongly accuse me, I am not tolerant at all. Finally, they lost and had to pay me all the costs through those court cases.

Similarly, Ellen shared her story, as people often assumed that she was not the owner of the business but working as an employee:

Always, if there are two of us standing at the desk, they will always talk to the other person. I call people, for example, the locksmith came in and very rude, pushed the door open and said: 'get me your boss.' I asked him, 'what do you mean?' He said again, 'get me your boss, and I want to talk to them.' I told him, 'I don't have a boss, I called you, and you need to do this.'

Edit narrated a dark side of her lived experience in New Zealand twenty five years ago, when people did not want to talk to a woman with a Hungarian background who had business experience. She underlined the real reason: "I think they were quite, not threatened, but suspicious and uncertain." To end on a positive note, Edit recognised that there have been some changes in the past ten years, because of the influx of some

immigrants from various backgrounds, and diverse expertise and different ways of thinking.

With her Jewish ethnic background, Yael was also challenged by people's stereotype. She revealed her unpleasant experience:

People didn't think they were saying nasty things. But even a dear long-term customer called me the Till, the Jewish Piano, and meaning Jews love money. He knows me so well that I can hardly use the Till. And he knows that I have lost so much money, and I don't charge enough since money is not my goal; I am not good at operating to generate substantial profit from my business. Still, he calls me Jewish Piano, a stereotype.

Yael recognised that it could be tough to be an ethnic woman entrepreneur, "as New Zealand is a white male-dominated society." Nevertheless, she shared her positive perspective on the evolution of the social landscape: "Compared with other places in the world, our nation is better for women than other places, and it's getting better."

6.4 Summary

The female immigrant entrepreneurs in this study had indeed demonstrated exceptional determination and dedication when they triumphed over obstacles. The strengths they had ultimately drove them to create successful businesses (Vacarino et al., 2010; Verheijen et al., 2014). Several participants also brought up feminist discourse during the interviews, as migration altered their traditional roles and responsibilities (Pyke & Johnson, 2003; Verheijen et al., 2014). Through their practical entrepreneurial approach, women participants proved that cultural capital could provide resources and prospects for immigrant entrepreneurship (Firklin, 2003; Watts et al., 2007).

Women participants applied a mix of marketing strategies to promote their business and reach their target customers, such as people's referral, social networking and media advertisements including on radio and in the newspaper. Given that social media's popularity attracts a broader demographic, some participants created their website and Facebook page to appeal and connect with potential customers. Commonly, all the participants confirmed that word of mouth had been the most influential marketing tactic which effectively led their business growth.

Most participants have operated in the small business sector domestically. New Zealand's small population has had impacts on their enterprise growth. Subsequently, the limited size of the consumer base has been increasing the level of competition within the sector. Women participants stated that ambiguities of policy and regulation have affected their business's profitability and increased the competitiveness of the business environment. Also, some of the participants have had to confront stereotypes and discrimination in business (Chiang et al., 2014).

Chapter 7: Backbone: Leveraging Ethnic Diversity

Culture is socially transmitted as a set of behaviours, norms, traditions, religion or beliefs that a particular group of people share covering “intellectual, emotional, spiritual aspects of our lives and communities” (Emaes, 2007, p. 10), and can pass along from one generation to the next (Dalziel & Saunders, 2014). Being part of the increasing global migration, the women entrepreneurs in this study experienced the challenges of moving into a new environment, but they were also tactically leveraging their distinctive ethnic heritage and cultural values. This chapter primarily looks at how women participants narrated their perspectives on the influences of ethnic heritage and the significance of cultural factors and characteristics on their personal development and business conduct. It also analyses their lived experience of proactively interacting with their communities and putting their stake into the broader society.

7.1 Impact of upbringing on work ethic

Family influences and childhood traits play a substantial role in personality, and affect core aspects of adult well-being (Hampson, 2008). In general, participants reinforced the view that their environmental upbringing shaped their personal development. This influence had transmitted an essential cultural standpoint into their life and business.

Born in the 1960s, Becky confessed that she was a typical Chinese, culturally affected by tradition and values which guided her professional integrity: being respectful, caring and hard working. Becky provided further details of her work practice:

So I have respect for all. This value helps me. But, sometimes my over-commitment and responsiveness make me very frustrated. For example, if you ask me to do something I want to help you immediately, not ask you to wait. Even my clients they ask me questions maybe at 10 o'clock or 11 o'clock in the evening, I still try to answer them immediately. That's my working ethics. So they said I'm quite helpful, I'm always here to help them.

Ban illustrated how the impact of her background influenced her moral standards and interpersonal relationships. She described this further: “The way I have been raised was to respect other people, being honest with your feelings, try your best without hurting anyone.” She repeated that her family taught her that “the most important value is to

respect other people.” The manner in which she interacted with me and the hospitality she displayed during our interview mirrored this aspect of her values.

Similarly, Ellen described the profound influence of her upbringing on establishing excellent customer services and underlined the reason for her business success:

My business is successful because of the way I treat my customers, and the way I treat my customers is based on my culture and my upbringing. I treat everyone who comes into my studios as a guest in my house. And guests in our culture you treat very well. You provide them with everything they need and look after their needs and that sort of thing.

Sachie pronounced that her background defined who she was and how she grew up at a deep level. Growing up in Asia and living in New Zealand nurtured certain qualities. Sachie was proud of her upbringing and its influence on her work ethic: “It is based on how I grew up, how I’ve been taught by my parents, that’s how I train my staff members. It could be very different from the western society.”

Rosemary echoed the influence of her upbringing: “It is always going to be different, because the upbringing is different, and cultures make a difference.” Besides, Rosemary did not consider that people can change who they are:

The way you were brought up. The way you perceive your culture. I don’t think it’s a choice; your culture is nature... You can’t say, oh tomorrow I choose what to be, an African.

In a similar way, Lucretia’s upbringing forged her straightforward personality, action orientation and concise communication style. She noted her standard email usually had two lines in it, keeping correspondence direct and concise. Lucretia illustrated the merits of her communication style, compared with other potential business owners: “If there is a potential landlord who has come from Europe, such as Denmark, I am the one who gets the business, because they think I am straightforward and directly get to the point.”

Rosa revived memories of the deprived background in which she grew up in Korea: “It was a poor economic status” back in that period. Hence she was taught to work extremely hard as a child. Such a workaholic philosophy had impacted deeply on her generation throughout their lifetime (Bourdieu, 1984; Hampson, 2008), and it substantially shaped Rosa’s personality and tendencies. Rosa joked, “Sometimes Kiwis

wonder why we work so hard like an engine without stopping.” She learnt her diligent discipline at an early stage which she would always carry.

The role modelling of their parents and grandparents had formed participants’ behaviours, beliefs and values at a young age. Evon spent her childhood with her grandparents and learnt cooking, cleaning the house and feeding animals, which affected her engagement with pertinent business areas. It resulted in the establishment of her cleaning company. Thus, Evon was grateful for the benefits:

I reflect on things my grandparents taught me and helped me are essential which are related to my business strategies: if you do things right, all successes will come. Also, my father raised us very well and gave us a good brain and good education. Although academics [subject] is not my favourite, I developed my skills and interests at schools by myself over time. I think that all good things my parents have taught should be preserved.

Helen also acknowledged the valuable things and personal aptitudes she gained from her parents. She attributed her hard work ethic to her father whom she had seen always work very hard. Meanwhile, Helen said that she learnt humanity and kindness from her mother who was very kind and respectful to their housemaid. Helen underlined that her culture truly affected the way she was conducting the business.

Lucy grew up within an entrepreneurial lifestyle because her father was an entrepreneur. She elaborated on how the way she was raised, in a traditional Chinese family, shaped her personality and business approach:

When I worked with those New Zealand clients, it reminded me of my childhood, about what my father did as an entrepreneur. After migration to Canada, my father did some import/export and then he decided to open up some Chinese restaurants. My father was a risk-taker: when he had an idea, he wanted to try it out. My father looked at what resources and capabilities he had and how he can satisfy a particular need.

Lucy also stated her upbringing cultivated her modest personality even though she had a lot of experience with many large companies. Her standoffish approach often surprised others. Lucy explained how she was brought up in a traditional Chinese way:

My father’s conventional Chinese thinking about what it means to be a ‘good Chinese person’ is that you have to be modest, you have to be hardworking, you have to deliver results, and then people will be able to

understand/trust you through your results, not necessarily based on what you say. My father used to say: talk is cheap. At the end of the day it's working and the results you deliver that matters.

7.2 Embedded in culturally appropriate practice

Culture refers to a form of specific knowledge, attitude and values influencing people's social interaction (Dalziel et al., 2009; Eames, 2007). Although there were cultural differences among them, there was a universal practice of affiliation which participants applied to their business, such as integrity, respect, caring and customer service.

Ban dealt daily with parents and grandparents from various cultural backgrounds at her child education centres. She is especially mindful of embracing cultural diversity and also setting up a thoughtful parameter for a culturally respecting environment:

Some parents are going to see that their children may potentially lose their [ethnic] culture and values. Hence, it is essential to have own ethnic culture and value, which is a richness that child has, but parents need to teach the child to adapt to this new environment in which they have brought their children. We cannot forbid our children from doing many things, only because that relates to our own culture. We live here as parents, and we need to work out ourselves. We need to be aware that here in NZ, there are two main Māori culture and Pākehā one. First we need to respect those cultures, and then try to understand them. I am not saying, one is better than another, but anyone has right to live peacefully here. As we came here as immigrants, we try to adapt it; on another hand, the host society need to learn about us and to accept us as well.

Elvie considered variances in cultural traditions did have impacts on daily practice: "There is a lot of things that I let pass because of cultural differences." For instance, a New Zealand doctor might reinforce the point that a patient must pay for the service she or he received despite the patient's reluctance and sent them a bill regardless. But Elvie would respond to the opposite way if the same situation happened: "Well if you feel that I don't deserve to get paid, its ok you don't have to pay." Furthermore, she underlined:

As a migrant, I'm always on that back foot. I couldn't be as assertive as a white European doctor. No matter what you do, I couldn't be assertive as a white European doctor. It may not be true, but that's my perception of it.

Also, Elvie acknowledged that her cultural practices benefited her business, as a core trait of the Filipino culture is care:

Most of us want to look after each other, as a general rule in our culture. We look after old people, no matter how little we are. You start looking after your grandma as early as the moment you wake up and open your eyes. And I think that is one trait that helped. As a doctor you have to care since you're in the business of caring; so when you genuinely want to help them and look after people's health and welfare, you become capable as a doctor. So care would be a significant factor.

Lucy also reiterated that integrity is imperative to relationship building. By her observation, in New Zealand culture, people value modesty and hard work, which related well to her background and personality. Her core business expertise was in helping companies understand more about Asian culture: "The Asian mind-set, the Asian culture, the Asian value and where and how to do business." She rationalised the power of the culturally appropriate approach:

It's about relationship building, and it's about making sure that you feel comfortable with the person, that you respect them, that you give them face [not embarrassing, criticising or judging people], that you understand what the needs are. You know it's much more complicated than just putting a term on it.

When Edit promised something, she would deliver. Edit stated the importance of being reliable and having integrity:

When I promised something, unless there is an earthquake or somebody is dying, I will deliver that. When I say something, I know why I mean that. That sort of integrity and making promises and executing, I have found those are gold and essential in doing business. There is no way I can disclose clients' personal life and business to anybody because New Zealand is so tiny, you don't know who may know.

Evon positively recognised that respect is the most important way to deal with culture and language. She explained that the merits of her multiple cultural backgrounds and various linguistic skills influenced her business in useful ways:

When I deal with diverse people and situations, my brain processes are more open and adaptable, so I understand different cultures and behave myself appropriately to respect others.

Ellen credited the influence of her cultural practices and values for everything she did. With great cultural competence, Ellen was very conscious of other people's needs and sensitive to customer service open to cultural nuances. She pointed out how her cultural intelligence has affected her business operation, "I think my culture makes the studio what it is because the teachers follow what I do."

Sachie also pointed out that her ethnic background and cultural values immensely shaped her in every aspect of her life and business. She highlighted the substantial impact of her principles and virtue in running the company, and acknowledged the cultural diversity in New Zealand:

To me, everything comes from who I am, and how I grew up in Asia, and also my husband is Chinese. So we are different from Pākehā, we are a unique individual, and I don't want to hide that. My value is the key to success, to be successful; the value is a key to be who I am. And I want to bring the best of who we are and utilise it in the business.

Many of Rosa's patients were Korean and Chinese; she considered there were similarities between Chinese and Korean culture: collective efforts, harmonious relationships, and respecting authorities and the elderly. She gave examples: "You know, we don't like to have conflicts, and dislike having to solve things through legal procedure and enforcement." Unlike her daughters, who grew up in New Zealand and often were frank and upfront, Rosa was disinclined to ask straightforward questions and wanted to maintain cordial relationships with others.

Helen considered that Bangladeshi people were cheerful and friendly to customers: "This is our heritage and culture. People don't have a lot of money, but they always smile to you and are polite." Helen particularly addressed the idea that her cultural background helped her deal with customers who often praised her friendly manner: "My culture gives me a soft heart, and enables me to smile; this is my heritage, which is to treat people well."

Even though Yael has lived in New Zealand for a long time, she affirmed that "I have not changed how I am, which is helping me a lot. I am still an Israelite, and an Israelite is very direct." Yael was open about her straightforward personality, "I am a straightforward person that does come from my culture. I tell people what I want." Additionally, Yael

shared her observation on cultural similarities between Israelis and Chinese, “Israelites are very much like Chinese. Chinese and Israel are very entrepreneurial, and we are problem solvers. If I want something, I am going to get it.” Finally, Yael attributed her hospitality and attitudes about food to her cultural roots:

My hospitality nature is related to Jewish mother thing, and I always cook too much. I often feed people generously; I cannot help. When I do catering, it is always too much to eat. I can't help myself, like disability and like a disease, it is always too much food. That's why people love and come to me. We are very hospitable. When you come someone's house, you eat a lot of more than you thought and just were impossible. When my husband Andy first time visited Israel, whenever he tried saying something, someone would put food into his mouth; it is about Middle Eastern and Jewish hospitality culture.

On the other hand, participants have also illustrated their maturity to respect others and embrace their intercultural experiences as well. Lucretia undoubtedly maintained her ethnic and cultural norms and also cherished other traditions and cultures, for example when her Asian clients invited her to their home for dinner or lunch. She justified her attitude this way: “They gave me their best food, and I have to eat anything offered to me. This is the way how I show my respect to them.”

Rosemary recognised that immigrants need to be agile and adaptable in order to mix with people from various cultures: “The fact that it is not your original country, but you are happy to mix with people from different cultures.” Rosemary met a lot of people from various backgrounds through the hair braiding, and she contended that customers liked the braiding style and the African culture. Rosemary shared her fascinating discovery:

So this brings them close to feeling that African culture. They listen to the African music. They get the idea, this is how we behave in our country, and people enjoy it, embrace it. So we are lucky that way, it is an excellent way of sharing the culture with this hair braiding.

7.3 Embracing religion and faith

Religion is related to cultural capital (Swartz, 1996) and to social capital (Stark & Finke, 2000) which consists of social networks and relationships. Faith is more personal and includes personal beliefs. In contrast, religion is a collective group institution with a set

of principles and beliefs. The changing religious mix and religious diversity in the context of entrepreneurship could be beneficial to business start - up and operational patterns (Carswell & Rolland, 2007, Dana, 2010). Several participants shared their insights on religious affiliation during the interviews and how their religion and faith have influenced their beliefs and business operations. As Evon noted, "New Zealand is a wonderful place to live, and I am very blessed, and God is kind to me."

Rosa's husband is a pastor of the local Korean church. Thus every Sunday she worked at the church until 5 pm. Rosa indisputably considered that she must help at the church service as much as she could; it was her duty as a pastor's wife to support the community. She implemented a similar caring principle in her medical practice when treating her patients.

Becky has been a proactive member of a local Chinese community church in which she generously devoted her time and energy to help other members. Becky was a sympathetic and heartfelt person. In fact, one of her church members recommended her to participate in my research. Through reciprocal relationships, many of her customers came by word of mouth from her church.

The 2013 Census recorded that 40,350 Filipinos lived in New Zealand (Statistics New Zealand 2013); the major religion is Catholic. Dr Elvie confessed that her medical centre provided free consultation for all Filipino priests who came through, and she explained the reason was "because I'm Catholic." In turn, building reciprocity and gaining trust brought more patients from churches and the Filipino community to Dr Elvie's practice and generated social capital to sustain her business growth. Moreover, she had gratitude for her mixed cultural family with the Catholic faith:

My mother-in-law is British, my father-in-law is Scottish, and so my daughter you can imagine: British, Scottish and Philippine. I'm fortunate because they are terrific people, and I think the binding thing is the religion: we are all Catholics. I am lucky; it's very rare to find a Catholic Kiwi boy. Most of them are Anglicans, that's a dominant religion. So now I understand when I have a Kiwi patient here I know what their agenda is right away because I know what my husband would think.

Likewise, Yael also dedicated her support to her community festival, Hanukkah (an eight-day Jewish holiday). Every year she contributed to Hanukkah in the park. Yael regarded the Jewish community as her family, adding with self-deprecating humour:

Every year, I was not willing to do, and they are like family, they made me angry as I have to do things; but I saw how happy they were at Hanukkah, so I do it. You know, how you can be angry with your family when they ask you a favour.

For some participants, religion plays an influential role that is both profoundly personal and significantly social. Religious belief and practice provided beneficial effects in participants' formation of their moral standards and contributed extensively to their business operation. Ellen illustrated her respect for the fundamentals of Buddhism by reflecting on its influence in Thailand:

The Thai are amazing people who are strong Buddhists. When the Thai have a coup, nobody dies. Other places when there is a coup, it's just horrendous. They are firm Buddhists, and Buddhists don't kill anything.

Helen had firm religious beliefs: "I believe if you are honest, then God will help you." She confessed that she had never cheated on customers: she had always been upfront if goods were expired without hiding the fact. Helen remembered there were situations when customers forgot to take their change, and she would chase them to return the money. Hence customers were often impressed with her approach, saying "Oh, you are an honest lady, and I love you." Hence they would likely become her loyal customers.

Karishma declared that she believed in faith and practised Islam freely. She reiterated that her religion had a substantial influence on the business:

My religion teaches me that you shouldn't cheat or take money in the wrong way and that has put a significant impact in my business because it stops me from giving false advice to clients or making illegal money from them in the wrong way, so it does help.

Additionally, Karishma admitted that she was very fortunate, because "people believe that Muslims are very conservative, where women are not allowed to go out freely." Although the majority of her clients were male, her family always encouraged her to work with their extensive support:

My family has never stopped me from working, or because I'm a woman I can't go out for a meeting or function at night, or sometimes I have to go to Wellington or even outside the country. And being a woman, my family has always encouraged me. In fact when I am not around to be with my children my husband has supported me. If I go out to meetings he takes care of the kids, he does the office work. So it's back bone.

7.4 Competitive advantage of language

Language and culture are intricately inseparable because language is a critical component of culture and a powerful tool to express the cultural reality and heritage of a group of human beings (Kramsch, 1998). Linguistic capital is an essential form of embodied cultural capital, primarily inherited by both an individual and a collective group, and also intentionally acquired from cultural surroundings (Bourdieu, 1986). It was apparent that most of the participants did not experience a negative impact from their cultural identity when they had to shift their linguistic effort on their ethnic language to English. To a certain extent, they still upheld their native language(s) alongside their ethnic heritage.

7.4.1 English language dynamics

As first-generation immigrants, many participants had to improve their English proficiency which they defined as a pathway to the new surroundings and local culture. They strived to enhance communication competency in English as part of their settlement and integration process through studying and daily practice in business operations.

When Helen first arrived in New Zealand, she was afraid of her ability to communicate verbally in English. Helen was struggling with the Kiwi accent, which was different from the English which she had learnt and heard in Bangladesh, although she was able to write and read well. Eventually, she overcame this obstacle to English and attained confidence through her tertiary study, working at various jobs and, most critically, in her dairy business. Helen remembered her pragmatic learning tactics:

When I first started the business, I didn't understand customers' accents. I tried to concentrate on reading their lips' movement to understand their English.

Ban also narrated the experience she went through while studying for a Diploma in Early Child Education. The method of teaching and learning was very different in New Zealand compared with the education system in Iraq. Ban admitted that the most significant challenge she had faced was to complete course assessments when she had no idea of how to do research. Additionally, English was not her native language. Ban reiterated, "It was hard because I was always translating myself and not writing it in the way that it needs to be written." When interviewed, Ban spoke proficient English effortlessly and articulately communicated with diverse customers and her staff as well.

Surprisingly, Dr Elvie had gone through a learning curve to advance her English level as well. She described her linguistic background:

When I was in the Philippines, we spoke Tagalog. So the only English I knew was medical English which is dyspnoea for shortness of breath, instead of saying oh I'm a bit puffed or I'm out of wind. These are lingos that you pick up later. And eventually, as I stayed here, I slowly learned that Kiwi lingo.

To further polish her English skill, she then taught in a local school for disabled students while awaiting her New Zealand registration. Dr Elvie was appreciative that she had learned a lot of English from the children. Elvie's husband is a New Zealander, so she spoke English daily at the medical centre and home.

By contrast, a few participants spoke fluent English, because they were either native speakers of English or had grown up in an environment in which English is an official language. Born in Canada, English was Lucy's first language even though her Mandarin was as fluent as a native speaker. Lucy recalled her amusing experience as a native English speaker:

I thought I would be able to pick up things faster, but a lot of it is also the different terms that people use. And it's been funny, like farming terms, someone has talked about someone being a dag. I had no idea what a dag means. It's sheep poo or something like that on the bottom of a sheep. Over time, the more you listen, the more you adjust and the more you understand. Nowadays, I'm pretty comfortable with Kiwi English.

Yael's grandma is English, and she had spent six years in England. So when she came to New Zealand, it was not an entirely foreign environment, although it was a little bit

different from Israel. Furthermore, Yael had lived with her New Zealand husband for a long time. So English became a kind of native language to her as well.

Ellen was blessed with her confident English. Thus people automatically treated her a bit differently. She presumed:

Because my English is fluent people automatically treat me a bit differently, as if it wasn't able to express myself very well, then apparently they might treat me a bit differently, so yes I think ... And people are often surprised when I am talking to them that I speak just as clearly as they do. But most people are fine.

Similarly, Rosemary grew up in Zimbabwe as a fluent speaker of English. Rosemary also pointed out a negative impact of growing up in a colonised country in Africa:

Zimbabwe was a British colony, so we were brought up in British ways. We weren't allowed to speak our native tongue. We had to speak English. So we were brought up speaking English. I think we had a similar problem here. In New Zealand people didn't encourage Māori to speak their native tongue.

7.4.2 Merits of using heritage language

Language is a symbolic system which profoundly shapes cultural identity and represents the values, aspirations and traditions of a particular social group with strong heritage ties (Bourdieu, 1986; Risager, 2006). Besides English, many participants were able to speak a specific language, and not only keep their heritage language alive but also advantageously transform their cultural knowledge into resources for their enterprise.

To some extent, language and culture intimately shaped individual sense of belonging and contributed to each participant's perspective. Evon grew up in Malaysia, a multi-linguistic and multicultural society which enabled her to speak several languages confidently: Malay, Cantonese, and English. Evon acknowledged the benefits of possessing this linguistic capability: "When you can speak some languages which give you many outlooks and think things differently."

Becky set up her target market to be Asian. Specifically, most of her clients were Chinese with a small percentage Cambodian, Malaysian and European. To benefit her customers, Becky translated several insurance companies policies into Chinese to help herself

acutely comprehend their original meaning and to grasp their substance and variances. Ultimately, Becky did not have language constraints to communication. In turn, she gained her confidence as a professional insurance expert able to provide excellent customer service by capitalising on her multilingual knowledge.

Having direct communication through a native language can foster people's relationships because language is a verbal expression of culture, conveying meanings, values and customs (Gadamer, 2013). Karishma proclaimed that the linguistic skill she possessed became a benchmark making her immigration service distinctive. She revealed further details:

My main strength is my language, and that makes a big difference to my business. I can speak the main languages of India. My clients feel comfortable talking in ethnic languages or the regional languages. It makes my conversation more transparent to them because I can explain it more thoroughly.

Rosemary felt disappointed to see young generations losing their heritage language as part of their cultural identity and uniqueness. Rosemary was self-taught in her native languages, which were not officially taught in schools in Zimbabwe, so she can speak fluent Shona and Ndebele. When customers from Zimbabwe were walking into her hair salon, they usually did not expect Rosemary to be able to communicate with them in their native language. Rosemary shared these surprising moments with joy: "They were thrilled and impressed, wow you can speak our language."

7.5 Benefits from international connection

Migration fosters social and economic movement among people, trade opportunities and intercultural communication. As a result, the world is increasingly socially, culturally and economically interconnected. Most participants maintained international interaction with their countries of origin or other trade-related nations, to retain their business, their family ties or their cultural heritage.

7.5.1 Cross-border trade and interaction

The globalising world accelerates the free movement of social relations, capital and products. Some participants purposefully retained distinctive transnational networks across their places of origin and destination or even other countries. Accordingly, several participants consciously maximised the benefits from cross-border trade, cultural exchange and an integrated approach. For instance, Rosa imported her Chinese medical facilities and materials mainly from Korea and China, through international trade suppliers.

Ban used an innovative approach to run her business and capitalised on the increased interconnectedness of trade opportunities. To distinguish her childcare centre from other local ones, Ban was determined to set up the centre with a new and unusual concept, so she decided to import all furniture and equipment from overseas. Ban went to the Canton Fair in China to order everything from there. Ban was thrilled with her trip: “It was big, and it was a good experience for us. And we were lucky to bring all the furniture from there, even the kitchen.”

Edit remarked that her working and living experience overseas enabled her working with business people from diverse nationalities: Americans, Australians, Canadians, Danish people, Egyptians, Germans, and Syrians. These international interactions influenced her business approach:

My overseas experience helped me to work out who I want to do business with here, because I don't want to do business with just anybody. Some people are not in the same way as I am. I mean their values, their integrity, or just the way they operate, is not how I want to this.

Lucy kept her international networks although she would prefer to spend more of her time in New Zealand. Lucy desired to build a bridge between cultures and to try to help companies who want to do business in China, as she believed in “being successful and doing it in the right way which is respectful of both cultures and also the long-term relationship.” Additionally, Lucy was sitting on a company board to help the company expand into China as well as other international markets through various channels.

Dr Elvie ran her medical business between New Zealand and Australia. She retained a fellowship certificate with the Royal Australian College of General Practitioners to ensure her other practice business. She flew to Australia to work in medical practice two weeks every three months.

Sachie was frequently travelling overseas with her husband, especially to Asian countries for her business and market research, and also visiting their relatives and friends. Sachie had a business plan for future developments in Indonesia.

Ellen had kept close relationships with her international counterparts in hot yoga practice. She explained its importance in allowing this global community to access each other's resources and expertise.

7.5.2 Home away from home

As members of diasporic communities, after crossing international borders to settle in New Zealand, many participants still retained close ties with their homeland. Staying connected to their families and ethnic heritage was precious to them to maintain their cultural identity and enterprise.

For instance, Elvie's parents have passed away, but her mother's brothers and sisters were still highly reliant on her. She provided financial support to a few of her cousin's children to study at school. Lucretia visited Europe almost every two years. Although Lucretia did not receive many business (landholder) referrals from her homeland, she had Romanian tenants.

Evon went back to Malaysia every three or four years to visit her family and friends. That was her rationale for setting up a unique farming tourism enterprise in New Zealand:

So my international friends can come to experience authentic New Zealand nature environment, a peaceful place for people to enjoy and relax and have farming activities.

Becky assessed that one-third of her clients were from mainland China, and most of them were referred by her local customers, with a few from her overseas social networks. Karishma's main international connection was her family back home in India.

From time to time, her foreign social networks did refer people to her immigration business.

Sachie affirmed that she and her husband were inclined to go back Japan once or twice a year to spend a good quality time with her parents and to refresh herself with Japanese cuisine and hometown culture, for her TV cooking programme was partially produced in Japan as well.

In the same way, Yael wished that she could visit Israel more often to get inspired and import some food from her homeland. She explained further that “because my whole food thing comes from, and brings something from Israel, so I have to go to get my battery’s recharged every year.” Moreover, Yael took her children to visit her grandparents and father’s grave. She reminded her children, “Now, thank you great grandfather, and thank him for everything you have for that man over there.”

7.6 Community and social responsibilities

As first-generation immigrants, participants had to replant their roots in their adopted home, where aspects of the culture would be inevitably different from their native country. Hence, they steadily navigated so they could socially be embedded in their local communities, meanwhile still upholding relationships with their homeland and ethnic heritage in various ways. In general, the women entrepreneurs in this study generously supported other immigrants and also the broader communities through contributing their social and cultural capital. Through their significant efforts to make a virtue of their immigration and integration experiences, participants manifested a strong sense of belonging and adaptation, and a tendency to actively participate in all aspects of New Zealand life (Low, 2008).

7.6.1 Belonging and appreciation

Immigrant women entrepreneurs often expressed profound appreciation for being able to live in New Zealand. They also valued the benefits and support they had received from their communities, either socially or professionally. They made extreme efforts to take up opportunities obtained for their family and business.

Evon felt blessed, noting that New Zealand is a beautiful place to live, and she promised that “I am happy to support others whenever I can, as God is kind to me.” Rosemary also acknowledged the fact “that we are thankful to New Zealand in giving us the option to introduce our culture in the country.” Karishma was also glad that migration life taught her excellent lessons, because “since I bought this business, the goodwill also came along with the business.” Thus, she professed, “I am proud of this place, and this is where I want my kids to grow up.”

Ban was thankful to the people who supported her all the way since she migrated throughout her settlement, study, work and also the establishment of her early childhood education centre. Ban truthfully acknowledged:

We’re all here because everyone has had a different experience back home and that’s why we came here to have a better life. I think those who usually have problems, they don’t respect the culture in New Zealand but want to change it to their way. I can see from our community, some people had a lot of hard times because they don’t want to change themselves. I was delighted and thankful that I was given an opportunity to come and live here with my children.

Edit discovered that some grassroots women’s networks were starting and growing in the last couple of years. Where these were Pākehā, and Anglo-Saxon dominated, Edit still found benefit from these social networks: “It is nice to find gems from different backgrounds, and most of those are extremely capable and intelligent, and strong-minded women.”

Lucy said that personally, she did enjoy integrating into any new community into which she had moved. Locally, Lucy described that “we have wonderful neighbours that we can rely on if we have any issues.” She admitted, if she was in Singapore or Hong Kong, she would not have the same level of concern or care for her neighbours. Also, Lucy was sitting on the board of her Rotary Club and involved in some international projects. She particularly acknowledged the enormous support she received from her Rotary Club:

I met a lot of great people, and they’ve given me help and insight into how business is done in New Zealand. They would set me up to meet with different recruiters, executive search consultants, who also gave me more information to help educate me, so I found that to be very helpful. Here in New Zealand people have time for each other.

7.6.2 Social and cultural contribution

Commonly, participants illustrated their commitment and contribution to various community activities by sharing their knowledge and skills, through being involved in social services and activities and providing settlement assistance, and also through social and financial support for charitable organisations.

Rosa devoted her every Sunday to work at her Korean church where her husband was the pastor. Rosa regarded this service to the church as her contribution to the community. Similarly, Lucretia had been the president of the Romania Association for three years to support 2500 families living in New Zealand through cultural activities and heritage language learning programmes. She stated her willingness to do this: “I would love to help the Romanian community to start a group to support each other by using my knowledge of the business.”

Dr Elvie noted the benefits of being the business owner: “Because it’s my business I can do whatever I want with it.” Consequently, she offered a discount consultation fee to people from the Filipino community. Given that a lot of Filipinos were married to New Zealanders, she made a policy that everybody, not only the Filipinos, received the discount but also new patients who would be related to Filipinos received the same price.

Recently, other immigrants approached Ban to seek her assistance since they knew what Ban had gone through and how well she was currently running her business. Ban agreed there was something about herself as a woman with a good heart:

Sometimes my children were wondering, ‘mum why do you keep helping?’ And I keep thinking of myself at that time. And I couldn’t have started this without the help of my supervisor who directed me to the right thing, to finish my studies and also my other boss who helped me with all the questions that I had, so I thought this is my job now, to help others to establish their businesses.

Evon shared the same idea of supporting new immigrants; in particular, she felt obliged to help her neighbours, women and children when they faced problems in New Zealand. Evon stated, “I keep supporting others who need assistance whenever I can help.”

Likewise, Karishma also narrated a similar approach, given that the majority of her friends in the community are immigrants: “When they come across people who face immigration issues and need immigration help, they would refer them to me.” She conveyed it was essential to give back to the community what she had learnt.

Ellen reckoned that people should give to charity if they can. She underlined that her studio in Eastern Auckland was predominantly dependent on Asian customers. Ellen understood the essence of the community’s well-being and the importance of immigrants’ belonging. In turn, she genuinely gave back to the local communities through fundraising and donations to support some charitable organisations, such as Hospice and the Diabetes Association. In particular, her enterprise several times did fundraising for the Heart Foundation. Ellen explained the precise reason was “because my brother had a heart condition that wasn’t diagnosed, so that’s the charity when we first opened up that I got involved with.”

Yael undoubtedly acknowledged that her entire business relied on her connection with the communities: “It is the most important thing, the most important thing!” Yael’s restaurant acted as a community centre for her customers who lived and worked nearby; she asserted, “It is the place where they have a break and meet. It belongs to them more than it belongs to me.” Equally, Yael commented on the importance of supporting the communities:

You have to do other things for the communities. Even though I don’t do enough, I am doing fundraising. You have to keep giving back to the communities. That’s excellent public relations. For my own Israel community, I just cannot say ‘No’ to requests from them, although I don’t have any official membership associated with the community.

7.7 Summary

As Bourdieu (1984, 1991) suggested, cultural capital can be acquired through institutional knowledge and unconsciously acquired embodied habits and values from childhood. Participants’ ethnic backgrounds and cultural surroundings affected their business fundamentals, operational mannerisms and communication processes (Dalziel et al., 2009; de Bruin, 1998, 1999). This study has found that, generally, to sustain their enterprise, these immigrant women entrepreneurs maximised their social and cultural

capital encompassing their international connections, linguistic capacity, religion and faith, and the impacts of upbringing and also cultural practices. Overall, these immigrant women entrepreneurs apparently demonstrated best practice and intercultural competencies in their daily business operation. They also consciously associated their entrepreneurial purpose with positive social outcomes (Halkias & Caracatsanis, 2010; Vaccarino et al., 2010). Living in a diverse society, these women entrepreneurs displayed their sense of belonging, continuing to uphold to their ethnic and cultural heritage in New Zealand.

Chapter 8: Discussion

The human science researcher is not just a writer, someone who writes up the research report. Rather, the researcher is an author who writes from the midst of life experience where meanings resonate and reverberate with reflective being. Sensitive phenomenological texts reflect on life while reflecting life. (van Manen, 2014, p. 391)

This chapter begins with an overview of the study and then synthesises the significant findings from the data analysis. It discusses and then applies the interactive framework developed by Waldinger et al. (1990) to present a coherent explanatory framework within which it is possible to discuss the findings, particularly the contributions of social and cultural capital. The chapter examines whether and how the findings of the research are related to the existing literature on the discourse of immigrant women's entrepreneurship. Importantly, a feminist lens provides a critical approach for exploring the gaps and limitations of the interactive framework and relevant research. The chapter also reflects on methodological considerations, especially the phenomenological nature of the inquiry, and makes an assessment of the research methods used. I then outline the major contributions of the research and underline practical and policy implications. The discussion then considers limitations of the study and explores recommendations for future research. The chapter concludes with some final remarks to summarise the insights from this research journey.

8.1 Overview of the study

This phenomenological inquiry initially arose from my own migration experiences and professional development in New Zealand. Over the past decade, through involvement in several women's projects, I have worked with many inspirational women who migrated to New Zealand either by themselves or with their family. Despite facing massive obstacles, many immigrant women have displayed their distinctive characteristics and strengths to integrate and participate in civil society through social, cultural, community and economic contributions. Nevertheless, immigrant women in related research have often been portrayed as a marginalised group. In particular, there

are apparent research gaps in the intersections between immigrant women's entrepreneurship and social and cultural capital.

The purpose of this phenomenological study was to explore the lived experience of social capital and cultural capital for immigrant women's entrepreneurship in New Zealand. The study applied the concepts of social capital and cultural capital (Bourdieu, 1984, 1986; Dalziel & Saunders, 2014) within an entrepreneurial discourse (Ahl & Marlow, 2012). It aimed to provide insights into the intersections of gender, ethnicity, cultural heritage and the social and economic environment in the lives of first-generation immigrant women entrepreneurs (Dalziel et al., 2009; De Clercq & Voronov, 2009a, 2009b; Pio, 2007a, 2007b).

The research paradigm is interpretivism. Accordingly, I have applied constructivism as the epistemological positioning for this research. Van Manen (2014) has argued that phenomenology is "the source for questioning the meaning of life as we live it and the nature of responsivity of personal actions and decisions" (p. 13). Hence, I have chosen hermeneutic phenomenology as the research methodology, since it is congruent with a feminist perspective as an approach to discovering the essence of women's lived experiences.

Fourteen semi-structured face-to-face interviews generated rich data, which provided significant statements and themes that emerged from the lived experiences of immigrant women entrepreneurs in New Zealand. The fruit of the data collection and analysis of this study have been described in the three findings chapters (five, six and seven). Phenomenological research starts with wonder about the meaning of human experience (van Manen, 1990, 2014). This phenomenological study sought to address the central research questions posed in the Introduction chapter:

- What are the critical social and cultural factors that have affected the lived experiences of immigrant women entrepreneurs in New Zealand?
- What are their lived experiences of utilising social capital and cultural capital?
- Has being a woman influenced their entrepreneurship in New Zealand, and how do they interpret this experience?

8.2 Summary of the major findings

This section outlines the primary results from the findings chapters (five, six, and seven) in relation to the research questions. Chapter five revealed which central factors had motivated immigrant women to become entrepreneurs. It described how participants set up and operated a niche business to meet the needs of targeted customers. The chapter also explored how immigrant women secured their initial start-up funding. Chapter six investigated the main characteristics immigrant women entrepreneurs have in common and explored participants' perspectives on gender. It also explained their various marketing strategies to access customers. The chapter then described the challenges immigrant women have faced. Chapter seven provided evidence on how participants maximised their social and cultural capital to sustain their business. It also highlighted immigrant women's interactions with and contributions to their ethnic community and broader society in New Zealand.

All participants in this study described their strategic approaches to nurturing their businesses. More than 70% of the participants (10 participants) had employed some staff for their businesses. Two participants had been the key driver behind their business operation and development, despite working with their husband. A further two participants had employed trainees or contractors to help their enterprise when needed. None of the participants referred to themselves as self-employed or as independent contractors. Overall, they described themselves as the owner of their business, which is a legal entity possessing a right to conduct business on its own. Therefore, 'entrepreneur' is a clear and consistent title for the participants in this research.

8.2.1 Motivation to set up a niche business

Underlying motivations

There are multiple aspects motivating immigrant women to become entrepreneurs. Interestingly, most participants had not planned to become entrepreneurs before migrating. A few immigrant women had altered their enterprise compared to how they had envisaged it prior to arriving in New Zealand. A majority of participants who were both mother and wife cited family as the central reason for the change. For immigrant

women, being a business owner gives them flexibility to balance their household responsibilities, and also to support their spouse and family to work together in a family business.

For some participants, owning a business was not their original plan, but it became an alternative option as participants typically had encountered obstacles to getting a professional job in their previous or desired field (Pio, 2007a, 2007b; Verheijen et al., 2014). The limited employment opportunities ultimately prompted them to set up a business. Overall, immigrant women believed that owning a business would fulfil a sense of independence and professional inspiration, and also provide a platform to amplify their accomplishments as an achiever in the host country. Many of the participants indicated that their passion and personal interests had motivated them to start a business.

Entering a niche market

Generally, women entrepreneurs operated a business by maximising their social capital and cultural capital in niche markets. Many participants commercialised their social networks, cultural characteristics, tradition and knowledge to provide services and products to respond to the preferences and needs of the growing ethnic population (Aldrich & Waldinger, 1990; Razin & Light, 1998). Some participants located their business near a specific ethnic community in Auckland. Consequently, immigrant women entrepreneurs could directly access and connect with ethnic consumers in a unique market embedded in ethnic precincts (Spoonley & Meares, 2011).

The majority of women entrepreneurs started a new business in their professional field by utilising their expertise and institutional knowledge, for instance, organisational development, property management, early childhood education and medical practice. Notably, by capitalising on their ethnic heritage and cultural traditions, immigrant women were able to specialise in their businesses by offering culturally-based services and products, such as ethnic cuisine and hairstyling (Razi & Light, 1998; Volery, 2007). In particular, women participants utilised their ethnic heritage language skills to provide vital services to ethnic consumers and support their immigration, settlement and integration.

Acquiring the initial funds

Seed capital is critical for immigrant women entrepreneurs to set up a new business. Participants approached various sources to secure funds to pursue their entrepreneurship goals. Most women entrepreneurs primarily relied on their savings for a start-up until their business could generate revenue to sustain itself (Piperopoulos, 2010). Following initial set up the participant's spouse provided crucial support for the enterprise through their assistance in both financial and human resources to meet their family's daily living needs (Piperopoulos, 2012). Hence, immigrant women were able to dedicate money and time to the business. However, some of them did not produce a sufficient profit at the early stage, but had a particular financial arrangement with their spouse who was covering household costs. It is obvious that immigrant women entrepreneurs had significantly transformed their social networks and relationships into positive assets for their business venture (Waldinger et al., 1990). As significant sources of social capital, immigrant women's "ethnic kinship and friendship networks" (Volery, 2007, p. 38) not only provided a significant source of social capital, but also helped supplement the shortfall in initial funding and were a source of other forms of assistance to start a business (Dhaliwal et al., 2010).

8.2.2 Characteristics of women entrepreneurs and their business strategies

Strengths, attitudes and gender perspective

The immigrant women in this research showed some common characteristics in striving to succeed through their entrepreneurship, despite having diverse ethnic and cultural backgrounds and also various business experiences. Being first-generation immigrants, the women entrepreneurs confronted significant issues and challenges during their migration and integration as well as the challenges of balancing their family responsibilities and business demands (Pio, 2008; Verheijen et al., 2014). Nevertheless, the participants' optimism, courage, and tenacity helped them to overcome numerous challenges to maintain focus on their business and general life goals.

The immigrant women applied specific tactics to combat difficulties and carry on their business operations. Significantly, most participants shared their unique gender

perspective: being female contributed to their enterprise successes and personal achievement. Furthermore, several immigrant women revealed strong views on women's equality and the importance of role modelling; to some extent, they confirmed that the women's movement in New Zealand had contributed to their personal growth and empowerment.

Marketing strategies

The marketing strategies immigrant women applied showcased their entrepreneurial vision, capability and cultural practice to deal with the conditions of the market in New Zealand (Waldinger et al., 1990). Participants utilised multiple marketing strategies and tactics to target their potential customers. In general, word of mouth was the primary approach immigrant women entrepreneurs used. All the participants affirmed that their primary customers were as a result of other people's recommendations. Fundamentally, customer satisfaction had been achieved because of the quality of the services and products immigrant women entrepreneurs were providing. Subsequently, word of mouth can be viewed as the most effective marketing strategy, bringing continuous referrals that acted to sustain the business.

Several participants confirmed that they had never used advertising, and that their customers predominantly came from referrals. Furthermore, many participants successfully cultivated their social networks and community relationships (Aldrich & Waldinger, 1990; Light & Bhachu, 2004; Light & Dana, 2013) to enhance their capability to reach potential customers. To brand their business and connect with potential customers at the start-up stage, immigrant women also utilised different communication channels; in particular, they tapped into the local newspaper and ethnic community media to reach out to local consumers. Some women entrepreneurs also used their social media savvy to efficiently link to various customers through Facebook and other accessible online platforms.

Confronting difficulties

Immigrant women participants confronted more challenges than their mainstream counterparts. Starting a business in a new environment with limited commercial

knowledge and restricted resources, participants shared some common problems with their start-up due to complicated regulations and institutional compliance factors. Given the small size of the domestic market in New Zealand, some immigrant women operated their business in a highly competitive industry. At the same time, they had to deal with policy changes and the regulatory and operational dilemmas.

Financial constraint was another major obstacle for immigrant women entrepreneurs; they have had to make significant efforts to become profitable and to maintain the business with limited seeding capital (Zhou, 2004). Noticeably, a couple of participants experienced challenges when they negotiated loans for a start-up with financial institutions who doubted the sustainability of the revenue due to the nature of the business being proposed, such as hair braiding or a yoga studio. Also, establishing social networks in a new country was a critical issue for immigrant women, as they had to build up the essential contacts and relationships afresh. Moreover, immigrant women also encountered institutional discrimination and unconscious bias in their business sectors.

8.2.3 Capitalising benefits of ethnic heritage and cultural factors

Cultural practices and values

The most compelling finding is that all the women participants emphasised that their ethnic customs and cultural practices had greatly influenced their attitudes, their work ethic, and the philosophy of their business. Furthermore, women participants described how the surroundings of their upbringing had shaped their personality and values. Specifically, the family environment they had grown up in had provided role models and moral standards for their professional development and business fundamentals. The immigrant women explained how the core of their cultural characteristics had indisputably shaped who they are and the manner of their social interactions (Collins & Low, 2010; Eames, 2007). In this regard, cultural practices have been capitalised on for commercial activities. Overall, the women participants demonstrated similar approaches to conducting business: be customer centred, respect others, embrace cultural differences, and operate with honesty and trustfulness.

Impact of religion and ethnic heritage language

Several women participants recognised the critical impact of their faith and religion which set up a norm for how they conduct their business and participate in community's activities. Through their religious practice, participants made conscious decisions about their business management to align with their religious values and principles, such as treating customers with respect; caring for patients with great responsibility; and operating the business with integrity. Also, participants played a proactive role, providing services and assistance in their respective churches or religious institutions (Aldrich & Waldinger, 1990). Consequently, they built up trust and reciprocity with the members of their faith groups, which became a reliable component of their social networks and business relationships. In general, these immigrant women's religious belief and practices affected their enterprise culture and activities (Dana, 2010).

Language is an inseparable part of the culture which represents people's ethnic heritage and cultural institution (Kramsch, 1998). As part of cultural capital, linguistic capital is embedded in individual and group cultural and social contexts (Bourdieu, 1991). After migration, many participants were striving to improve their English proficiency to improve their communication skills through studying and through the business operating process. At the same time, immigrant women still practised their heritage language as an essential way to maintain their cultural and ethnic identity. Strategically, participants leveraged their cultural and linguistic skills into economic resources and strengths to provide specialist businesses to the clients from their shared ethnic group who needed culturally and linguistically appropriate services in the early period of their settlement (Vacarino et al., 2010; Waldinger et al., 1990).

Connecting the two worlds

Globalisation mobilises international trade opportunities and social interactions, connecting people across boundaries. Migration brings transitional movements and stimulates cross-cultural communication for diasporic communities (Collins, 2003). Several women entrepreneurs retained international trade connections for enterprise and trade purposes, for instance, importing medical equipment and commercial furniture, and engaging in professional practice. Many of the immigrant women

participants still maintained steady associations with families and friendship networks in their country of origin. Some of the participants' businesses were nurtured from and inspired by their cultural traditions and ethnic customs. Hence, maintaining social interaction with their homeland was an underlying facet of immigrant women being able to preserve their cultural roots and ethnic heritage (Vaccarino et al., 2010).

Impressively, all the immigrant women participants adapted well to the host country despite there being substantially different factors among their migration, settlement and business features and also ethnic backgrounds. Immigrant women's adaptability correspondingly revealed their keen sense of belonging and even community involvement. Significantly, participants commonly confessed their gratitude for being able to settle in New Zealand. Immigrant women appreciated the many offers of support they had received from their social and professional networks (Collins & Low, 2010). In return, participants shared their experiences and commitment in supporting other immigrants and the broader community through their volunteer work and charitable contributions.

8.3 Significant findings related to literature: Interactive framework

This section applies the conceptual elements of an interactive framework of ethnic entrepreneurship developed by Waldinger et al. (1990) to examine the findings of this study. It is followed by a critical analysis of the interactive framework and related discourses of entrepreneurship from feminist perspectives. As discussed in the literature review, there have been several conceptual theories and frameworks of immigrant and ethnic entrepreneurship developed by scholars in the past decades. The interactive framework of ethnic entrepreneurship by Waldinger et al. (1990) has combined both opportunity structures and mobilising ethnic resources to conceptualise in comprehensive breadth the dynamics impacting on immigrant entrepreneurship.

To some extent, the interactive framework refers to forms of capital, including social capital and cultural capital, which immigrant entrepreneurs possess through their social networks, cultural characteristics and ethnic institutions (Dana, 1995; Light et al., 1993; Waldinger et al., 1990). Furthermore, the interactive framework explains ethnic

strategies fostered as a result of opportunity structures and the characteristics of ethnic entrepreneurs (Waldinger et al., 1990), which is relevant to this study. The interactive framework is applicable for understanding the immigrant women's entrepreneurship in this research.

8.3.1 Opportunity structures

Given rapid changes in the global economy and migration, ethnic entrepreneurs, as small business owners, confront unfamiliar and evolving market conditions in the host country (Dana, 1995, 1997; Dana & Morris, 2007; Light, 1972). As defined by Waldinger et al. (1990), the opportunity structures comprise two vital components: market conditions and business ownership accessibility.

Market conditions

The interactive framework indicates that immigrant business owners are often tenacious when operating their small enterprise either in emerging ethnic communes or the wider market (Waldinger et al., 1990). Accordingly, immigrant women entrepreneurs in this study effectively engaged in niche markets to match the commercial demands from the local ethnic community and beyond. The women entrepreneurs in this study operated their business to serve the unique needs of ethnic consumers, for example, mortgage and insurance, immigration consultancy, Chinese acupuncture and medicine. This finding is broadly consistent with the previous studies of Indian women entrepreneurs by Pio (2007a, 2007b) and Chinese women's entrepreneurship in New Zealand by Vaccarino et al. (2010) which found that the women provided their immigrant group with culturally appropriate services and products with a competitive advantage through their ethnic and linguistic knowledge.

The interactive framework also identifies that growing immigrant businesses reach out to customers in the broader market beyond the restraints of the ethnic community (Waldinger et al., 1990). The findings of this study broadly corroborate the concept of enterprise opportunities in the open market described in the interactive framework in the following ways.

First, it was reasonably easy for immigrants to set up a small business. For instance, using their personal savings, two women participants managed their human resources and organisational development consulting businesses from their homes. Neither required a significant amount of capital or mass production. Similarly, another woman entrepreneur started a property management business by using her home as the office, with the main cost of conducting the business being her labour and home space.

Additionally, in the framework, immigrants stepped into some marginal or small-scale retail industry, with unstable markets and labour intensive demands, because immigrants can likely provide the same products but with more convenient and customer-oriented services through operating for much longer hours and throughout the year. For example, one participant operated a dairy shop in a low socio-economic suburban area by offering competitive prices of goods and opening seven days per week, including public holidays, for more than ten hours per day.

Finally, there are increasing niche markets for products and services, which connect with an immigrant business owners' ethnic heritage. In addition, they can export and import authentic goods from their home country. This kind of demand for imported goods "allows immigrants to convert both the contents and symbols of ethnicity into profit-making commodities" (Aldrich & Waldinger, 1990, p. 117). Clearly, the immigrant women who established their ethnic food-related businesses attracted many non-ethnic customers from mainstream commercial precincts in Auckland: the Asian cooking school and the Middle Eastern restaurant. Another participant set up her African style shop and hair salon where Māori and Pasifika people who liked to have their hair braided have been her main customers. This finding is similar to the results described by Pio (2007a, 2007b) in a study of Indian women entrepreneurs. In turn, the immigrant women accessed customers from a wider range of ethnic communities, Māori, Pasifika and Pākehā, who were interested in the taste of ethnic foods and unique goods.

Based on the interactive framework and other relevant studies, Aldrich and Waldinger (1990) and Volery (2007) have argued that access to open markets for immigrants were often blocked due to "high entry barriers, either on a financial or on a knowledge basis" (Volery, 2007, p. 34). Conversely, several immigrant women in this study effectively broke through into some commercial industries, which were typically dominated by

local entrepreneurs. For instance, they entered into organisational development and professional training, business mentoring and coaching for senior managers, professional clinic practices, early childhood education centres, a high-end commercial cleaning firm, yoga studios, a cooking school, and the production of an international television programme. Remarkably, some of them boldly expanded their enterprises, enhancing the scale of the business, and increasing the number of employees to solidly grow their venture's revenue.

One participant realised the abundant potential in early childhood education a decade ago, in a traditional mainstream industry. She gained her qualification and working experience in the sector before starting her own business. To date, the enterprise has rapidly grown to three centres in some upmarket suburbs with more than 30 employees and cutting-edge facilities, which surpasses the scale of a small business as defined by the MBIE (2016). One participant transformed from being a previous medical graduate in the Philippines into a qualified professional clinician who owns a general practitioner centre in New Zealand plus a medical company operating in Australia.

These surprising findings challenge the previous studies (Aldrich & Waldinger, 1990; Waldinger et al., 1990), in which immigrant entrepreneurs were predominately self-employed or small business owners, constrained in their enterprise in captive or "underserved markets" (Aldrich & Waldinger, 1990, p. 116). Broadly, the results of the present study also support the findings of an empirical study on Asian immigrant women entrepreneurs in Sydney (Low, 2008), which examined women's important economic contributions to Australia. Accordingly, Low (2008) described that, over time, immigrant women shifted from traditional ethnic business sectors to high technology and professional management industries. Some Asian women developed their enterprises on a bigger scale and created job opportunities employing more than 20 people. In turn, the enterprises showcased in this study contest the mainstream entrepreneurship discourse and public stereotypes towards immigrant women, whose entrepreneurial characteristics are still commonly unrecognised or misinterpreted (Collins & Low, 2010; Halkias et al., 2010; Vaccarino et al., 2010; Verheijen et al., 2014).

Accessibility of business ownership

Another key component of the opportunity structure is immigrants' access to business ownership, which is affected by two conditions: "the level of inter-ethnic competition for jobs and business opportunities" and government policies and regulations (Aldrich & Waldinger, 1990, p. 117).

Several participants in the study recited some factors which had affected their access to business ownership and sustainability. Interestingly, most of them encountered the challenges of enterprise competition generally caused by the nature of the industry and limited size of the domestic population in the broader market. The owner of the dairy shop has to deal with growing and significant competition from both inter-ethnic and mainstream business sectors including the continually emerging retail outlets in the neighbourhood, and price pressures from the suppliers. Likewise, the participants also have to compete with a large number of comparable consultancy firms in a limited industry in the mainstream market. Owning two yoga studios in the eastern and southern areas of Auckland, the woman entrepreneur competed with her mainstream counterparts in hiring qualified yoga teachers, as many of them prefer to work in commercial centrally-located studios. This rather intriguing evidence might be due to aspects of the business sectors and the entrepreneurial context in which the immigrant women entrepreneurs are embedded in New Zealand. These results differ from those that suggest that immigrant women entrepreneurs are only engaging in a narrow range of sectors. My research indicates that immigrant women enter diverse industries and relatively quickly engage in the open market.

Findings in this study mirror 'ownership accessibility' elements of the framework explaining the substantial influence of state policies on the immigrant enterprise. The participants in the study recalled that the implications of immigration policy and the complicated industry compliance and regulations of local authorities undoubtedly affected their businesses. For example, one participant had to obtain her residence permit on the condition of working for others because of her working visa restriction. Thus, it took five years for the participant to get residency before she could start her own business. The participant who has been operating an immigration-consulting firm described that changes to immigration policy in New Zealand brought ambiguities and

challenges to the operation of her business. One woman entrepreneur in the study had a fierce battle with the local council for two years to get a permit to open the first childcare centre in the desired area. In the same vein, previous studies on immigrant entrepreneurship in Australia (Collins, 2000) and New Zealand (Spoonley & Meares, 2011) have also argued that the host country's economic and political environment, immigration policy, and industry regulations have direct effects on immigrant entrepreneurship.

8.3.2 Group characteristics

The interactive framework specifically points to the fact that immigrants from some ethnic groups tend to "have higher rates of business formation and ownership than do others" (Aldrich & Waldinger, 1990, p. 113). In the framework, the characteristics of the group generally encompass two dimensions, predisposing factors and resource mobilisation.

Predisposing factors

The framework indicates that there are some common predisposing factors shared by immigrants from the same ethnic background and place of origin, including selective migration, settlement characteristics, and cultural practice. According to the interactive framework, the predisposing factors comprise "the skills and goals that individuals and groups bring with them to an opportunity" (Aldrich & Waldinger, 1990, p. 122).

In this study, some participants brought financial capital with them, which aided them in setting up and sustaining their business, although their financial sources were diverse, such as an inheritance, previous income from enterprises, or personal investments. In findings that are not consistent with the framework, this study shows that despite coming from different ethnic backgrounds, the majority of immigrant women participants had received a tertiary qualification, and many of them had engaged in professional occupations with expertise and skills before migrating. Specifically, half of them migrated to New Zealand under the 'General Skills/Skilled Migrant' category. For instance, several women participants were conducting business in areas associated with their previous professional expertise and skills, such as property management, medical

practice, organisational development and immigration consultancy. Consequently, transforming their various forms of capital, in particular, institutional capital (Bourdieu, 1986), into economic capital eventually helped them to embark on their new entrepreneurship endeavours.

This finding of the study also supports previous New Zealand studies by de Bruin (1998, 1999), who specifically emphasised that ethnic minorities can transform their cultural capital to human capital resources to provide employment and entrepreneurship opportunities for local communities. This result is also in accordance with previous research on ethnic female entrepreneurs in Greece (Piperopoulos, 2012), which showed that first-generation immigrant women's past employment involvement and educational knowledge significantly affected their business start-up.

Secondly, the interactive framework considers that settlement characteristics, consisting of the ethnic group's population size and intensity in the immigrants' residential location, are the most dominant factors that "influence business development trajectories in a complicated way" (Aldrich & Waldinger, 1990, p. 123). Similarly, several women entrepreneurs purposefully entered into niche markets to respond to the needs of the growing ethnic population. For instance, an immigration consultancy provided immigration services to meet the demands of the fast increasing Indian population.

Accordingly, women in the study have deliberately located their businesses in areas with specific ethnic communities to directly access their ethnic customers, such as a Chinese and Korean acupuncture centre in a Korean commercial precinct, (North Shore) which has the largest Korean residential concentration in Auckland. Again, the premise of the participant's immigration consultancy is in the central area of Auckland in which the Indian community predominantly live, work and operate various enterprises.

The results echo the findings of a previous study on Chinese businesses in Auckland (Spoonley & Meares, 2009), which described Chinese entrepreneurs as mainly relying on the local and overseas Chinese community for customers, employment and the supply of products. A further study also reported that Chinese SMEs commonly

concentrated on specific ethnic precincts, which reflects the dynamic features of the Chinese population in Auckland (Spoonley & Bedford, 2012).

Finally, the framework outlines relevant literature on entrepreneurship which considered that an ethnic group's cultural traditions provide "economically useful practices" (Aldrich & Waldinger, 1990, p. 125). The authors of the interactive framework reasonably stated that cultural value and patterns affect immigrant entrepreneurship, as some ethnic groups have a high rate of business ownership after migration (Waldinger et al., 1990).

As noted in the literature review, and in the findings chapters as well, for this research, I have taken a broader approach to investigate the influences of ethnic heritage and cultural values on immigrant women's entrepreneurship. Theoretically and empirically, I considered the concept of cultural capital to include linguistic and religious capital defined by Bourdieu (1984, 1986) and also the relevant framework developed in New Zealand (Dalziel et al., 2009). Significantly, all the participants in the study affirmed that their ethnic background, upbringing and cultural practices have fundamentally shaped their personal values and beliefs, and underpinned their entrepreneurial behaviours. The essences of their ethnic heritage and cultural context still effect profound influences on their business, regardless of the changing environment due to migration. In contrast to the argument of the interactive framework (Waldinger et al., 1990), these immigrant women have capitalised on the benefits of cultural capital by implementing their cultural practices and intercultural competence, linguistic skills and religious norms into their enterprise.

Moreover, the findings in my research also support the results in a comparative study on the different experiences of ethnic immigrant women and men (de Vries & Dana, 2012), in which immigrant women entrepreneurs greatly valued the cultural traditions and religions contributing to their entrepreneurship. Consistently, the present study revealed that all the participants "highlighted the influence their parents' values played in how they conducted business" (de Vries & Dana, 2012, p. 509).

Resource mobilisation

The interactive framework outlines the view that ethnic people need to have primary resources for their enterprises: human resources and financial capital (Waldinger et al., 1990). According to the framework, “the networks of kinship and friendship” in particular, families, are the core resources, not only in providing financial assistance but also as the primary labour for small enterprises (Aldrich & Waldinger, 1990, p. 127). The finding in this study naturally supports the above description, as social capital is vital for immigrant women entrepreneurs.

Commonly, the participants in this research decisively voiced their gratitude for their family’s support, financially and beyond. Several women and their spouses were operating their enterprise together, even though the women were the main driving force. Equally, other women entrepreneurs also explicitly disclosed how their partner provided significant support for their business ventures through a variety of tactics, such as backing up the funds of the business and household costs at the start-up stage, setting up the website of the firm, and taking care of children.

With social capital, as discussed in the findings chapters, the women entrepreneurs in this research gained commercial benefits from their social networks. For example, a couple of the women received financial loans from their kin and friendship groups to form the crucial initial fund. Moreover, their ethnic networks and other social associations provided effective platforms for accessing customers, and acquiring the information, institutional knowledge and skills which were vital for nurturing their businesses (Collins & Low, 2010).

The framework acknowledges the importance of the fact that ethnic institutions can contribute to the “solidarity” of ethnic groups. For example, religious associations and voluntary organisations play supportive roles for ethnic entrepreneurs in bonding members of the ethnic group together (Aldrich & Waldinger, 1990). The immigrant women in this study have generally been involved in various social networks through immigrant organisations, religious attachments, and professional institutions within and beyond their ethnic communities. For instance, churches become a valuable community resource for some immigrant groups. The increasing numbers of ethnically-related

religious services provided by different religion and faith institutions mirror the trend of growing ethnic populations in Auckland.

Notably, there are a number of churches emerging that provide social support services as a community hub in the Korean-concentrated suburbs. One participant voluntarily assisted her husband, the pastor of the local Korean church, every weekend. As the fastest growing ethnic group, the Filipino population has increased to become the third largest ethnic minority group in New Zealand (Statistics New Zealand, 2013b). The Catholic churches play vital roles to bridge between and bond among the members of the Filipino community (Treasury New Zealand, 2013). In this study, a woman entrepreneur, as a Catholic, was offering a free consultation for all Filipino priests at her medical practice as a way to connect and support her own ethnic community.

As revealed in the findings chapters, several participants in the study have also contributed to vibrant community organisations, charitable activities, and their industrial and professional associations, which are broader than the immediate circle of their own ethnic community. Broadly, the results in the study confirm the research of Nkrumah (2016) on Ghanaian female immigrant entrepreneurs; by participating in the activities of their immigrant associations, these Ghanaian women entrepreneurs benefited from their connections with immigrant and community networks, and professional affiliations, as social capital for their enterprise. The interactions with ethnic institutions and a variety of business and professional organisations harness and extend immigrant women's social relations; accordingly, they also demonstrate their sense of belonging and contributions to the wider society.

8.3.3 Ethnic entrepreneurship strategies

The interactive framework implies that ethnic entrepreneurs adopt certain entrepreneurial strategies to tackle the challenges which occurred in a complicated enterprise environment. The results in this study show that the immigrant women normally used their practical strategies to tackle the different problems they confronted, although each woman experienced variations in the type of challenges and their approach was individualised and vibrant.

As previously summarised in the findings chapters, many women participants used practical marketing strategies to target their customers in a niche market through a number of channels. Commonly, the immigrant women entrepreneurs emphasised that excellent customer services provided a solid foundation for their businesses' stability due to their customers' loyalty. Overall, the immigrant women's businesses mostly relied on referrals from satisfied customers. When facing difficulties from industry regulations and government policies, and institutional discrimination, the participants in this study proved that their perseverance, resilience and willpower were decisive factors eventually enabling them to navigate business information, resolve the issues and succeed. The emerging strategies reflected the immigrant women's adaptability to the social, economic and political environments.

8.3.4 Critiquing the interactive framework from a feminist perspective

The interactive framework has developed a comprehensive conceptual framework to examine the central facets of immigrant and ethnic entrepreneurship. However, the framework has limitations and weaknesses (Bonacich, 1993; Collins & Low, 2010; Kloosterman & Rath, 2001; Light & Bhachu, 1993; Oliveira, 2007; Pütz, 2003). The interactive framework was initially developed in 1990s. Given the rapid growth of globalisation, immigration and entrepreneurship in the past two decades, this framework does not manifest the dynamics and complexity of immigrant and ethnic entrepreneurship occurring towards the end of the second decade of the 21st century. By analysing the findings of this study and the framework, and also incorporating critiques from other scholars, I will critically examine the four aspects of the drawbacks and gaps in the framework through a feminist perspective lens.

Firstly, one of the limitations of the framework is a lack of gender analysis on immigrant entrepreneurship. As Light et al. (1993) proposed, "the gender-specific effect of the immigrant economy would certainly need to bring in the women entrepreneurs too" (p. 4). Consistently, Collins and Low (2010) criticised the framework in that it "did not devote enough attention to female ethnic entrepreneurship and the gender dimensions of immigrant entrepreneurship" (p. 102). With a failure to identify gender issues, the framework adversely discounts the trend of increasing numbers of immigrant women

becoming entrepreneurs. Consequently, the framework leaves a large gap to explore “significant gender distinctions in the patterns of immigrant entrepreneurship” (Halkias & Caracatsanis, 2010, p. 3), and recognise women’s contributions to global economic development (Collins & Low, 2010).

The lived experiences of the immigrant women in this study narrated the complex social and economic phenomenon of women’s entrepreneurship. Meaningfully, the majority of participants explicated their strong gender perspective and acknowledged that being a female immigrant had influenced their entrepreneurial experience. They typically identified that dual ethnic and female factors had brought valuable contexts of gendered behaviours and activities into discourses of entrepreneurship (Halkias & Caracatsanis, 2010). In this study, the immigrant women’s gendered entrepreneurial practice mainly underpinned the conscious decisions of their business practice, not only focusing on revenue but also in line with their personal values, principles and philosophies. To avoid gender dimensions, the interactive framework also fails to acknowledge the substantial influences of the women’s movement in the host society on immigrant women’s entrepreneurship.

The findings of the study imply that the women’s status and role modelling embedded in the social surroundings have affected their awareness of empowerment, resilience, independence and entrepreneurship. Consistent with the research on Indian women entrepreneurs (Pio & Essers, 2014), several participants in the study noted that the social and political environment of gender equality and the exceptional women’s movement in New Zealand have had positive impacts on their entrepreneurial outlooks which enabled them to achieve independence and fulfil personal goals (Verheijen et al., 2014).

Secondly, the interactive framework generalises the dynamic characteristics of different immigrants as a homogenous cohort regardless of their ethnicity and the country of origin (Kloosterman & Rath, 2001; Pütz, 2003). The framework disregards an individual’s cultural background and personal perspectives concerning “entrepreneurial action” (Pütz, 2003, p. 554), which have more complicated and direct influences on an immigrant’s entrepreneurial activities. Pütz (2003) further criticised the framework for lacking “analysis of a more precise understanding of the origin and development context

of entrepreneurial decision-making or action” (p. 557). The framework hypothesises that immigrants commonly have typical characteristics, and hence did not unfold why individuals from the same ethnic group had taken different approaches when entrepreneurial opportunities appeared (Oliveira, 2007).

For example, although three immigrant women entrepreneurs in this study had very similar Chinese heritage, their entrepreneurial decisions and experiences varied regarding motivation, start-up, and acquisition of capital and niche markets. In turn, their enterprising approaches reflected their upbringing, personality, and also the influence of migration and globalisation, and the changing social and economic and political context of their country of origin: Mainland China, Canada and Malaysia. Pütz (2003) argued there is “a need for more qualitative, interpretative, action-oriented studies, which focus on the entrepreneur as an individual human agent” (p. 557). This study responds to this call for research.

Thirdly, the interactive framework fails to take account of the influence of social capital and cultural capital on immigrant entrepreneurship (Light & Dana, 2013). Unfortunately, it does not differentiate between various forms of capital, but vaguely mentions human capital and financial capital. Similarly, the immigrant women in this study developed business strategies partly by “riding on the back of social capital and joining the business and social-related associations and organizations” (Nkrumah, 2016, p. 70). Moreover, in this study, alongside their social network within ethnic communities and broader society in New Zealand, immigrant women entrepreneurs also maximised their international connections including association with their country of origin to conduct the importing and exporting of goods (Collins & Low, 2010). As the relevant research on immigrant women entrepreneurs shows, social networks are the core of sources of social capital for immigrant women to develop their business (Collins & Low, 2010; Pio & Essers, 2014).

Alongside social networks as a vital part of social capital, the interactive framework also refers to the concept of cultural capital, which is essential to immigrant entrepreneurship, as encompassing: skills, knowledge, values and behaviour, language and religions (Bourdieu, 1986). Cultural capital can transform into valuable economic capital and enhance community wellbeing (Dalziel & Saunders, 2014). The influence of cultural capital on entrepreneurship is formed from people’s upbringing, the

transmission of their values, their norms and interactive social relations, education and professional experience. However, the framework omits discussion of the uniqueness and benefits of ethnic heritage, cultural norms and practice, which affect immigrant entrepreneurial notions and behaviours (Domboka, 2013; Light & Dana, 2013; Verheijen et al., 2014).

As described previously, the findings in this study affirm the interconnected relationship between social capital, cultural capital and immigrant women's entrepreneurship. The study of entrepreneurship needs to employ more inclusive and multifaceted ways to explore how social values and cultural sectors have affected immigrant women's entrepreneurship (Halkias et al., 2010). In short, as Chiang et al. (2013) suggested, discourses on immigrant women's entrepreneurship need to use an intersectional approach to examine "continuously evolving processes relative to various intertwining socio-economic-political characteristics" (p. 69).

8.4 Reflecting on the research process: Whose voice?

This section reflects on the research procedure I have undertaken during the past three years. It recalls my considerations on the methodological choice and research methods for this study. Van Manen (1990) stated that "phenomenological research is often itself a form of deep learning, leading to a transformation of consciousness, heightened perceptiveness, increased thoughtfulness and tact" (p. 163). The section captures some of my self-doubts and learning throughout the journey of this phenomenological inquiry.

8.4.1 Methodological underpinnings

A methodology is a framework to help researchers gather and analyse data from interviews, which in turn generate themes to contribute to the discussion of the findings and fulfil the purpose of the research. It is essential to get it right at the beginning, to be clear about the philosophy and purpose of methodology, and to be mindful of questions and challenges that might be encountered. Therefore, researchers need to be aware of bias and preconception (van Manen, 1990). Phenomenology is the method of reduction,

and an open attitude is essential, “to open oneself to experience as lived” (van Manen, 2014, p. 222).

The reduction incorporates the reflection. “The structure of reflexivity is fundamentally given with all consciousness” (Gadamer, 2013, p. 350). Unexpectedly, the doubts regarding my choice of the research methodology – hermeneutical phenomenology – occurred while I was looking through all transcripts again before the data analysis stage. In my journal I recorded my uncertainties and self-assessment regarding methodological dilemmas on November 13, 2016:

I start questioning whether I have made the right choice. It seems I have not acquired adequate knowledge of hermeneutical phenomenology yet. This doubt pressed me to read more to clear my mind before I go into the data analysis procedure. Subsequently, I reviewed the relevant literature of phenomenology and hermeneutical phenomenology again. It is noted that scholars commonly use the terms of hermeneutical phenomenology and phenomenology, and also interpretive phenomenology interchangeably (van Manen, 1990, p. 26). It seemed to me that most contemporary scholars rarely distinguish them (Lavery, 2003; Sloan & Bowe, 2014). In particular, I studied the works of van Manen (1990, 2014). As an influential practical academic expert on the field of phenomenology, I found van Manen’s theoretical concept and empirical approach a rationale to match my research topic and objectives.

Eventually, after re-examining the resonance of my research subject with the core of hermeneutic phenomenology, I decided to abide by my original methodology decision. In general, phenomenology emphasises discovering meaning in-depth from lived experience, and in hermeneutics the researcher seeks to understand and interpret meaning from the text through multiple resources including stories, observation, researcher reflection and relevant material (Lavery, 2003; Sloan & Bowe, 2014). Given that hermeneutic phenomenology is broad but also a combination of descriptive and interpretive approaches (Lavery, 2003), I hoped this methodology could provide me with the flexibility to complete this lived experience research. In short, a phenomenological researcher is obliged to remain open to “wonder, attentiveness, and a desire for meaning” (van Manen, 2014, p. 220) Altogether, this self-doubt and the reassessment procedure became an important stage in my research inquiry.

8.4.2 Research methods

My personal experiences during the interviewing and data analysis process echoed van Manen's comment (1990): "Phenomenological projects and their methods often have a transformative effect on the researcher himself or herself" (p. 163). The research procedure consequently alerted me to reflect on my assumptions and be truthful to the originality of the collected data and analysis. Smythe (2011) emphasised that "the data itself must always drive the research", hence "trusting the process" is critical to a phenomenological approach (p. 47). Profoundly, the results of data analysis urged me to broaden the sphere of the literature review. It was apparent that the process of this phenomenological inquiry harnessed my feminist awareness and gender analysis. Gradually, I came to listen more thoroughly to participants' voices and grasped the subtleness of difference in each woman's view on the meaning of their lived experiences with the social context (Fish, 2010).

After I finished all the data collection and the coding procedure, correspondingly, I added "region and country" as part of the definition of 'ethnic' by Statistics New Zealand (2013a). This aligned with the participants' immigration experiences and diverse ethnic backgrounds, and also the themes of ethnic heritage and cultural practice including religion. I also realised that all participants were immigrants, nobody had come from a refugee background in spite of my efforts to approach potential candidates. Interestingly, the process of organising and examining the text also challenged my presuppositions; and I was surprised by some unexpected themes that emerged. The following notes made on March 9, 2017 highlighted some primary learnings which I incorporated into the findings chapters:

Feminist perspective and gender empowerment

Before the data collection, I had assumed that nobody would talk about feminism and it was potentially a concept that some individuals might avoid. In contrast, participants made their feminist perspectives very clear; in addition, a large number of participants, including those from traditional, patriarchal societies, underlined the importance of women's empowerment and role modelling.

Religion and faith influences

I had not prepared any questions relating to religion or faith for the research interview indicative questions, even though they could be related to issues such as the impact of ethnic heritage and cultural value and practice. Unpredictably, six participants talked about their religious affiliations and the influences of such on various aspects of their personal life, marriage, community activities, business philosophy and approach. Their faith has shaped who they are, how they perceive their lived experiences and it has also affected their business.

8.5 Contributions of the study

Through exploring the social phenomena of immigrant women's entrepreneurship related to the contexts of social capital and cultural capital, this study implies the importance of understanding women's entrepreneurship with multiple factors. The significance of good research is to make original contributions to the research field and provide useful resources for future study plus practical benefits to the relevant sector. This study makes theoretical, methodological and practical contributions. First, this empirical research contributes data on the lived experience of immigrant women to close some gaps in the study of women's immigrant entrepreneurship. Second, the research practice harnesses the outcomes of the methodological underpinnings and the research methods to a feminist perspective. Third, by uncovering the challenges that immigrant women have faced and the strategies they have used, this study presents evidence-based implications for the development of policy and supportive programmes for immigrant women entrepreneurs.

8.5.1 Theoretical contribution

This phenomenological research sought to investigate how the main elements of social capital and cultural capital have influenced the lived experiences of first-generation immigrant women's entrepreneurs. Through a feminist perspective, this study has contributed to discourses on immigrant entrepreneurship by examining how women's accessing and maximising of social capital and cultural capital has fostered their entrepreneurship. This research has made theoretical contributions to entrepreneurship knowledge and scholarship.

Original Contribution

This research is timely given the rapid demographic changes occurring within New Zealand society. Immigrant women play vital roles in social and economic development. To the best of my knowledge, hermeneutical phenomenology has not been used as the methodological framework for studying the interactions between social capital and cultural capital with immigrant women's entrepreneurship from different ethnic backgrounds in New Zealand before. By presenting comprehensive narratives of immigrant women entrepreneurs, this study contributes rich qualitative data to the sphere of entrepreneurship study, where there has been a lack of "both in-depth information and general statistics about ethnic businesses owned by migrant women" in New Zealand (Verheijen et al., 2014, p. 307).

Through gender analysis, phenomenological research into the experiences of immigrant women's entrepreneurship proves its suitability as a framework for other scholars in the field. Hence, this study demonstrated the depth and breadth of lived experiences of immigrant women entrepreneurs through their own narratives in the context of New Zealand, with detail and richness not available in previous qualitative studies

Intersections: Social capital and cultural capital within women's entrepreneurship

This study extends the works of Bourdieu on the theoretical concept of capital, applying the developed concepts of social capital and cultural capital, and connecting them with immigrant women's entrepreneurship in New Zealand. This study also critiques some existing theoretical frameworks and models including the interactive framework of ethnic entrepreneurship by evaluating immigrants' entrepreneurial patterns from different ethnic backgrounds.

Primarily, the lived experiences of women entrepreneurs demonstrated their practical approaches and strategies for business operation (Volery, 2007) and their reliance on social capital and cultural capital (Light & Dana, 2013) to foster business success. This study provides insights into immigrant women's philosophy of entrepreneurship and their embeddedness in social surroundings. Consistently, this research discovers "how

cross-cultural dialogue and cultural diversity can be promoted in practice” (Dalziel et al., 2009, p. 36).

Gender perspective

I have incorporated a feminist perspective into the theoretical research framework. The fundamentals of a feminist perspective are to provide a platform for women to raise their voices and share their stories. Despite the methodology researchers choose, a qualitative study needs to maintain the precision of women’s voices and the quality of authenticity in their original narratives. A gender perspective proposes a new way to reveal the influence of gender dimensions on immigrant women’s entrepreneurship through their narrated stories.

Chiang et al. (2013) asserted the fundamental importance of bringing dual gender and ethnic aspects to the study of entrepreneurship:

When comparing with the existing literature on women and ethnic entrepreneurship, the intersectional approach provides a richer, deeper and more nuanced picture of entrepreneurialism, thus offering an important contribution to supplement existing scholarship (Chiang et al., 2013, p. 79).

This research adds value by employing the intersectional approach to discourses of immigrant entrepreneurship. It broadens the scope of female immigrant entrepreneurship by discussing important intersections, including gender, ethnicity, cultural settings, social relationships and economic contexts, which are indispensable components of women’s entrepreneurship. In turn, this research found, through their enterprise, community activities and charitable contribution, female immigrant entrepreneurs proactively support other immigrants in their settlement and integration in New Zealand.

8.5.2 Practical contribution and policy implications

The findings in this study bring a gender perspective to contribute to policy and practice, including official data collection and policy frameworks to support immigrant women entrepreneurs. It suggests establishing business resources and practical programme

development to enhance the enterprising capacity of immigrant women business owners. The results of this study showcase and promote immigrant women's entrepreneurship to improve gender equality and women's empowerment in New Zealand. The findings of the study provide useful information for immigrant women considering becoming entrepreneurs. For policy purposes, the findings will fill a gap in relevant government agencies, such as MBIE, the Ministry for Women, Immigration New Zealand, and the Office of Ethnic Communities.

Through exploring immigrant women's experiences of using social capital and cultural capital, this qualitative research underpins the government's review of The Treasury's Living Standards Framework as discussed in the literature review chapter. It manifestly broadens the limited context for the measurement of social capital by incorporating the central elements of cultural capital, especially embodied capital and institutional capital, to the framework. Accordingly, this study emphasises that private social and cultural capital are significant to individual and community wellbeing, and economic development in New Zealand. Recognising the impact of immigration, gender, ethnic and cultural heritage, and the social surroundings on immigrant women entrepreneurs, the findings in this empirical study provide a grounded critique for the discussions on evaluating the Wellbeing Framework for the Treasury by bringing a gender perspective and underlining the importance of cultural capital.

While there is a wealth of research and data available on mainstream businesses in New Zealand, it is limited in terms of immigrant enterprise, with even less information on immigrant women businesses. The official data has overlooked immigrant women entrepreneurs from ethnic minority groups and their business activities. It is necessary to conduct relevant data searches to capture a more accurate picture of immigrant business in New Zealand as nearly half of the immigrant population is female, and no gender differentiation has been made in previous data searches. Unfortunately, the most recent 2013 Census did not have official figures on female immigrant entrepreneurs, and no other government agencies have released any comprehensive gender-related statistics for immigrant and ethnic women's enterprises.

Given that the results of the 2018 Census are due to be released in a few months' time (October), I do recommend that the grouped topics of population and migration, and

ethnicity, culture, and identity could incorporate the accessible information on female immigrant business owners and their enterprises. Business-related government agencies could apply the collected data to reveal the outlook for immigrant women's businesses. It may help policymakers in central and local government agencies to develop evidence-based policies and programmes to support immigrant women to set up and grow their businesses.

This study contributes to gender equality and the women's movement in New Zealand. The findings in this research offer immigrant women's perspectives and narrated evidence for further policy development for women. Ethnic diversity creates a breadth of immigrant women's needs, values and activities. An increasing ethnic female population will become an indispensable part of the women's movement. Nevertheless, this group of immigrant women is generally a sub-category after mainstream, Māori and Pasifika communities in the related policy strands. Overlooking immigrant women's representations in gender analysis and equality frameworks compromises the credibility and inclusivity of policy development. Undervaluing the voices of immigrant women from the ethnic minorities affects their civic participation and opportunity to be involved in decision-making processes.

This empirical study adds qualitative evidence to the New Zealand Migrant Settlement and Integration Strategy, especially to the overarching outcomes of the strategy. The immigrant women entrepreneurs in this study demonstrated how they had maximised their skills, knowledge and social networks to operate businesses to provide employment opportunities not only for immigrants but also broader communities. They are a driving force contributing to the economic productivity of New Zealand. Moreover, through their enterprising operations and skill-learning processes, immigrant women entrepreneurs have also gained self-confidence and a sense of belonging. Many of them have proactively become involved in activities in their local community and wider society. By leveraging ethnic niche markets and also going beyond their business operation, these women entrepreneurs dedicatedly built a bridge to support other immigrants in their settlement processes, through practical assistance, connecting and sharing information and resources. As they genuinely valued social relationships and

integration, many of them have proactively become involved in activities in their local community and wider society.

The findings in this research reveal the enormous complications and difficulties facing immigrant women entrepreneurs including financial restraints, market competition, the challenges of industry regulations and legislation. This study calls on policymakers to take into consideration the needs of immigrant women entrepreneurs when reviewing the Immigration Settlement Strategy and government entrepreneurship stream. There is a pressing need to consult and engage with immigrant women when developing the policy framework so as to better understand their particular experiences and needs.

There are some capability programmes and financial assistance available for general business sectors but they are not specifically designed with immigrant women in mind. The implications of this study suggest that relevant government agencies and industry institutions need to make substantial resources available to assist newly arrived immigrant women who intend to start a business or women entrepreneurs who deal with challenges in operating their business. The present business assistance platform helps by offering mentoring programmes, useful information on regulation guidelines and industry legislation. Providing substantial business resources to immigrant women would allow them easier access to vital information and support systems, such as business mentoring programme and start-up funding assistance.

The government agencies, private business associations and the third sector could collaboratively develop specific training programmes for immigrant women to update their business skills and knowledge. Importantly, existing business networks and organisations could make significant efforts to enhance diversity among their memberships by connecting with immigrant women. The findings of this research reiterate that business-associated networks and professional connections are essential for immigrant women to improve their business opportunities across the range of enterprise sectors.

The findings in this study demonstrate the tangible benefits of being an entrepreneur through compelling stories of immigrant women participants, which can encourage other immigrant women considering establishing their own business. The results of the

study illustrate that entrepreneurship could provide alternative employment opportunities for themselves, their family and others; and also achieve a sense of personal accomplishment. Furthermore, this research shows that profitable enterprises can increase immigrant women's self-determination and flexibility in work and life balance. Being a successful entrepreneur cultivated their economic independence to provide financial support to their family and kin, and also to give back to communities through voluntary involvement and charitable contribution. In this sense, immigrant women participants build connections not only with their ethnic group but also wider society.

Through sharing the lived experiences of immigrant women entrepreneurs, the findings of this research underline the valuable learning they acquired from enterprise activities. The study identifies a variety of challenges immigrant women may encounter when considering becoming an entrepreneur. By articulating their successful marketing strategies and business operational approach, those immigrant women participants could help others navigate pathways to growing their knowledge about entrepreneurial options and commercial opportunities. In due course, the entrepreneurial operation can strengthen immigrant women's business skills and knowledge of industry regulations. Consequently, being entrepreneurs could facilitate immigrant women's settlement and integration because of dynamic commercial interactions with customers, suppliers and other businesses in their industry.

It is essential to profile successful immigrant women entrepreneurs to showcase their accomplishments through numerous platforms and social media. Their case studies will inspire others and also demonstrate the positive results of immigrant settlement. The visibility of immigrant women entrepreneurs will encourage other immigrant women to embark on an enterprise and support each other. Importantly, their integration and enterprise outcomes challenge prejudice against ethnic minority women and embrace ethnic and cultural diversity. In turn, acknowledging immigrant women's achievement will improve gender equality and women's empowerment, and will increase New Zealand's international reputation as an inclusive and fair society.

8.5.3 Methodological contribution

A methodology is a framework to assist researchers addressing a specific topic to achieve research of significance and make an empirical and theoretical contribution in an actual field. Accordingly, to van Manen (1990), the objective of phenomenological research is to fulfil “our human nature: to become more fully who we are” (p. 12). Participants in my study were immensely diverse, from different ethnic, cultural backgrounds, business and industry sectors and immigration statuses. Thus, hermeneutic phenomenology is the appropriate methodology, for it enabled critical insights into the meaning of women participants’ personal stories for this study.

This methodology provides a deeper understanding of the contexts and is able to address the research questions behind this phenomenological inquiry. I have affirmed that the interpretation of data from the researcher’s perspective should be rigorous and reflect on the participants’ descriptions and interpretations of their lived experiences. Therefore, I have been mindful of being faithful to the collected data from interviews and ensuring participants were speaking for themselves, and not allowing findings to be jeopardised by my perception.

Given that a research inquiry always includes the researcher’s assumptions, I have adopted a reflectivity as an ongoing self-consciousness process to preserve the essence of hermeneutic phenomenology and to minimise the impact of my own predispositions (Laverty, 2003; van Manen, 1990). As a method of establishing rigour in the data I recorded my reflections throughout the process in a research journal. Additionally, crafting anecdotes enabled me to discover the subtleness and precision of the lived experience of women entrepreneurs. In sum, the accountability of this research is in ensuring women’s voices are heard and explicitly describing their ethnic and cultural characteristics.

8.6 Limitations of the study

This phenomenological inquiry has shed light on the lived experiences of immigrant women entrepreneurs in New Zealand. This study has provided qualitative results based on face-to-face interviews and includes a gender analysis. It provides a stepping stone

in addressing critical dimensions of social capital and cultural capital for immigrant women's entrepreneurship domestically and internationally. Nevertheless, there are limitations to this study, which are underlined below, and lead to recommendations for future research.

The limited sample size of the study means that the results are not necessarily representative of the dynamic features of the very diverse immigrant population in New Zealand as it includes more than 200 ethnic groups (Statistics New Zealand, 2013a). For instance, the study does not have immigrant women from a Latin American background. Moreover, this study lacks women entrepreneurs from refugee backgrounds since it was challenging to find voluntary participants.

In addition, all participants came from one city, Auckland, the largest city in New Zealand. In turn, a balanced number from more diverse ethnic backgrounds and from different locations would provide a more inclusive study and increase the transferability of the study findings (Cope, 2014).

The study lacked participants from several sectors including information and communication technology, international trade, and agriculture, among others. A more comprehensive outlook would be achieved if the study could have women entrepreneurs from a broader range of industries to harness an understanding of the social, economic and institutional impact of immigrant women's entrepreneurship.

In addition, the participants were all successful or had continued as women entrepreneurs for at least three years when the interviews took place in 2016. Hence, the samples in this study did not include immigrant women whose businesses had failed. Exploring the reasons for business closure could provide a greater depth of information on entrepreneurial patterns and also the negative impacts on immigrant enterprises affected by challenges and complexity of social and economic situations.

8.7 Recommendations for future research

As an empirical study, this phenomenological inquiry has created the groundwork to extend further study into the intersections between social capital, cultural capital and

entrepreneurship. The results from this study suggested a broad range of further research opportunities:

- To incorporate a gendered element to the existing entrepreneurship frameworks and bring a feminist perspective to examine theoretical frameworks to ensure immigrant women are a vital part of the discourse in research internationally on entrepreneurship.
- To conduct longitudinal studies on immigrant women's entrepreneurship to examine crucial internal and external factors which shape the all-encompassing sphere of enterprise from start-up to growth, and to develop research on failures.
- To navigate gendered entrepreneurial differences between female and male immigrant entrepreneurs in relation to social capital and cultural capital. In particular, to gain a better understanding of their gender perspective and also the impact of the women's movement and gender equality in both their upbringing contexts and the host country.
- To research the impacts of social capital and cultural capital, particularly exploring religion and faith on the establishment and development of women's entrepreneurship.
- To research immigrant women entrepreneurs from the same ethnic group across different cities in New Zealand to evaluate the depth of entrepreneurial behaviours and endeavours across different social contexts.
- To compare the lived experiences of women entrepreneurs from the same ethnic backgrounds in different countries to examine the influence on women's entrepreneurship of their host social and political contexts from a gender perspective.

8.8 Final remarks

I have come to view this research journey as an incredible part of my life; it has continually challenged and excited me, while allowing me to profoundly reflect on who I am and how I perceive the meaning of being an immigrant. There were many high and

low moments during the research process as I continually confronted obstacles and difficulties. I doubted my competence as a scholar given that English is my second language. I was once doubtful of the methodological choice I had made for the research. I was hesitant about a suitable approach for interviewing participants from various backgrounds. The foremost fear for me was whether I had done justice to all the participants who were generous in devoting their time to participating in this study and openly sharing their personal experiences with me.

This research is a comprehensive reflection of my working experience with various immigrant women and also my own experience as an immigrant and public servant in New Zealand. This research inevitably resonates with my observations over the past decade. I have encountered negative comments and behaviours against immigrant women on numerous occasions from people underrating their capacity and capabilities. Immigrant women's efforts to integrate into the local community have not always been recognised; immigrant women are still regarded as "others" or "outsiders" under some prejudicial circumstances. There has also been visible and invisible institutional discrimination in some sectors, marginalising immigrant women and disregarding their social, cultural and economic contribution to New Zealand society.

I hope this research conveys my scholarly and practitioner inputs to improve understanding of immigrant women's entrepreneurship in the academic sphere, in policy development and in practical business support. Finally, this study is my commitment to appreciating these immigrant women who not only enrich the cultural diversity in New Zealand but also become an essential part of our national identity. They strengthen our international connections and contribute to economic prosperity and community development through their entrepreneurial achievements in their adopted home.

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Appendix A: AUT Ethics Committee Approval



AUTEC Secretariat

Auckland University of Technology
D-88, WU406 Level 4 WU Building City Campus
T: +64 9 921 9999 ext. 8316
E: ethics@aut.ac.nz
www.aut.ac.nz/researchethics

AUT

26 November 2015

Marilyn Waring
Faculty of Culture and Society

Dear Marilyn

Ethics Application: **15/396 The lived experience of social and cultural capital for immigrant women's entrepreneurship in New Zealand.**

Thank you for submitting your application for ethical review to the Auckland University of Technology Ethics Committee (AUTEC). I am pleased to confirm that your ethics application has been approved for three years until 23 November 2018.

As part of the ethics approval process, you are required to submit the following to AUTEC:

- A brief annual progress report using form EA2, which is available online through <http://www.aut.ac.nz/researchethics>. When necessary this form may also be used to request an extension of the approval at least one month prior to its expiry on 23 November 2018;
- A brief report on the status of the project using form EA3, which is available online through <http://www.aut.ac.nz/researchethics>. This report is to be submitted either when the approval expires on 23 November 2018 or on completion of the project;

It is a condition of approval that AUTEC is notified of any adverse events or if the research does not commence. AUTEC approval needs to be sought for any alteration to the research, including any alteration of or addition to any documents that are provided to participants. You are responsible for ensuring that research undertaken under this approval occurs within the parameters outlined in the approved application.

AUTEC grants ethical approval only. If you require management approval from an institution or organisation for your research, then you will need to obtain this.

To enable us to provide you with efficient service, we ask that you use the application number and study title in all correspondence with us. If you have any enquiries about this application, or anything else, please do contact us at ethics@aut.ac.nz.

All the very best with your research,

Kate O'Connor
Executive Secretary
Auckland University of Technology Ethics Committee

Cc: Vivien Wei Verheijen vivien69@hotmail.com; Judith Pringle

Appendix B: Participant Information Sheet

	
<h3>Participant Information Sheet</h3>	
Date Information Sheet Produced: 19 October 2015	
Project Title The lived experience of social and cultural capital for immigrant women's entrepreneurship in New Zealand.	
An Invitation Kia ora, My name is Vivien Wei Verheijen. I am studying to complete a PhD qualification at AUT University in Auckland. I would like to invite you to participate in my research. I want to study the experiences of immigrant women entrepreneurs to explore whether and how social capital and cultural capital have affected immigrant women's entrepreneurship in New Zealand. There is no obligation for you to participate, and your contribution to my research is voluntary. You will be able to withdraw from my research at any time prior to the completion of data collection (anticipated to be December 2016).	
What is the purpose of this research? New Zealand is a country with a long history of migration. Overall, immigrant women play a valuable role in society. In particular, immigrant women entrepreneurs contribute to New Zealand's economy and diversity by bringing their rich cultural heritage, international knowledge and connections. This research aims to make a contribution to filling a knowledge and research gap, and may also provide tangible benefits to the public and private sectors, business consultants, service providers and immigrant women entrepreneurs. The study will result in a thesis which will become publicly available through the AUT library. It will also be used in conference presentations and academic publications.	
How was I identified and why am I being invited to participate in this research? You have been invited to participate in this research because you are either part of my network, or a third party has informed you about this research, and they have been asked to forward a request for you to contact me. You have been identified and invited to participate in this research because you are first generation immigrant woman (arrived in New Zealand over 18 years old), and you self-identify either Asian, African, Middle Eastern or Eastern European with New Zealand Citizen or Permanent Resident; and you are either self-employed or entrepreneur/business owner. My research does not involve immigrant women who arrived New Zealand under business or investment immigrant categories.	
What will happen in this research? You are invited to have a one-to-one interview with myself at a venue of your choice. The main purpose of this interview is to explore your entrepreneurship experiences in New Zealand, in particular how you have accessed social and cultural capital for your business operation. You will be provided an opportunity to review the transcript of the interview.	
What are the discomforts and risks? There are no discomforts and risks for you in participating in my research. Your participation is voluntary and you may withdraw at any time before the end of the data collection.	
How will these discomforts and risks be alleviated? If there is a possibility you may become discomfort or emotional, I will ensure appropriate approaches are taken. You will be encouraged to use the counselling support provided by the AUT health, counselling and wellbeing centres (phone: 09 921 9992; email: locumhwcw@aut.ac.nz).	

What are the benefits?

This research will provide you with an opportunity to talk about your experiences and share your perspective of being a female immigrant entrepreneur in New Zealand.

This research is beneficial to me because it will fulfil the requirements for a Doctor of Philosophy Degree at AUT University.

How will my privacy be protected?

Your name and contact details will not be given to third parties. If you chose not to be identified in the study, you will be asked to nominate your own pseudonym. I will make every effort to protect your identity.

Nevertheless, you do need to be aware that, due to the size and nature of relevant migrant or refugee communities under study, there is a possibility that other people may be able to find out who you are.

You have the right to decline to answer any questions you do not want to; you are free to ask the recorder to be turned off at any time during the interview.

You will have the opportunity to read the transcript; you will have the right to withdraw from the project at the completion of data collection or ask that information is deleted. The data will be stored securely for six years at AUT University.

What are the costs of participating in this research?

The total participation procedure will be approximately 2 to 3 hours including pre-interview discussion, signing the Consent Form, formal interview and a possible follow-up session, because there may be a need for me to contact you later to clarify points from the interview.

Apart from time, there is no other cost to you in participation.

What opportunity do I have to consider this invitation?

You will have a period of two weeks to consider whether you wish to participate in this research.

How do I agree to participate in this research?

If you agree to participate in this research, you will complete a Consent Form (attached).

However, even if you sign the Consent Form you are still able to withdraw from the research at any time before or during data collection.

Will I receive feedback on the results of this research?

Yes, you will receive feedback on the results of this research, and will be informed how you can access to its url where my thesis will be uploaded.

What do I do if I have concerns about this research?

Any concerns regarding the nature of this project should be notified in the first instance to the Project Supervisor, Professor Marilyn Waring, AUT University. mwarling@aut.ac.nz 09-921-9999

Concerns regarding the conduct of the research should be notified to the Executive Secretary of AUTEK, Kate O'Connor, ethics@aut.ac.nz, 921 9999 ext 6038.

Whom do I contact for further information about this research?**Researcher Contact Details:**

Vivien Wei Verheijen
Vivien69@hotmail.com

Project Supervisor Contact Details:

Prof. Marilyn Waring, AUT University.
mwarling@aut.ac.nz
09-921-9999

Approved by the Auckland University of Technology Ethics Committee on type the date final ethics approval was granted, AUTEK Reference number type the reference number.

Appendix C: Consent Form



Consent Form

Project title: The lived experience of social and cultural capital for immigrant women's entrepreneurship in New Zealand.

Project Supervisor: Pro. Marilyn Waring

Researcher: Vivien Wei Verheijen

- ☐ I have read and understood the information provided about this research project in the Information Sheet dated 19 October 2015.
- ☐ I have had an opportunity to ask questions and to have them answered.
- ☐ I understand that notes will be taken during the interviews and that they will also be audio-taped and transcribed.
- ☐ I understand that I may withdraw myself or any information that I have provided for this project at any time prior to completion of data collection, without being disadvantaged in any way.
- ☐ If I withdraw, I understand that all relevant information including tapes and transcripts will be destroyed.
- ☐ I agree to take part in this research.
- ☐ I wish to be named in the final report (please tick one): Yes ☐ No ☐
- ☐ I wish to receive a copy of the report from the research (please tick one): Yes ☐ No ☐

Participant's signature:

Participant's name:

Participant's Contact Details (if appropriate):

.....
.....
.....
.....

Date:

Approved by the Auckland University of Technology Ethics Committee on type the date on which the final approval was granted AUTEK Reference number type the AUTEK reference number

Note: The Participant should retain a copy of this form

Appendix D: Confidentiality Agreement



Confidentiality Agreement

For someone transcribing data, e.g. audio-tapes of interviews.

Project title: *The lived experience of social and cultural capital for immigrant women's entrepreneurship in New Zealand.*

Project Supervisor: *Pro. Marilyn Waring*

Researcher: *Vivien Wei Verheijen*

-
- ☐ I understand that all the material I will be asked to transcribe is confidential.
 - ☐ I understand that the contents of the tapes or recordings can only be discussed with the researchers.
 - ☐ I will not keep any copies of the transcripts nor allow third parties access to them.

Transcriber's signature:

Transcriber's name: TBC

Transcriber's Contact Details (if appropriate):

.....
.....
.....
.....

Date:

Project Supervisor's Contact Details:

Professor Marilyn Waring

Public Policy, AUT University

Email: mwaring@aut.ac.nz

Phone: 09-921-9999 extn:9661

.....

Approved by the Auckland University of Technology Ethics Committee on type the date on which the final approval was granted AUTECH Reference number type the AUTECH reference number

Note: The Transcriber should retain a copy of this form.

Appendix E: Participant Profiles

Name	Original country/ Ethnicity	Native/ official Language(s) before immigration	Immigration time and status	Education (Overseas/New Zealand)	Employment history (Overseas/New Zealand)	Business sector	Business size/ employee number
Ban	Iraq / Iraqi	Arabic	1995, General Skills Category	Design/Diploma in Early Child Education	Animator of children magazine/Early childhood teaching	Childcare centre	Medium, three centres, over 30 staff
Becky	Mainland China / Chinese	Mandarin	2001, General Skills Category (Husband was the principle applicant)	Trade and Business/Bachelor Degree in Accountancy & Finance	Salesperson in textile import and export industry/Insurance broker	Mortgage and insurance	Small, 2 staff
Elvie	Philippines / Filipino	Filipino	1990, Visitor Visa	Medical science	Obstetrician gynaecologist/ General practitioner	Medical centre	Small, several GPs
Edit	Hungary / Hungarian	Hungarian	1990, Visitor Visa	Business/Masters in Organisational Psychology	Owner of travel agency/Human resource consultant	HR consultancy	Sole operator
Ellen	UK / Ugandan	English	1999, General Skills Category	Information technology/Yoga instructor	IT contractor	Yoga studio	Small, 2 centres, several staff
Evon	Malaysia / Malaysian Chinese	Malay, English, Cantonese	2001, Working Visa	Diploma in Creative Arts	Advertisement company	Commercial cleaning, and property maintenance	Small, diversified business, over 17 staff
Helen	Bangladesh	Bengali	2002, General Skills Category	Education/ Graduate Diploma in Accounting and Finance	Secondary school teacher/ Account assistant	Dairy shop	Small, joint partnership with husband
Karishma	India / Indian	Hindi and English	2001, Visitor Visa	Uncompleted degree at university	English coaching classes/Immigration consultant	Immigration consultation firm	Small, joint partnership with husband
Lucretia	Romania / Romanian	Romanian	2004, General Skilled Migrant Category (Husband was the principle applicant)	Diploma in Property Management	Owner of property management company/Real estate agent	Property management company	Small, 1 assistant staff member
Lucy	Canada / Chinese	English and Mandarin	2009, Investor Category	Master of Business Administration/ Graduate Diploma in Psychology	Human resource / Consultant in organisation development	Business development and organisation performance	Sole operator
Rosa	Korea / Korean	Korean	1994, General Skills Category (Husband was the principle applicant)	Medical science/Chinese acupuncture and medicine	Specialist in internal medicine/Owner of clinic business	Chinese acupuncture and medicine	Small, several Chinese traditional doctors
Rosemary	Zimbabwe / Zimbabwean	Shona, Ndebele, English	2002, Working Visa	High school graduate	Administration	Ethnic hairstyle/ African braids	Sole operator with casual assistant
Sachie	Japan / Japanese	Japanese	1997, Student Visa	High School graduate/ Tertiary degree in English	Travel agency/ Hotel operational manager	Cooking school and food business	Small, several staff
Yael	Israel / Jewish	Hebrew	1997, Visitor Visa	Uncompleted PhD in biochemistry	Training to be pastry chef	Restaurant	Small, several staff

Appendix F: Word Map of Interviews

