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**From Refugee to Entrepreneur in Sydney
in Less Than Three Years:**

**FINAL EVALUATION REPORT ON THE SSI *IGNITE*
SMALL BUSINESS START-UPS PROGRAM**

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Dedication

The Report is dedicated to the hundreds of thousands of humanitarian immigrants who for more than 60 years have overcome the most difficult barriers possible to make a new life for themselves and their families in Australia.

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Contents

Acknowledgements	3
Dedication	3
Contents	5
Executive Summary	6
1. Introduction	9
2. Background	11
Australia's Immigration Program	11
Australia's Humanitarian Immigration Program	12
Socio-economic Characteristics of Australia's Humanitarian Entrants	14
Refugee Entrepreneurs in Australia	14
The Sirolli Model	17
3. The SSI <i>Ignite Small Business Start-ups Initiative</i>	19
4. A Social Ecology Model of Assisting Refugees to Establish a Business Enterprise	23
5. SSI <i>Ignite</i> Refugee Clients - overview	28
6. <i>Ignite</i> Entrepreneurs – in depth	47
Participants' Backgrounds	47
Parents' Occupations	47
Family experience running a business	48
Transition to the current business	49
Reasons for starting a business in Australia	52
The new businesses	55
Length of time in business	55
Source of start-up capital	56
Barriers and difficulties in starting up the business	57
Staffing the business	59
Business success?	60
Role of family and cultural networks	62
Future of the business	64
<i>The Ignite Program</i>	66
7. <i>Ignite</i> Entrepreneurs – case studies	71
8. Conclusion	80
Bibliography	86
Appendix – Questionnaire	91

Executive Summary

- Australia has a long history of refugee or humanitarian immigration. In 2014-15 Australia received 13,756 humanitarian immigrants. In 2015 the Abbott Coalition Government pledged to take in an additional 12,000 Syrian and Iraqi conflict refugees.
- The key difficulty that newly arrived humanitarian immigrants face after getting a place to live, accessing their welfare rights, getting their children enrolled in a local school and getting established in their new neighbourhoods, is to find a job. **Unemployment rates for refugees are exceeded only by unemployment rates for Indigenous Australians.**
- It is this employment barrier, or “blocked mobility”, that refugees face in the Australian labour market, which SSI has addressed with some lateral thinking in devising the *Ignite Small Business Start-ups* initiative. For over seven decades many immigrants – including refugees and humanitarian entrants – have moved to establish a small business as a means of providing for their family. The task was to think of new ways to assist this process.
- **The Ignite Program was designed to assist newly arrived humanitarian immigrants or refugees to set up a business in Sydney.** Humanitarian immigrants faced perhaps the greatest barriers to setting up a business enterprise in Australia: they had no financial capital, no social capital, their human capital was not recognised, they did not know the Sydney market or the business red tape.
- The *Ignite Small Business Start-ups* initiative was **based on the Sirolli model** – tried and tested around the world as a successful way to assist in small-business start-ups – but it had never been applied to aspiring entrepreneurs who faced the barriers that newly arrived humanitarian immigrants faced in a cosmopolitan global city like Sydney.
- **240 clients were accepted into the Ignite program.** Most came from Iran (87), Iraq (34) and Syria (23), though refugees **from 30 countries and 27 different first languages** took part. Eight out of ten (186) are males and 54 females. Most of these clients arrived in Australia holding either an 866 Visa or 200 Visa.
- Most of the *Ignite* clients lived in 89 suburbs in western and south-western Sydney. Despite a displaced and disrupted living and educational history prior to settling in Australia, **about half of these Ignite clients had experience as entrepreneurs prior to arriving in Australia.**
- Australia’s refugees who enter under humanitarian visas are often displaced from their homeland by war and conflict. They move into refugee camps in other countries prior to being accepted under the Australian humanitarian immigration program. It is understandable therefore that their educational opportunities are often severely disrupted. Despite this, **one quarter (61) of the Ignite clients – 45 males and 16 females – held a tertiary education qualification.** On the other hand, 69 *Ignite* clients – 61 males and 8 females – reported that secondary school was their highest educational attainment and for four clients primary school was the furthest that they had gone at school while another three clients reported no formal educational background.
- By any measure, the *Ignite Small Business Start-ups* initiative has been **very successful:** To date 61 new business enterprises have been set up over three years. This is **a success rate of 25%.** It is also important to note that many of those *Ignite* clients who had not set up a business did not fail: it was not that they lacked the passion, the business idea or the commitment and ability to realise their entrepreneurial dream. Rather, the constraint was that the time of the enterprise facilitators had been exhausted on the successful clients. With more resources to hire additional enterprise facilitators the success rate would have been much higher.

- **The stand-out finding is the diversity of business types set up by the refugee graduates of the *Ignite* program.** There is no typical type of refugee business enterprise with businesses being established by successful *Ignite* clients across 10 different Industry classifications. The majority of *Ignite* start-ups occurred in the retail sector, though businesses in the cultural and recreational services sector outnumbered cafes and restaurants by more than two to one.
- Most small businesses take some years to move to profitability: entrepreneurs take a medium term perspective in evaluating the success of their entrepreneurial journey. **In terms of profitability, 13 (42%) male participants and 5 (63%) female participants reported that their business was profitable.**
- **What of the future of the business?** The great majority of successful *Ignite* clients – 24 of 31 males and six of eight females – expected or wanted to expand their business in some way in the coming five years while an equal number expected to begin hiring workers or increase the size of their workforce in the coming five years.
- The SSI *Ignite Small Business Start-ups* initiative is **unique**. The Sirolli model has been molded and tweaked to be tailored specifically to newly arrived humanitarian immigrants or refugees in Australia. A new model – the ***new social ecology model of assisting refugees to become entrepreneurs*** – has emerged. The pilot program designed to assist new refugees to become innovative entrepreneurs has led to an innovation in thinking about how this could occur.
- **The *Ignite* social ecology model has the potential to be rolled out nationally** to assist refugees in Australia to become entrepreneurs and, with modification and consultation, to assist Indigenous people and people with a disability to become entrepreneurs.
- The *Ignite Small Business Start-ups* program **provides economic benefits to the nation**. These benefits include the savings on welfare payments, the tax revenue generated by the business enterprise in the form of company tax and GST, the tax revenue generated by the employees of the refugee enterprises, and the benefits of the innovation that new refugee entrepreneurs bring to the Australian economy.
- **The overwhelming majority of participants, 21 (68%) male participants and six (75%) female participants were not receiving Centrelink payments** at the time of interview. Using a conservative estimate of average refugee *Centrelink* payments of **\$20,000 per year, annual savings of \$880,000 (44 x \$20,000), or \$4,400,000 over five years, have been made due to successful *Ignite* program business start-ups.**
- As these refugee enterprises grow over time more will begin to employ workers while others will expand their workforce. **Twenty jobs have been created by *Ignite* clients so far: 25 *Ignite* entrepreneurs plan to employ more people in the future.** Many of the workers employed by successful *Ignite* clients are *refugees*, thus contributing to the settlement experience of refugees in Australian society by surmounting perhaps the greatest barrier that refugees face once in Australia: getting a job.
- The *Ignite* program has **improved settlement outcomes** for humanitarian immigrants in Australia. The successful *Ignite* clients also benefit in many *social* and *psychological* ways. They report that the *Ignite* program has enabled them to find new friends in Sydney. This **builds their social capital**. Most *Ignite* clients reported that their English language fluency increased dramatically since they engaged in the *Ignite* program. This **builds their linguistic capital** and in turn contributes to their business success and their daily lives as part of the broader cosmopolitan Sydney community. This **builds the social cohesion** of Australian society.
- The SSI *Ignite Small Business Start-ups* initiative has also demonstrated that newly arrived refugees who are **women** are equally passionate about entrepreneurship and have the potential to succeed as new entrepreneurs in Australia. **One in five *Ignite* clients are women while one in four of the *Ignite* clients who succeeded in setting up a business are women.** This is an important finding because many refugee families who arrive in Australia are single-parent families headed by a woman.

The SSI *Ignite Small Business Start-ups* initiative has demonstrated the great entrepreneurial potential of Australian humanitarian immigrants and refugees: the majority of these *Ignite* program clients had **prior experience as entrepreneurs** before arriving in Australia.

- For these entrepreneurs to successfully overcome what seem to be at first glance insurmountable barriers to entrepreneurship, makes the outcomes of this program and the success it has achieved very compelling. Moreover, **these successful *Ignite* clients achieved all this within three years of arrival in Australia and many in a much shorter time. One refugee entrepreneur established his enterprise only six weeks after arriving in Australia.** Remarkable!
- **The SSI *Ignite* model works.** Given a chance to participate in a similar program many more refugees in Sydney, NSW or other State capitals and cities across Australia will become entrepreneurs. They have the will, the passion and the drive. What is missing is the funding. Programs based on the social ecology *Ignite* model can and should be rolled out across Australia.
- What is even more exciting is that **the *social ecology* model can be applied – with modification and consultation – to other socially-disadvantaged groups across Australian society: Indigenous Australians, people with a disability, other CALD immigrants and people in or with a history of incarceration.**
- **This research shows that the existing and potential contribution of refugee entrepreneurs to the Australia economy and society constitutes a strong argument for a larger humanitarian immigration intake and a more generous attitude to the settlement needs of refugees.** This argument has usually been couched in humanitarian terms: we are a rich nation and can do more to assist in resettling the 65.3 million displaced people around the world today. But there is another argument for increasing Australia’s humanitarian immigration intake. It is an economic one: many refugees – albeit the minority – will make a significant contribution as entrepreneurs in Australia.

1. Introduction

In the last few years the world has witnessed unprecedented flows of displaced people. According to the UNHCR (<http://www.unhcr.org/figures-at-a-glance.html>) “we are now witnessing the highest levels of displacement on record. An unprecedented 65.3 million people around the world have been forced from home. Among them are nearly 21.3 million refugees, over half of whom are under the age of 18”. The UNHCR estimates that nearly 34,000 people are forcibly displaced every day as a result of conflict or persecution. During the second half of 2015, more than 1 million people arrived in Europe by sea, a more than fourfold increase compared to the previous year’s 216,000 arrivals. About half of the people originated from the Syrian Arab Republic, but those from Afghanistan and Iraq also accounted for a significant proportion (UNHCR 2016: 7). As the OECD recently reported, “warfare and instability in the Middle East and Africa, with countries in the Mediterranean area under particular pressure” has put humanitarian immigration flows at the top of the global immigration agenda and “is also causing countries to review the ways in which their humanitarian programmes and procedures are working” (OECD 2015: 49).

This is certainly the case in Australia, which has a relatively generous humanitarian and refugee immigration program of just under 14,000 per year in recent years, a resettlement program that is the third highest in the world and the highest per capita, though Australia received just 0.24 per cent of the world’s asylum claims (RCOA 2016: 25). In addition, on September 9 2015, then Prime Minister Tony Abbott announced that Australia would permanently resettle 12,000 refugees from the Syria-Iraq conflict on top of the planned annual intake of 13,750 refugees and humanitarian immigrants.

In the second half of 2013 Settlement Services International (SSI), a not-for-profit organisation formed by Migrant Resource Centres in NSW to service the needs of newly arrived humanitarian immigrants, decided that it was time to be proactive. Seeing at first hand the settlement difficulties that newly arrived refugees in Sydney faced in getting accommodation, access to basic welfare services and a job, SSI CEO, Ms Violet Roumeliotis, decided that it was time to think outside the square. Having been inspired by a talk by Dr Ernesto Sirolli, an American academic of Italian heritage who pioneered a new approach to enterprise facilitation - based initially on his experience in helping unemployed fishermen in Esperance WA establish businesses - Violet had a lightbulb moment: how about applying the Sirolli model, as it had come to be called, to assist newly arrived refugees in Sydney to establish a business enterprise? This would be a way of jumping over the stubbornly intransigent labour market hurdles – the highest unemployment rates of non-Aboriginal Australians – that these SSI clients faced. It would be a way of helping them to provide for their family and, at the same time, realise their passion for entrepreneurship.

Passion is the thing that Dr Ernesto Sirolli looks for more than anything else when deciding who will become his clients, his budding new entrepreneurs. Sirolli had turned traditional business school theory and practice about entrepreneurship on its head. MBAs across the world teach aspiring entrepreneurs and corporate leaders all the economics, finance, accounting, marketing and management that they need to know about before they can take the risky step of setting up a business. After six years’ part-time study, diligently hitting the books all the while, an MBA student will graduate with all the necessary business skills to become a successful entrepreneur, the theory goes. This Business School model of entrepreneurship was at odds with what Dr Ernesto Sirolli experienced in Esperance and Fremantle in Western Australia. Here he found individuals with an unbridled passion to set up a particular type of business: a shoemakers cooperative in Fremantle made of individuals with a passion to learn traditional shoe-making skills from 66-year-old Dino Pezzino, who migrated to Australia from Sicily in the 1950s; and Mauri Green, an unemployed fish processor in Esperance who emigrated from New Zealand with a passion for smoked fish.

Neither Mauri nor the members of the shoe makers cooperative had an MBA. They didn’t have detailed knowledge about economics, finance, accounting, marketing and management. But they did have a passion that, with Dr Ernesto Sirolli’s help, led them to become successful entrepreneurs. The Sirolli model of enterprise facilitation was based on the departure point that while these passionate entrepreneurs didn’t need to know everything about business, they could tap in to those experts who did have this knowledge. Dr Sirolli made it his business to make those links. Since those beginnings, Dr Ernesto Sirolli has developed Enterprise Facilitation™ in Europe, Africa,

New Zealand, Canada and the USA, refining his model as he went. In true entrepreneurial spirit, Dr Sirolli turned his passion for assisting new entrepreneurs to flower and bloom – and his obvious skills and successes in this regard – into a very successful business, the *Sirolli Institute*, with his wife Martha.

Hearing the passionate and engaging Dr Sirolli talk about his Sirolli Model at the Sydney Town Hall, Violet Roumeliotis began to hatch a scheme to assist her newly arrived humanitarian immigrant clients at SSI to realise their dream of setting up a business in Sydney. The relevance of entrepreneurship as a settlement strategy for struggling immigrant arrivals struck a chord: like many second generation immigrants in Australia, Violet's parents had a small business. But the challenges were substantial. **At first glance refugees are the most unlikely entrepreneurs.** First, they had no capital to start up a new business. They had no credit history in Sydney. They had no assets to mortgage, no security. Most newly arrived refugees didn't have jobs, but survived on fairly meagre welfare payments. They couldn't save or make loan payments. In other words, refugees *lacked the finance capital* necessary for a business start-up. Second, their educational qualifications were either not recognised in Sydney or if they were normally did not lead to employment using these qualifications so that their *human capital* is of little use as a vehicle to access to the labour market. Third, they had no social networks of established family and friends to provide capital, advice and support. That is, *they lacked social capital*, unlike many immigrant entrepreneurs in previous decades – like the Greeks of Violet Roumeliotis' heritage, the Italians, the Vietnamese and, more recently, the Koreans – who had large extended families and established ethnic communities in Sydney in which to embed their businesses. Finally, newly arrived refugees had no knowledge of the rules and regulations, the formal institutional and legal framework of red tape that all new entrepreneurs must overcome. They also had little familiarity with the lay of the economic land, the market, the business opportunities, the informal knowledge that new entrepreneurs must possess. Surely these barriers to entrepreneurship for refugees were insurmountable, particularly in the first few years of settlement.

What Violet Roumeliotis did not know at that stage was that many of SSI's refugee clients had experience as entrepreneurs before coming to Australia. They had experience as successful businessmen and businesswomen. But Violet did know that these newly arrived refugees had drive and ambition to succeed, to provide for their families in their new Sydney life. They had passion in abundance. As CEO of SSI, Violet Roumeliotis convinced the SSI Board to become proactive and put scarce funds into a new three-year program to assist some of the refugee clients to become entrepreneurs. SSI agreed to provide funds for a three-year Refugee Enterprise Facilitation program, beginning in the second half of 2013. They engaged Dr Sirolli as a consultant to advise on setting up the program. The UTS Business School was contracted to provide an independent evaluation of this program. This report provides an evaluation of the three-year program, later renamed *Ignite Small Business Start-ups*.

The structure of this report is as follows. *Section 2* provides a background to this report. It looks at the data on Australia's current humanitarian immigration (refugee) program, provides an overview of the socio-economic characteristics of newly arrived refugees in Australia today, looks at the characteristics of Australian immigration and the emergence of Sydney as one of the world's great immigration cities, provides a profile of some very successful refugee entrepreneurs in Australia and provides an overview of the Sirolli model of new enterprise facilitation. *Section 3* looks at the establishment of the SSI refugee enterprise facilitation program and at the way that this has evolved since the introduction. The unique circumstances of newly arrived refugees in a large cosmopolitan global city like Sydney meant that existing models of enterprise facilitation – including the Sirolli model – fell short of the mark. One size does not fit all and given the strong barriers to entrepreneurship that newly arrived refugees in Australia experienced together with their traumatic journey to settlement in Australia – a new model emerged. *Section 4* outlines the contours of the *social ecology model* of assisting refugees to become entrepreneurs that was developed over this three-year pilot program. *Section 5* provides an overview of the clients who have entered the SSI program since its inception, their backgrounds and the type of businesses that they want to set up. *Section 6* draws on a survey of all new refugee entrepreneurs who *have* established an enterprise under the *Ignite* program to provide insights into the way that they have overcome the great barriers they faced in attempting to establish a business in Sydney and into their future aspirations and business plans. It provides insights into their business dynamics, the contribution that these refugee enterprises make to the Australian economy and society. This section also looks at the impact of the *Ignite* program on the new refugee entrepreneurs themselves: put simply, **it has changed their lives.** *Section 7* provides a short profile of all the successful *Ignite* clients, the new refugee entrepreneurs. *Section 8* reviews the preceding sections of the report to provide an overall evaluation of the *Ignite* program. It looks at the successes of the *Ignite* program, the economic contribution that the *Ignite* program has made and the impact that becoming an entrepreneur has had on the lives of the refugees themselves.

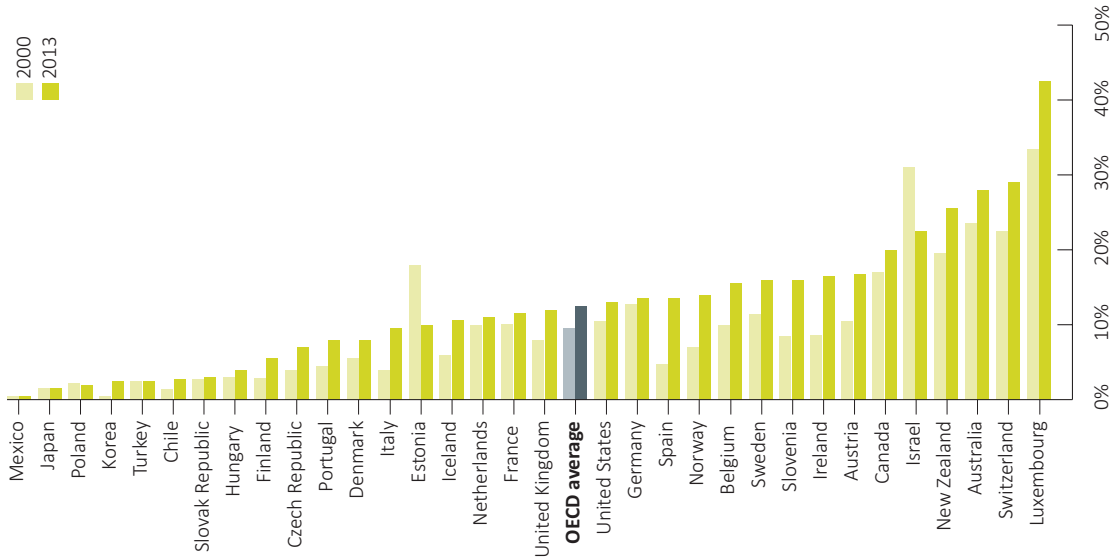
2. Background

Australia’s Immigration program

With the USA, Canada and New Zealand, Australia is one of the traditional settler immigration nations, and in the past six decades has taken in more immigrants – in relative terms – than most other western nations (OECD 2011). In 2011 one in four (24.6%) of the Australian population were first generation immigrants while 43.1% were either first or second generation immigrants (ABS 2012). More recent OECD data, shown in Figure 1, indicates that 27.3 per cent of the Australian population was born overseas and that of all OECD countries in 2013 only Luxembourg and Switzerland had a greater proportion of immigrants in the population than in Australia (OECD 2015). This underlines starkly the significance of immigration and immigrants in the making of the modern Australian economy and society. Immigration has contributed considerably to population and workforce growth in Australia – adding more than 50% in both instances – and has played a central part in Australian nation building (Markus, Jupp and McDonald 2009; Collins 2006, 2011).

While increasingly favouring skilled and professional immigrants in the permanent immigration program (Collins 2015a, 2015b, 2014; Markus et al 2009), in the past two decades Australia has switched to strongly preferring temporary over permanent immigration (Mares 2016, Collins 2015c). Australia also has a long history of humanitarian immigration and in per capita terms is one of the most generous nations.

Figure 1. The foreign-born as a percentage of the total population, 2000 and 2013

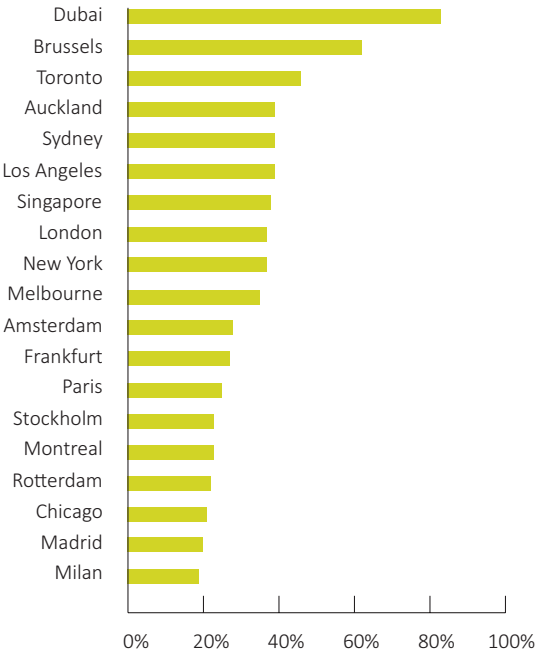


Source: SOPEMI: International Migration Outlook 2015, OECD, Paris 2015: 35

Australia is one of the most urbanised nations in the world today. Most immigrants have settled in large Australian cities (Hugo 2011): 61 per cent of the population of Sydney and Perth and 58 per cent of the Melbourne population

are first- or second-generation immigrants. Sydney is one of Australia’s largest and most cosmopolitan cities, with a population of 5.25 million in 2016. As Figure 2 shows, *Sydney is the world’s equal fourth greatest immigrant city* after Dubai, Brussels, Toronto and equal with Auckland. Like other immigrants, humanitarian immigrants settle mainly in large Australian cities (90%) though an increasing minority (10%) settle in regional Australia. In Sydney 10 per cent of residents are first or second generation refugees, in Melbourne 9 per cent, Canberra 6.1 per cent, Adelaide 5.6 per cent, Perth 5.1 per cent and Brisbane 3.5 per cent. The refugee population in non-metropolitan areas is much smaller (Victoria 1.8 %, NSW 1.6%, Queensland, SA and WA all 1.3%) (Hugo 2011:92). Sydney is thus the perfect place to undertake the challenging task of helping newly arrived refugees to establish a business.

Figure 2.
Sydney: World’s 4th greatest immigrant city



Source: IOM (2015) World Migration Report 2015, Geneva; p. 39

Australia’s humanitarian immigration program

The displacement of people because of wars, conflict, natural disasters and persecution has always been a feature of the global movement of peoples around the world (Castles, De Hass and Miller 2014: 227-230; Goldin, Cameron and Balarajan 2011: 147-153). According to the UNHCR (<http://www.unhcr.org/figures-at-a-glance.html>) “we are now witnessing the highest levels of displacement on record. An unprecedented 65.3 million people around the world have been forced from home. Among them are nearly 21.3 million refugees, over half of whom are under the age of 18”. The UNHCR estimates that nearly 34,000 people are forcibly displaced every day as a result of conflict or persecution. During the second half of 2015, more than 1 million people arrived in Europe by sea, a more than fourfold increase compared to the previous year’s 216,000 arrivals. About half of these people originated from the Syrian Arab Republic, while those from Afghanistan and Iraq also

accounted for a significant proportion (UNHCR 2015: 7). As *The Guardian* put it in 2014, “if displaced people had their own country it would be the 24th most populous in the world” (<http://www.theguardian.com/world/2014/jun/20/global-refugee-figure-passes-50-million-unhcr-report>). In the years since then the world has witnessed unprecedented flows of displaced people.

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

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

Table 1.
Australia’s Humanitarian Programme grants by category 2010–11 to 2014–15

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

Source: DIBP 2015 Fact sheet - Australia’s Refugee and Humanitarian programme <https://www.border.gov.au/about/corporate/information/fact-sheets/60refugee>

As Table 2 below shows, the top 10 countries of birth for people granted humanitarian visas in 2014–15, in descending order, were Iraq, Syria, Myanmar, Afghanistan, Democratic Republic of Congo, Eritrea, Bhutan, Iran, Somalia and Ethiopia.

Table 2.
Australia’s 2014-15 Humanitarian Programme Top Ten countries of Birth

Countries	Number of visas granted
Iraq	2335
Syria	2232
Burma (Myanmar)	2029
Afghanistan	1813
Congo (DRC)	384

Eritrea	362
Bhutan	354
Iran	331
Somalia	287
Ethiopia	282
Other	600
Total	11 009

Source: DIBP 2015 Fact sheet - Australia's Refugee and Humanitarian programme <https://www.border.gov.au/about/corporate/information/fact-sheets/60refugee>

SOCIO-ECONOMIC CHARACTERISTICS OF AUSTRALIA'S HUMANITARIAN ENTRANTS

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

The humanitarian program is the most controversial aspect of Australian immigration. Refugees are the most disadvantaged cohort of immigrant arrivals and face the greatest settlement difficulties in Australia: one-third of refugee-humanitarian entrant settlers remain unemployed after three years of settlement in Australia (Hugo 2011:104). In 2012 the Australian government announced a 45 per cent increase in the refugee intake of 6,200 for the year 2012-2013 (DIAC 2012) while increasing numbers of 'boat people' are being released from detention and settled in Australian communities, though many cannot work. These trends put extra pressure on refugee settlement. A new Longitudinal Survey of Humanitarian Immigrants in Australia – which included 2399 humanitarian immigrants in its first wave study in 2013-14 – will add considerably to our understanding of the socio-economic characteristics of contemporary humanitarian immigrants (De Maio et al 2014).

REFUGEE ENTREPRENEURS IN AUSTRALIA

One pathway to increase refugee employment, reduce socio-economic disadvantage and generate more successful settlement outcomes in refugee communities is the establishment of private business enterprises that are owned and/or controlled by refugees. It is for this reason that the SSI refugee entrepreneurship initiative is very important and innovative. The establishment of enterprises is a critical part of the internal and international mobility of many immigrants, including refugees. Establishing a private enterprise in the informal or formal sector of the economy is often the key factor in ensuring successful settlement (Saunders 2010).

There has been some research on humanitarian immigrant entrepreneurs in the private sector. Some of Australia's wealthiest people today – including Frank Lowy – arrived as humanitarian immigrants in the late 1940s (Ostrow

1987). Bleby, Fitzsimmons and Khadem (2013) tell the story of a number of refugee entrepreneurs who have made very prominent contributions to Australian business.

Frank Lowy was a 15-year-old refugee from a war-devastated Slovakia who was one of 700 who escaped Europe in a boat designed for 70. He arrived in Sydney airport on Australia Day, 1952 at the age of 21 and proceeded to build his fortune in supermarkets in Australia and internationally under the Westfield brand of companies. Frank Lowy has appeared on BRW's Australia's Rich 200 list for every year since 1984.

Figure 3.
Frank Lowy: From Refugee to Australia's Richest Man



Photo: Nic Walker, Business Review Weekly (2013) http://www.brw.com.au/p/business/we_came_by_boat_how_refugees_changed_pHm96uKvMaQT2B2NFCdcRJ

Huy Truong arrived in Australia on a small fishing boat carrying him and 40 other Vietnamese people in 1978 at the age of seven. His father was an ethnic Chinese businessman with an import business. In May 1978, three years after the end of the Vietnam War, Truong's family left Saigon on a boat of 29 people who sailed past Malaysia to Singapore, where they were put in a detention centre for two weeks, then freed to continue their voyage. They left Singapore with another 11 passengers and arrived in Australia via Indonesia, after three attempts to sail to Australia. The Truong family settling first in Nunawading. Twenty-one years later Huy Truong set up the gifting site wishlist.com.au with his wife Cathy and two sisters, which was sold to Qantas in 2012. Huy Truong is now a private equity investor.

Figure 4.
Huy Truong: Vietnamese Boat Person to Entrepreneur



Photo: Jesse Marlow, Business Review Weekly (2013) http://www.brw.com.au/p/business/we_came_by_boat_how_refugees_changed_pHm96uKvMaQT2B2NFCdcRJ

Tan Le is another boat person from Vietnam. She set out from Vietnam in 1981 and remembers five days and nights at sea on a journey to Australia and a constant fear of discovery. Since that time Tan Le has made a

remarkable contribution to Australian life as a citizen and an entrepreneur. Le, the 1998 Young Australian of the Year, co-founded the company Emotiv, a producer of headsets that read brain signals and facial movements to control technology in computer games or apps. Le co-founded and ran SASme, a pioneering business that provided SMPP platforms to assist in the creation of Australia's SMS applications market and employed 35 employees worldwide. She also became president of the Vietnamese Community of Footscray Association, a Goodwill Ambassador for Australia in Asia, and a Patron of the Australian Youth Ambassadors for Development Program. Le has been an Ambassador for the Status of Women since 2001, and she has also been appointed to a number of prominent Boards, including Plan International Australia, Australian Citizenship Council, National Committee for Human Rights Education in Australia (Wikipedia http://en.wikipedia.org/wiki/Tan_L).

Figure 5.
Tan Le: From Vietnamese Boat Person to Entrepreneur and Young Australian of the Year.



Photo: Business Review Weekly (2013)
http://www.brw.com.au/p/business/we_came_by_boat_how_refugees_changed_pHm96uKvMaQT2B2NFCdcRJ

But most humanitarian immigrants, like most immigrants who become entrepreneurs in Australia, establish small to medium enterprises (SMEs). In a 1995 survey of 349 immigrant entrepreneurs in Sydney, Perth and Melbourne, 87 or 25% entered as humanitarian immigrants (Collins et al 1997). Stevens (1997) found that more than a fifth (21%) of humanitarian immigrants received their main income from their own business. This proportion was significantly higher than for any other migrant category. At the 2006 Census, 15.9 per cent of the Australian-born were entrepreneurs while birthplace groups with a high number of recently-arrived humanitarian immigrants had an average rate of entrepreneurship of 18.8 per cent for the first generation and 15.1 per cent for the second generation (Hugo 2011: xxiv). This second generation figure is surprisingly high because the rate of entrepreneurship normally falls off dramatically between the first and second generation (Collins 2003a). Some humanitarian immigrant groups in particular have very high rates of entrepreneurship, particularly first generation immigrants born in Iran (23.9%), Iraq (21.9%) and Somalia (25.5%) and second generation immigrants with parents born in the Congo (17.4%) and Sudan (16.7%) (Hugo 2011:176). While the rate of entrepreneurship is higher for humanitarian immigrant men than women, as for all immigrants (Collins and Low 2010), many female humanitarian immigrants also move to entrepreneurship, though little is known about female humanitarian immigrant entrepreneurs in Australia. For this reason, as well as the critical role humanitarian immigrant women play in humanitarian immigrant community organisations and the fact that

many humanitarian immigrant families lack a male parent, female humanitarian immigrant entrepreneurship is a central aspect of this research.

Humanitarian immigrants often lack access to the ‘ethnic resources’ and ‘social capital’ generated within well-established ethnic groups, which are key resources for enterprise formation and growth (Light and Rosenstein 1995; Lyon, Sepulveda and Syrett 2007:364). They often draw on their diasporic social networks in other countries to support their Australian business. Hence the concept of diasporic entrepreneurship is particularly relevant to understanding the processes whereby immigrants from newly established humanitarian immigrant communities move into entrepreneurship. Moreover, establishing a business requires start-up capital and knowledge of local market opportunities and of the red tape related to the formal establishment of a business. Hence it takes some time for a recently arrived humanitarian immigrant to move into entrepreneurship; “the usual pattern for humanitarian migrants is to work for someone else initially and build up sufficient capital to set up their own business” (Hugo 2011:179). This suggests that programs to assist humanitarian immigrants to move into entrepreneurship during this pre-entrepreneurship phase of humanitarian immigrant settlement have the potential to assist in increasing the rate of humanitarian immigrant enterprise formation in Australia. The three-year pilot program to assist new humanitarian immigrant enterprise formation in Sydney, introduced by Settlement Services International (a major service provider to humanitarian entrants in their first 12 months of settlement) in late 2013, is the first major initiative in Australia specifically designed to encourage new humanitarian immigrant enterprise formation.

THE SIROLI MODEL

SSI engaged Dr Sirolli to be a consultant in establishing the SSI *Ignite* program. Dr Sirolli is perhaps the world’s leading figure in the field of assisting new business start-ups. His experience with NGOs in the 1970s about existing western development models and western aid in Zambia, Kenya, Somalia, Algeria and Ivory Coast led him to believe that “top down” models failed every time, leading him to value the importance of “bottom-up” approaches that tapped into the passions, talents and knowledge of African people in economic development in Africa. From this experience, which he outlined in his 1999 book *Ripples from the Zambezi* (Sirolli, 2011), Sirolli applied this knowledge and experience to assisting people in western countries to become entrepreneurs. His initial experience was in Western Australia, assisting new enterprise formation in Fremantle, Esperance and Geraldton, before replicating his activities in assisting new entrepreneurs in other Australian states. This led to the development of the Sirolli model which has subsequently been applied in North America, Europe and other parts of the world. Sirolli has registered the terms Enterprise Facilitation™ and Trinity of Management™ with the US Trademark Office. In the words of Dr Sirolli:

I founded the Sirolli Institute, an organisation dedicated to helping entrepreneurs and communities establish and expend businesses using a methodology I call Enterprise Facilitation™. Over the last three decades some 300 communities around the world have used our services. We have trained Enterprise Facilitators and Trinity of Management practitioners to carry out this work, and we effectively teach aspiring entrepreneurs how to transform their ideas and passions into successful businesses. (Sirolli 2012: xiv).

In many ways the Sirolli model is at odds with traditional entrepreneurship studies in most business schools around the world which suggest that the entrepreneur must possess all the skills necessary for entrepreneurship (Finance, Marketing, Management, Accounting etc) and design MBA courses to provide all these skills. But this does not fit with the lived experience of entrepreneurs, according to Sirolli (2012: xx): “... you have probably read about famous entrepreneurs who are portrayed as heroes and geniuses. But the truth is that many of these highly successful entrepreneurs did not know everything about business; in fact most of them never studied business! They brought in others to help them run their companies”. Central to the Sirolli model is the importance of passion in the entrepreneur and the need for trained Facilitators whose job it is to connect the entrepreneur to others with expertise that the entrepreneur lacks. This is linked to a central Sirolli concept of the Trinity of Management™: P (product) M (marketing) and FM (financial management). The Facilitators link the entrepreneur to people with specific expertise in the Trinity of Management™ at various stages of the enterprise development. The entrepreneur must make all the decisions and take all the initiatives.

Figure 6.
Dr Ernesto Sirolli



Source:http://www.ssi.org.au/images/stories/documents/newsletter-pdf-2014/October_2014.pdf

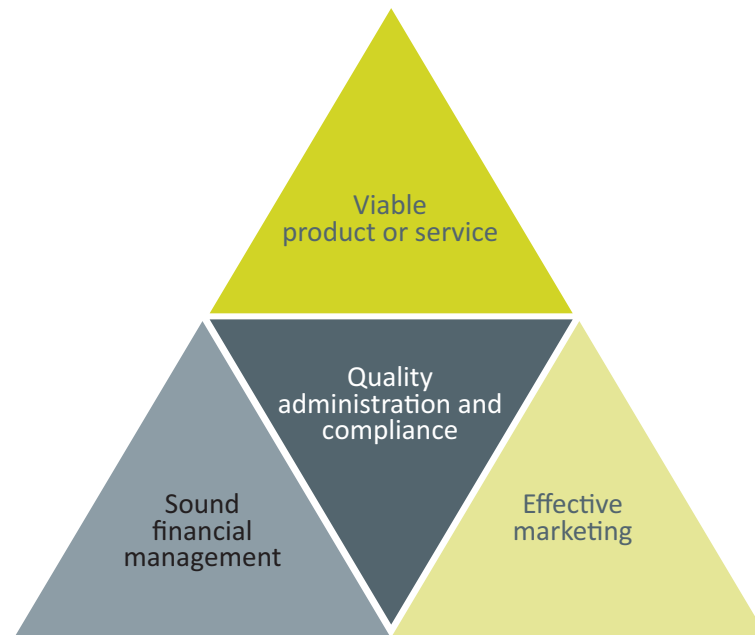
SSI's Refugee Enterprise Facilitation Program was developed with Dr Sirolli as a key consultant drawing on the Sirolli model. Dr Ernesto Sirolli has played a key role in shaping the program and training the SSI and other personnel who are part of the program activities. Dr Sirolli conducted training sessions with the SSI Board about his enterprise facilitation model and his experiences. He played a key role in interviewing, selecting and training the two Facilitators employed under the program. Dr Sirolli and his wife Martha regularly travelled to Sydney to meet with the Facilitators and key SSI staff.

3. The SSI *Ignite Small Business Start-ups Initiative*

In October 2014 the SSI Refugee Enterprise Facilitation Program was renamed the *Ignite Small Business Start-ups* initiative. This reflected an attempt to rebrand the program on the one hand and the way that the program had changed and evolved since its inception on the other. *Ignite* was launched at the Addison Road Community Centre, Marrickville, by the NSW Minister for Small Business, John Barilaro.

One of the key features of the SSI *Ignite Small Business Start-ups* initiative is that the program has developed and evolved over time in response to the lessons learnt over time. This constant redevelopment and reshaping of the program has been one of its key features and key strengths. Initially based closely on the Sirolli Institute model with Enterprise Facilitators employed to support new entrepreneurs in their business development, the *Ignite* program began to provide a more proactive role to respond to the different needs of their enterprise clients. Over time the *Ignite* model began to depart substantially from the Sirolli model, including its version of the Sirolli Trinity of Management™ (ToM) approach to enterprises as shown in Figure 7. The Sirolli Institute model had never been applied to refugee clients in a big metropolis like Sydney. Dr Sirolli's early experience of enterprise facilitation was in small county towns like Esperance WA where the clients had strong social contacts in the local community. The Sirolli clients were locals with established local social networks (social capital) to assist their ambition to establish a business enterprise. Most had nationally-recognised education qualifications (human capital). Language proficiency was not an issue for them (linguistic capital). The Sirolli clients also had established credit records and assets to assist in raising finance for the business (financial capital). They were familiar with the local market and its business opportunities as well as with the local rules and regulations. In the *Ignite* program the clients were mainly newly arrived refugees who were very different to those in the Sirolli experience. Newly arrived refugees face the greatest possible barriers to entrepreneurship, very different from and much more severe than that of the normal Sirolli model client. These newly arrived refugees have no financial capital, they have no assets to use as collateral for loans, they have little or no social capital (social networks) in Sydney, their human capital (formal education qualifications) are usually not recognised in Sydney, they can't get jobs to develop savings to invest in the business and have no detailed knowledge of Sydney, the nature of the local business market, nor of the rules and regulations that govern businesses and finance in Australia. The one thing that they do have – the essential ingredient in the Sirolli model – is the passion to start a business. More than half of the *Ignite* clients have operated a business prior to coming to Australia, so that they do have experience as an entrepreneur, though this was in a place where business is more informal and red tape much different than in the Sydney context.

Figure 7.
Ignite approach, after Sirolli's 'Trinity of Management'TM

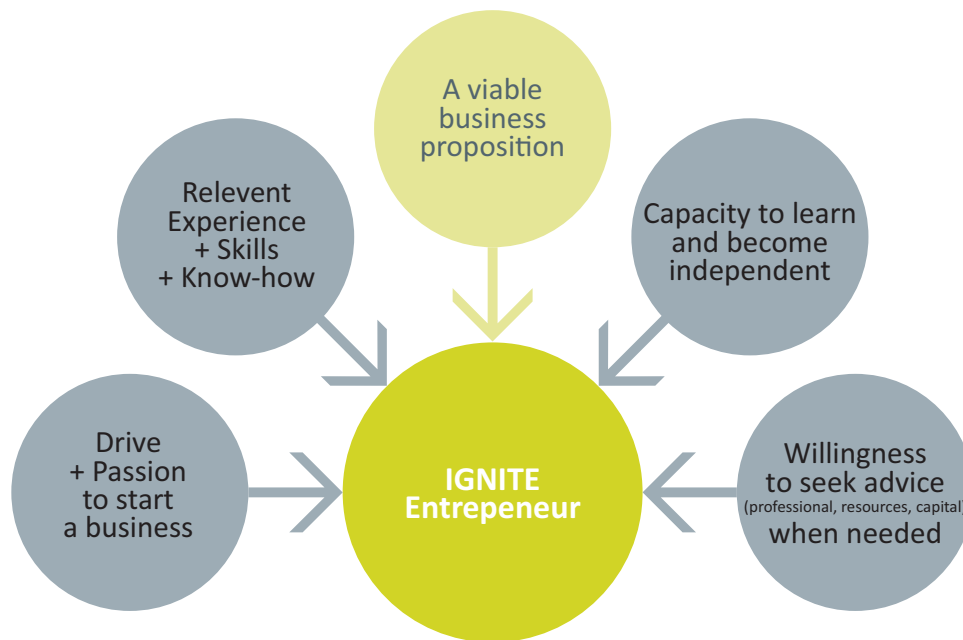


Source: EJD Consulting & Associates 2015: p. 23

One consequence of the characteristics of the *Ignite* clients is that the SSI *Ignite Small Business Start-ups* initiative had to be much more proactive and play a more intrusive advocate role for the clients than in the Sirolli model. This meant that the *Ignite* enterprise facilitators in the *Ignite* program had to assist their clients every step of the way. The clients relied much more heavily on the Resources Team than is the case in the traditional Sirolli model. The *Ignite* enterprise facilitators had to play a more active role in linking the clients to micro-finance organisations and lead them through the steps of getting an ABN, developing product name and logo, developing a web site, sourcing suppliers, seeking out distribution opportunities, working out pricing options and marketing arrangements and developing business plans. The Enterprise Facilitators had to lead their clients through the appropriate certification, health and safety and other training, negotiate through English language difficulties, through arranging for translators for the clients and even lead their clients through the maze of Sydney public transport as their business activities required them to visit parts of Sydney unknown to them.

As a consequence of the specificities of the *Ignite* clients, **the program has continued to evolve**. The *Ignite* entrepreneur is a refugee who has a passion to establish a business, is willing to seek advice, and has a capacity to learn and to make independent decisions on the basis of this advice. The *Ignite* entrepreneur has some experience, skills and know-how relevant to the enterprise he/she wishes to establish in Sydney. However as most of the *Ignite* entrepreneur clients are newly arrived refugees they rely more heavily on the support of the enterprise facilitators and the resources team than is normally the case in applications of the Sirolli model around the world. The enterprise facilitators link the *Ignite* entrepreneur to all the five spokes in Figure 8 and assist in the development of a viable business proposition suitable for the Sydney and Australian legal and business context.

Figure 8.
The Ignite Refugee Enterprise Facilitation Model.



Source: EJD Consulting & Associates 2015: p. 6

Since its inception the *Ignite* model has developed to a four stage process, very different to but derived from the traditional Sirolli model. This four stage process is shown in Figure 9.

In the first stage, the **Engage** stage, a newly arrived refugee was initially referred to the *Ignite* program by their SSI case manager. However, as word about the program spread through the community, referrals soon came from other agencies working with refugees such as Migrant Resource Centres, Salvation Army, Asylum Seeker Centre, Red Cross, and self-referrals from the refugee community and their families. The individual meets with an *Ignite* enterprise facilitator (EF) whose primary role is to gauge their passion for their business and assess their entrepreneurial potential.

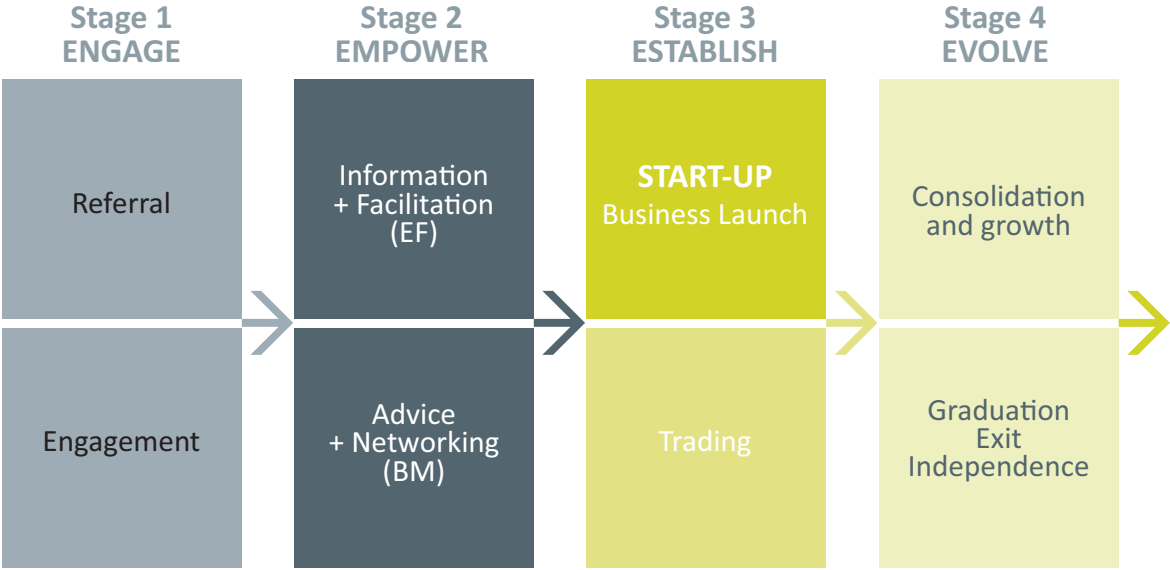
In the second stage, the **Empower** stage, the new *Ignite* entrepreneur is given further information and ‘homework’ by the *Ignite* Enterprise Facilitator to further test if their product and service concept is viable within a NSW context. During this stage the entrepreneur is asked to review their strengths and capacities and identify those aspects of the Trinity of Management™ where they require assistance and professional advice. As necessary the entrepreneur is then linked with and referred to external professionals, volunteers and business networks who are volunteer members of the Resource Team established by SSI to support the *Ignite* program to help progress these specific aspects of their start-ups. At this stage the client will commence an intensive phase of engagement with identified resource team members, and/or business mentors, who have extensive personal experience as an entrepreneur and experience in assisting neophyte entrepreneurs in establishing their business.

In the third stage, the **Establish** stage, the *Ignite* client has proceeded to a stage where he or she has developed all the basic components of their Trinity of Management™ to support their viable product or service. This includes

finalising basic trading requirements to operate in NSW such as having: a registered business name; a working website; professional promotional materials; and a capacity to invoice and receipt money. During this Stage 3 the business is officially launched. It is also when the start-up commences trading, indicated by requests for goods and services and successful invoicing and receipt of payments. Clients who reach stage 3 have successfully graduated from *Ignite* client to *Ignite* entrepreneur.

In the final fourth stage, the **Evolve** stage, the *Ignite* entrepreneurs move towards exiting the program through a formal graduation process. For successful business ventures this stage coincides with business consolidation and growth and to operating independently of program support and advice. For some *Ignite* entrepreneurs this involves securing capital investment or funds to purchase new equipment. It might also involve accessing new professional networks or forming business partnerships in order to grow. For less successful business ventures, or for those entrepreneurs not quite ready, willing or able to grow the business into a sustainable enterprise, this stage may involve suspending or discontinuing the start-up to pursue other interests or employment opportunities. Regardless, Stage 4 involves the winding back of intensive support offered through the *Ignite* program with transfers and links to others who can assist the individual with whatever path they elect to take. All *Ignite* entrepreneurs who reach Stage 4 are formally graduated from the program. This includes providing final referrals and information to assist the individual with their next steps. It also includes inviting graduates to remain connected to the program by passing on information and support to new entrepreneurs looking to start-up their own business ventures.

Figure 9.
From Refugee to Entrepreneur: The Four Stage *Ignite* Process



Source: EJD Consulting & Associates 2015: p. 7.

4. A Social Ecology Model of Assisting Refugees to Establish a Business Enterprise

As explained above, over the three-year *Ignite Small Business Start-Ups* initiative, the model as to how best to respond to the specific circumstances of newly arrived refugees and the strong barriers that they faced in setting up a business enterprise in the first few years of settlement in Australia has developed from the traditional Sirolli model of enterprise facilitation to become a very different model. The *social ecology model of assisting refugees to become entrepreneurs* is derived from but is substantially different to the Sirolli model. This new model was developed as a consequence of the awareness that humanitarian immigrant clients in the *Ignite* pilot program required a much more hands on/hand holding role than that allowed in the Sirolli model. The *Ignite* clients had needs unlike any other potential entrepreneurs that the Sirolli Institute has encountered around the world. Many had suffered torture and trauma before arriving in Australia. Most arrived in incomplete family units or alone. Other than their SSI case manager many refugees knew no one in the Sydney suburbs where they settled. Mostly they had poor English language fluency. They didn't know how to catch a train from Blacktown to Marrickville let alone how to register for an Australian Business Number. They had no credit history in Australia and no assets. They had no job, relying on *Centrelink* payments to survive. As a consequence, the role of the enterprise facilitators in the *Ignite* pilot program had to be very different to any other Sirolli enterprise facilitation program where it was taboo for them to intervene on the client's behalf.

To succeed in their task, the *Ignite* enterprise facilitators had to intervene in all or most aspects of the refugees' lives and be with them at all stages of their journey to entrepreneurship as this happened concurrently with their new-life journey in Australia.. They acted as counsellors, best friends, sounding boards, hand holders, someone to cry with and to laugh with. They arranged for micro-finance loans for their clients, found market places for them to sell their products, engaged university students to help with marketing strategies and business plans,, arranged for members of the resources team to design webpages and logos almost free of charge, arranged for accountancy and marketing advice, found raw materials and supplies, introduced their clients to potential markets and customers. They worried with and for their refugee entrepreneur clients 24/7, way beyond the call of duty and way beyond the boundaries of the Sirolli model. **That is why and how the *Ignite* model transformed over time and out of necessity from the hands-off Sirolli model into the hands-on access-all-areas social ecology *Ignite* model of facilitating new refugee entrepreneurship in Sydney.**

The *social ecology* model of assisting refugees to become entrepreneurs has its roots in social ecology theory. In their analysis of ‘successful interventions’ in public health, Panter-Brick et. al. (2006) apply a social ecology approach and argue that “in order to be culturally appropriate, culturally compelling, or effective with demonstrable behaviour change... the design of... interventions must nestle within the social and ecological landscape of local communities” (p.2812). A social ecology approach to refugee small business start-ups thus explores the dynamic interaction between the experiences of newly arrived refugees, their background and history prior to arriving in Australia and their settlement experience in Australia, and their economic, social, cultural and religious relationships with wider Australian society within the specific context of place: in this case Sydney. In this approach it is critical to understand the cultural landscape within which newly arrived refugees operated, and the factors, ideas, experiences and activities that influenced them. This social ecology approach requires addressing the particular policy question of how to best assist them to set up a business within the broader question of how to weave newly arrived refugees not only into entrepreneurs but also into the fabric of Australian society, in ways that are meaningful for them and are productive of social cohesion.

Social ecology thus offers a framework that can incorporate research, policy development, and evaluation within an analysis that looks at change and allows for *agency* on behalf of the clients themselves. Rather than solely focusing on features and processes that constrain participation of newly arrived refugees in social, cultural and economic life in Australia, social ecology looks towards public policy interventions that can facilitate wider participation and more effective integration into society, not just into business. In this instance the policy interventions relate to assisting them to establish a business enterprise but the *Ignite* model has developed out of an understanding of the particular way in which the experiences of refugees are embedded in a complex cultural, social, religious, ethnic and economic geopolitics at the global, regional, national, provincial and local level.

As Figure 10 demonstrates, **the social ecology framework** situates the processes of assisting newly arrived refugees to establish a business enterprise within a framework that focuses analyses on the individual, within the broader contexts of their past and present lives. This requires a focus on the interaction between the global, national, and local levels, their broader relationship with the organisation of Settlement Services International, their relationship with the *Ignite* Enterprise Facilitators and other clients within the *Ignite* program and with people that they meet in the course of the *Ignite* program; and it points to the need for strategies that attend to them. Moreover, it points to the implications of activities at different levels having counteractive or productive effects on individuals.

Figure 10.
Hierarchy of Relations in a Social Ecology Framework.



Source: Kok et al. (2008).

For the newly arrived refugees, the *global* context relates to their personal history of the economic/political/cultural/social/religious factors that shaped the geopolitics that led them to flee their nation and begin the long, arduous, dangerous and traumatic journey that led to settlement in Australia, after many years of displacement. Their experiences prior to displacement and during their journey to Australia shapes them as people and impacts on their subsequent settlement experiences in Australia. The *national* context relates to the politics of Australia's humanitarian immigration program that led to them being accepted onshore or offshore for a humanitarian visa. It also relates to the politics and procedures that assist their resettlement in Australia. Also important is the state of the Australian labour market and the formal and informal individual and institutional factors that formed the blocked mobility that leads to the high rate of unemployment among refugees or, when they do get jobs, to the "occupational skidding" that leads them to accept jobs below their qualifications and human capital. It also relates to the national political discourses about refugees shaped by political opportunists at the federal, state and local level (Marr 2011, Marr and Wilkinson 2003) and given a new chapter by the election of Pauline Hanson to the Australian Senate. The *community* context relates to the neighbourhoods and suburbs where they settled in western and south-western Sydney and their links to their Diasporic community in Sydney. Nearly all the *Ignite* clients live in western and south-western Sydney suburbs, as the next section demonstrates. This area of Sydney is where most immigrant minorities settle, the *Other Sydney*, (Collins and Poynting eds 2000). These suburbs are among the most ethnically diverse areas of settlement in the whole of Australia.

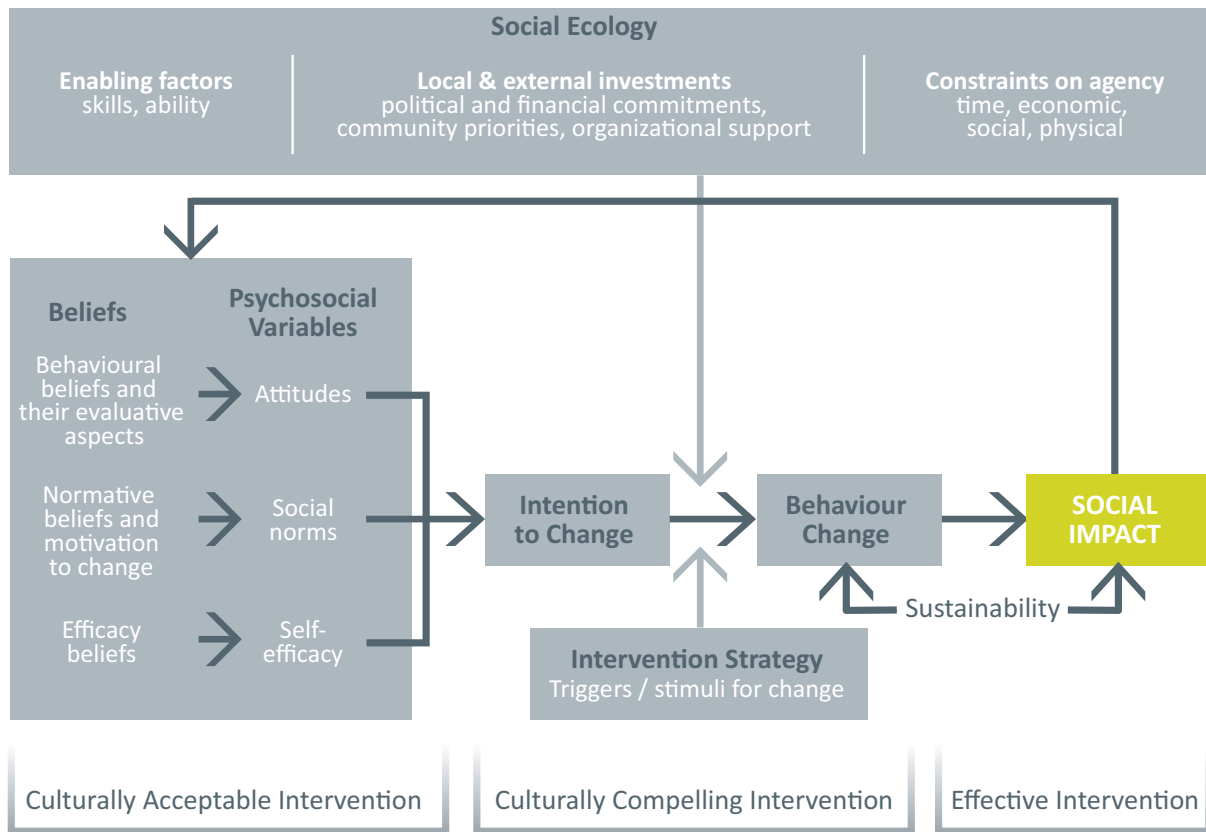
The *organisational* context relates to *Settlement Services International* and the relationship between the clients and *Settlement Services International*, their service provider in Sydney. The way that the *Ignite* initiative emerged at SSI is outlined in the Introduction of this report. This overlaps with the *family/peer/interpersonal* context which takes the form of their case managers who first identify them as potential *Ignite* clients, leading them to make contact with the enterprise facilitators who became the interpersonal mainstay not only of their journey towards entrepreneurship but also as mentors and advisors for many aspects of their life in Sydney. In addition, for those refugees who do have family and friends in Australia, their journey to entrepreneurship is embedded within these family relationships and social networks. Finally, the *individual* context relates to the personal story of the refugee, their pre-migration and post-migration experiences, their prior experience with entrepreneurship, their levels of human and linguistic capital and their individual passion for setting up a business in Australia and commitment to the drive and hard work that such a journey entails. It relates to their *agency*, a recognition of the fact despite the circumstances that shape their journey as a refugee settled in Sydney and constrain their economic and social opportunities in Australia, they can and do have a say in what happens to their life in Australia.

Figure 11 provides more detail on the social ecology model. It can be read in terms of the social ecology model of assisting newly arrived refugees to establish a business enterprise. The top block identifies the relationship between the enabling factors – skills and ability – of the refugee, the investment of SSI in the *Ignite* program, and the constraints in the model – in this case, the budget that permits hiring of two enterprise facilitators. SSI enterprise facilitators have limited time available to assist the refugee clients. The experience of the *Ignite* pilot program is that many more clients would have formed a business had more resources been available to employ additional enterprise facilitators. This is linked in dotted line to the bottom of the figure, the Intervention strategy, in this case, the *Ignite Small Business Start Ups* program. The left hand side block identifies the beliefs and psychological characteristics of the individual *Ignite* clients: which shapes their individual passion to set up an enterprise and the drive and commitment to the hard work and persistence that this entails. This is shaped in turn by their experience of displacement and their long and traumatic journey to settlement in Australia. The bottom right hand quadrant shows the outcomes of the social ecology model of assisting newly arrived refugees to establish a business enterprise. The dotted link between the “Intention to Change” and the “Behaviour Change” represents the **agency** of the refugee clients and the way that they have taken up the opportunities provided by the *Ignite* program and applied their passion and hard work and determination to make the difficult transition to entrepreneurship. After participating in the *Ignite* program the refugees have established their business enterprise: they have been successfully transformed into entrepreneurs. Their behaviour has changed, that is, the program has had a **personal impact**. They have been transformed by the program: most are *more confident, more positive and optimistic* about their future in Australia. Most have developed better English language skills, that is, *improved their linguistic capital*. Most have developed new friendship networks, that is, *improved their social capital*. The *Ignite* program also has an **economic impact**. Most have moved off *Centrelink* support benefits and taxpayer dependency and are *paying their own way*. That is, they *improved their economic capital*: a number of new refugee entrepreneurs employ other workers, particularly other refugees, thus assisting refugee settlement outcomes in Australia. This in turn has a **social impact**: their experiences provide a powerful narrative to challenge the predominant negative discourse about refugees in Australia, itself transformative and contributing to improved social cohesion in Australia.

Moreover, the successful outcomes of the *Ignite Small Business Start Ups* program – outlined in detail in the following sections of this report – demonstrate that such a model works and should result in this policy initiative attracting more government and private sector funding to roll out the social impact to other refugees in Sydney and in metropolitan and regional areas of all Australian states and territories. At the same time this social ecology model has the potential to be applied to assisting other immigrants, Indigenous Australians, and Australians with disability to become entrepreneurs and establish a successful business. This is the **policy impact** of the *Ignite* program. This leads to a snowballing of the social impact of the model. At the same time, like all small business entrepreneurs, the successful *Ignite* clients will face challenges in maintaining and growing their business over time. This is the problem of *economic sustainability*. At the same time, too, the social impact of the *Ignite* program contributes to *social sustainability*, improved social cohesion, and improved refugee settlement outcomes in Sydney/Australia.

In this social ecology model of assisting refugees to become entrepreneurs, the journey to entrepreneurship is embedded in the individual/economic/cultural/social context of their lives within the broader global/national/local geo-political context. In turn the impact of becoming a refugee entrepreneur on them, their families, their community and the broader Australian community and economy context is structured within the social ecology of their lives.

Figure 11.
The Social Ecology Model



From: Panter-Brick et al, 2006 p. 2813.

5. SSI *Ignite* Refugee Clients - overview

This section draws on information from the SSI database, which is constantly updated with new client information, to present a detailed picture of the refugee and other immigrant clients who have joined the SSI *Ignite Small Business Start-ups* initiative. Table 3 shows that at the time these statistics were compiled there were 240 clients who have shown an interest in the *Ignite* initiative, 234 of whom have provided information about country of origin. *Ignite* clients come from 30 countries, reflecting the diversity of the Australian humanitarian intake. Most clients come from countries in the Middle East, with most from Iran (87), Iraq (34) and Syria (23). 186 of the *Ignite* clients – or almost eight out of ten – are males and 54 females. This spread of *Ignite* clients across so many diverse countries and including almost one quarter who are female is in itself one measure of the success of the *Ignite* initiative. Most of these clients arrived in Australia holding either an 866 Visa or 200 Visa¹.

Table 3.
***Ignite* clients by country of origin**

Ethnicity	Clients
Afghan	14
Bangladeshi	4
Bhutan	1
Burmese	4
Burundi	1
Chinese	2
Colombian	1
Egyptian	9
Ethiopian	3
Fijian	2
Greek	1
Indian	2
Indonesian	1
Iranian	87
Iranian/Kurdish	1
Iraqi	34
Kenyan	1
Lebanese	2
Nepalese	1
Pakistani	8
Palestinian	1

1. At the commencement of the program where referrals were just beginning to come in, Migrant Resource Centres referred clients, including one Greek migrant who received initial business support.

Sierra Leonean	8
South Sudanese	2
Sri Lankan	15
Sudanese	1
Syrian	23
Tamil	1
Tibetan	2
Togo	1
Yemen	1
Unreported	6
Total	240

The diverse composition of the *Ignite* clients is also reflected in the 27 languages spoken by *Ignite* clients (Table 4). In line with the majority of clients coming from Middle Eastern countries, the most common first languages were Arabic (83) and Farsi (78), while Tamil (17) was the most common language from areas other than the Middle East, Sri Lanka being the country of origin of the largest number of clients (15) outside that region.

Table 4.
First language spoken by *Ignite* clients

Language	Proficiency	Clients
Amharic	First Language	1
Arabic	First Language	83
Bengali	First Language	4
Creole	First Language	5
Dari	First Language	5
Dinka	First Language	2
Ethiopian	First Language	1
Ewe	First Language	1
Farsi	First Language	78
Fijian	First Language	2
Greek	First Language	1
Hazaragi	First Language	2
Hindi	First Language	3
Indonesian	First Language	1
Kirunos	First Language	1
Krio	First Language	1
Mandarin	First Language	2
Mina	First Language	1
Nepali	First Language	2
Pashto	First Language	2
Persian	First Language	8
Rohingan	First Language	4
Spanish	First Language	1
Swahili	First Language	1
Tamil	First Language	17
Tibetan	First Language	2
Urdu	First Language	7

In spite of the range of first languages, and the difficulty of acquiring English language proficiency, almost half (103) of the *Ignite* clients are confident (15), good (61), or even excellent (27) English speakers (Table 5). On the other hand, one third (80) of the clients had the ability to speak only basic English and a further 21 had no English language skills.

Table 5.
English language proficiency of *Ignite* clients

English Proficiency	Clients
Nil	21
Basic	80
Moderate	36
Confident	15
Good	61
Excellent	27
Total	240

A breakdown of English language skills by gender (Tables 6 and 7) shows that females are more proficient than males. Of the females, 22 per cent (12 of a total 54) had excellent skills, compared to 8 per cent (15 of a total 186) of the males. Similarly, 35 per cent of the females had good skills compared to 23 per cent of the males. On the other hand, 20 per cent of females and 37 per cent of males had basic English language skills, while 7 per cent of females and 9 per cent of males had no English language ability.

Table 6.
English language proficiency of male *Ignite* clients

English Proficiency	Clients
Nil	17
Basic	69
Moderate	30
Confident	13
Good	42
Excellent	15
Total	186

Table 7.
English language proficiency of female *Ignite* clients

English Proficiency	Clients
Nil	4
Basic	11
Moderate	6
Confident	2
Good	19
Excellent	12
Total	54

Tables 8 and 9 provide more detail about the age of the *Ignite* clients. The interesting feature here is the great age spread of the *Ignite* clients, from age 15-19 years to over 70 years for male clients and from 20-24 years to 65-69 years in the case of female clients. Clearly the passion for entrepreneurship occurs across all ages for Australia’s humanitarian entrants, though those aged between 25 and 45 years of age are most prominent.

Table 8.
Male *Ignite* clients by age

Age Bracket (At First Entry To Program)	Clients
15 - 19	1
20 - 24	10
25 - 29	33
30 - 34	38
35 - 39	30
40 - 44	20
45 - 49	13
50 - 54	6
55 - 59	5
60 - 64	3
65 - 69	1
70 +	1
Unreported	25

Table 9.
Female *Ignite* clients by age

Age Bracket (At First Entry To Program)	Clients
20 - 24	5
25 - 29	8
30 - 34	3
35 - 39	7
40 - 44	7
45 - 49	5
50 - 54	2
55 - 59	1
60 - 64	2
Unreported	14

Table 10 provides information about where the *Ignite* clients live in Sydney. It is not surprising that most of the 89 Sydney suburbs where *Ignite* clients live are in western and south-western Sydney. These are the Sydney suburbs with the highest population of immigrants from a culturally and linguistically diverse (CALD) background. This spatial concentration is partly because these western and south-western suburbs have the lowest housing costs in Sydney: given the socio-economic disadvantage of newly arrived humanitarian immigrants they cannot afford to live in other parts of Sydney. This concentration also reflects the fact that it is in the western and south-western suburbs where most service providers for humanitarian immigrants – including various offices of SSI – are located and where the community organisations of the newly arrived humanitarian immigrants are located.

Table 10.
Suburb of Residence of Ignite Clients

Suburb Name	Clients
ARNCLIFFE	1
ASCOT VALE	1
AUBURN	16
BANKSTOWN	4
BAULKHAM HILLS	2
BELMORE	1
BERALA	1
BEVERLY HILLS	1
BLACKTOWN	3
BONNYRIGG	1
BOSSLEY PARK	2
BRIGHTON-LE-SANDS	1
BURWOOD	1
CABRAMATTA	1
CAMPBELLTOWN	1
CAMPSIE	2
CANLEY VALE	1
CARLINGFORD	1
CARRAMAR	2
CARTWRIGHT	1
CASTLE HILL	1
CASULA	1
CHATSWOOD	3
CHESTER HILL	2
CHIPPING NORTON	3
CONDELL PARK	2
CORDEAUX	1
DARLINGHURST	1
DEE WHY	2
DUNDAS	2
EASTLAKES	1
EASTWOOD	1
FAIRFIELD	17
GRANVILLE	4
GREENACRE	2
Greenwich	1
GUILDFORD	6
HAMMONDVILLE	1
HARRIS PARK	1
Homebush	1
HURSTVILLE	1
LAKEMBA	8
LALOR PARK	1
LEICHHARDT	1

LIDCOMBE	2
LIVERPOOL	11
MARAYONG	1
MARRICKVILLE	1
MARSFIELD	1
MERRYLANDS	17
MERRYLANDS WEST	1
MINTO	1
MOOREBANK	1
MOUNT DRUITT	8
NORTH PARRAMATTA	4
NORTHMEAD	1
ORANGE	1
OXLEY PARK	1
PADSTOW	2
PANANIA	1
PARRAMATTA	16
PENDLE HILL	1
PETERSHAM	1
PLUMPTON	1
POTTS POINT	1
PRAIRIEWOOD	1
PUNCHBOWL	4
QUAKERS HILL	1
RABY	1
REVESBY	2
ROCKDALE	1
ROSEBERY	1
ROSEHILL	1
ROUSE HILL	1
RYDE	1
SEVEN HILLS	4
SILVERWATER	4
SMITHFIELD	3
SOUTH GRANVILLE	3
ST MARYS	1
STANMORE	2
STRATHFIELD	1
TOONGABBIE	4
WENTWORTHVILLE	1
WESTMEAD	1
WILEY PARK	1
WILLOUGHBY	1
WOODBINE	2
YAGOONA	3
Unreported	13

Table 11.
Male *Ignite* clients by highest educational achievement

Level of Education/Training	Clients
None	2
Traditional/Household	0
Primary - Australian	0
Primary - Overseas	4
Secondary - Australian	2
Secondary - Overseas	59
Apprenticeship - Australian	0
Apprenticeship - Overseas	4
Industry Qualification - Australian	0
Industry Qualification - Overseas	2
Tertiary (Inc.) - Australian	0
Tertiary (Inc.) - Overseas	7
Certificate - Australian	0
Certificate -Overseas	3
Diploma - Australian	3
Diploma - Overseas	19
Bachelor - Australian	2
Bachelor - Overseas	38
Masters - Australian	0
Masters - Overseas	5
Doctorate - Australian	0
Doctorate - Overseas	0
Other	1
Unreported	35

Table 12.
Female *Ignite* clients by highest educational achievement

Level of Education/Training	Clients
None	1
Traditional/Household	0
Primary - Australian	0
Primary - Overseas	0
Secondary - Australian	2
Secondary - Overseas	6
Apprenticeship - Australian	0
Apprenticeship - Overseas	3
Industry Qualification - Australian	0
Industry Qualification - Overseas	1
Tertiary (Inc.) - Australian	0
Tertiary (Inc.) - Overseas	0
Certificate - Australian	1
Certificate -Overseas	3
Diploma - Australian	2

Diploma - Overseas	6
Bachelor - Australian	5
Bachelor - Overseas	11
Masters - Australian	0
Masters - Overseas	0
Doctorate - Australian	0
Doctorate - Overseas	0
Other	0
Unreported	13

Tables 11 and 12 provide information on the human capital (highest educational attainment) of the *Ignite* clients and whether these educational qualifications were obtained after the refugees had settled in Australia. Since most of the *Ignite* clients are recently-arrived refugees, it is understandable that for most of them their educational qualifications were attained before they arrived in Australia. **One quarter (61) of the *Ignite* clients – 45 males and 16 females – held a tertiary educational qualification.** The majority of both the male and female *Ignite* clients gained these undergraduate or postgraduate university degrees from overseas universities. On the other hand 69 *Ignite* clients – 61 males and 8 females – reported that secondary school was their highest educational attainment and for four clients primary school was the furthest that they had gone at school while another three clients reported no formal educational background. Australia’s refugees who enter under humanitarian visas are often displaced from their homeland by war and conflict. They move into refugee camps in other countries prior to being accepted under the Australian humanitarian immigration program. It is understandable therefore that their educational opportunities are often severely disrupted.

Despite a displaced and disrupted living and educational history prior to settling in Australia, **about half of these *Ignite* clients had experience as entrepreneurs prior to arriving in Australia.** In many countries of the world – including countries in Africa, the Middle East and Asia – entrepreneurship is a less regulated domain with much less red tape involved in establishing a business enterprise. There are many opportunities for informal entrepreneurship as national and international migrants journey from rural areas to cities in their country and then begin a global journey to settle in another country. The ability of these migrants to establish a formal or informal enterprise in the different places that they settle on this refugee journey is often the key to their success (Saunders 2010).

Irrespective of whether they have had prior experience as entrepreneurs, **the factor that is common to all *Ignite* clients is that they all have a passion to set up an enterprise of a particular type that relates to their particular skills, ability and dreams.**

Table 13 shows the different industries in which *Ignite* clients have established, or want to establish, a business enterprise in Sydney. The **diversity of the refugee enterprise imagination** is the first observation that emerges from this table. **Most *Ignite* clients want to establish a retail business, a café or restaurant, a construction business, or one related to personal services, property, business or cultural and recreational services, though as Table 13 shows there is really no limit to their entrepreneurial vision.**

In the retail trade industry *Ignite* clients want to establish a range of different businesses, including clothes alterations, car/motorcycle sales, carpentry and joinery, coffee shops, fashion design, hat retail, import businesses, jewelry design and leather goods. Many refugees see opportunities to open up a café in Sydney, others want to use their culinary traditions to open up catering businesses or bakeries. In the area of construction clients are looking to open electrical, carpentry and joinery, plumbing and steel fixing businesses, to name a few. In the Property and Business Services Industry *Ignite* clients want to establish cleaning businesses as well as commercial and house painting and lawn mowing. In the Cultural and Recreational Services Industry *Ignite* clients want to establish a diverse range of businesses such as photography, videography, film, fashion, art, personal training and journalism. Others want businesses related to taxis, beauty, interior design, yoga, sport and healing.

Table 13.
Industries where *Ignite* clients would like to establish a new business enterprise

Business Class	Ideas
A - Agriculture, Forestry and Fishing	1
C - Manufacturing	4
D - Electricity, Gas and Water Supply	6
E - Construction	18
F - Wholesale Trade	10
G - Retail Trade	50
H - Accommodation, Cafes and Restaurants	26
I - Transport and Storage	5
J - Communication Services	5
L - Property and Business Services	19
N - Education	1
O - Health and Community Services	2
P - Cultural and Recreational Services	22
Q - Personal and Other Services	28
Unreported	7

While hoping to go into business, the current employment prospects of clients are mixed, as Table 14 shows. **The majority (two thirds) of clients who reported their employment status are unemployed and searching for work.**

Table 14.
Latest employment status of *Ignite* clients

Latest employment status	Clients
Employed - Casual	17
Employed - Full Time	7
Employed - Part Time	7
Self Employed	25
Study - Full Time	7
Study - Part Time	2
Unemployed - Pension	6
Unemployed - Searching	89
Unemployed - Static	21
Unemployed - Volunteer	2
Unreported	57

Yet the *Ignite* program gives great hope. Of the 240 SSI refugee clients who had shown an interest in starting a business (at the time of compilation of these statistics), **61 had completed the *Ignite* program to become entrepreneurs and are currently running their own enterprise, or a success rate of 25 %.** It is also important to note that many of those who had not set up a business did not fail: it was not that they lacked the passion, the business idea or the commitment and ability to realise their entrepreneurial dream. Rather the constraint was that the time of the enterprise facilitators had been exhausted on the successful clients. With more resources to hire additional enterprise facilitators the **success rate** would have been much higher. This qualification is critical in any overall evaluation of the *Ignite* program. Indeed, the program has been so successful that since the survey of the 54 successful refugee entrepreneurs was completed for this evaluation report (see Table

15) a further 12 refugees had started their enterprise. The evaluation has struggled to keep up with the pace of the success of *Ignite*, a good problem to have for any program outcome.

The rest of this section draws on the **survey responses of the 54 successful *Ignite* clients** in order to provide an overview of the type of businesses that they have established, their educational background, their prior business experience and age and gender characteristics. The stand-out finding from Table 15 is the diversity of business types set up by the refugee graduates of the *Ignite* program. There is no typical type of refugee business with businesses being established by successful *Ignite* clients across 10 different Industry classifications.

Table 15.
Businesses currently owned and operated by *Ignite* entrepreneurs

Gender and Client No.	Ethnicity	Business class	Business type
M 1	Kenya	G	Coffee / Barista
M 2	Iran	Q	Photographer
F 3	Iran	P	Photographer
F 4	Lebanon	H	Catering
M 5	Iraq	E	Carpentry and Joinery
M 6	Afghanistan	F	Import / Export
M 7	Iran	D	Electrician
F 8	Iran	G	Fashion Design
M 9	Iraq	P	Photographer
M 10	Iran	E	Handyman
F 11	Iran	Q	Hairdressing
M 12	Iran (Kurdish)	C	Innovator
M 13	Syria	D	Construction
M 14	Iraq	P	Artist
M 15	Iraq	P	Artist
M 16	Iran	P	Artist
M 17	Iran	P	Artist
M 18	Syria	P	Film Director
F 19	Sierra Leone	P	Videographer
M 20	Sierra Leone	G	Fashion Design
F 21	Tibet	G	Jewellery Design
F 22	Fiji	G	Hairdressing
M 23	Syria	Q	Pranic healing
F 24	Iran	G	Leathergoods
F 25	Afghanistan	I	Driving instructor
F 26	Iran	Q	Photographer
F 27	Iran	L	Cleaning
M 28	Iran	H	Café/Restaurant
M 29	Iran	H	Café/Restaurant
M 30	Singapore	H	Catering
M 31	Syria	Q	Internship consulting / employment
M 32	Iran	E	Fencing
M 33	Iran	E	Floor sanding
M 34	Iran	E	Scaffolding
M 35	Sri Lanka	G	Café/Restaurant

M 36	Pakistan	I	Taxi driver
M 37	Nepal	G	Hat retail
M 38	Iraq	P	Photographer
F 39	Iran	P	Photographer
M 40	Iran	I	Removalist
M 41	Iran	G	Signage
M 42	Egypt	P	Artist
M 43	Iran	L	Painter (commercial)
M 44	China	L	Cleaning
M 45	Palestine	G	Carpentry and Joinery
M 46	Iran	F	Import
F 47	Iran	G	Hairdressing
M 48	Iran	E	Electrician
M 49	Iran	G	Butcher
M 50	Iran	G	Hairdressing
M 51	Syria	G	Baker
M 52	Iraq	P	Photographer
M 53	Iran	G	Coffee / Barista
M 54	Iran	H	Café/Restaurant

The types of business that have come to fruition (Table 16) align to some degree with the types of business that the whole cohort of SSI clients envisaged: the majority of actual start-ups occurred in the retail sector, but businesses in the cultural and recreational services sector outnumbered cafes and restaurants by more than two to one, whereas these two areas were *envisaged* by clients in more or less equal numbers (Table 13).

Table 16.
Types of business currently owned and operated by *Ignite* entrepreneurs

Business Class	Started-up
C - Manufacturing	1
D - Electricity, Gas and Water Supply	2
E - Construction	6
F - Wholesale Trade	2
G - Retail Trade	15
H - Accommodation, Cafes and Restaurants	5
I - Transport and Storage	3
L - Property and Business Services	3
P - Cultural and Recreational Services	12
Q - Personal and Other Services	5

Table 17 shows the educational background and business experience gained by *Ignite* entrepreneurs before joining the *Ignite* program.

Table 17.
Previous education and business experience of clients now running a business (entrepreneurs)

Gender and Client No.	Ethnicity	Educational background	Previous business experience
M 1	Kenya	High school	Yes (Australia)
M 2	Iran	University	No
F 3	Iran	University	Yes (Overseas)
F 4	Lebanon	College	Yes (Australia)
M 5	Iraq	University	Yes (Overseas)
M 6	Afghanistan	University	Yes (Overseas)
M 7	Iran	University	Yes (Overseas)
F 8	Iran	College	Yes (Overseas)
M 9	Iraq	College	Yes (Overseas)
M 10	Iran	High school	Yes (Overseas)
F 11	Iran	College	Yes (Overseas)
M 12	Iran (Kurdish)	University	No
M 13	Syria	College	Yes (Overseas)
M 14	Iraq	University	Yes (Overseas)
M 15	Iraq	University	No
M 16	Iran	University	Yes (Overseas)
M 17	Iran	High school	Yes (Overseas)
M 18	Syria	University	Yes (Overseas)
F 19	Sierra Leone	University	Yes (Australia)
M 20	Sierra Leone	Primary	No
F 21	Tibet	University	Yes (Australia)
F 22	Fiji	Trade	No
M 23	Syria	High school	Yes (Overseas)
F 24	Iran	High school	Yes (Overseas)
F 25	Afghanistan	Primary	No
F 26	Iran	College	Yes (Overseas)
F 27	Iran	College	Yes (Overseas)
M 28	Iran	Trade	Yes (Overseas)
M 29	Iran	University	Yes (Overseas)
M 30	Singapore	High school	Yes (Overseas)
M 31	Syria	Postgraduate	No
M 32	Iran	High school	Yes (Overseas)
M 33	Iran	High school	Yes (Overseas)
M 34	Iran	University	Yes (Overseas)
M 35	Sri Lanka	High school	Yes (Overseas)
M 36	Pakistan	University	Yes (Overseas)
M 37	Nepal	University	Yes (Overseas)
M 38	Iraq	University	Yes (Overseas)
F 39	Iran	University	Yes (Overseas)

M 40	Iran	High school	Yes (Overseas)
M 41	Iran	Postgraduate	Yes (Overseas)
M 42	Egypt	College	Yes (Overseas)
M 43	Iran	Trade	Yes (Overseas)
M 44	China	Trade	Yes (Australia)
M 45	Palestine	University	Yes (Overseas)
M 46	Iran	Postgraduate	Yes (Overseas)
F 47	Iran	Trade	Yes (Overseas)
M 48	Iran	University	Yes (Overseas)
M 49	Iran	High school	Yes (Overseas)
M 50	Iran	High school	Yes (Overseas)
M 51	Syria	University	Yes (Overseas)
M 52	Iraq	University	Yes (Overseas)
M 53	Iran	University	Yes (Overseas)
M 54	Iran	University	No

The following table (Table 18) compares the educational backgrounds of male *Ignite* entrepreneurs as a subset and male SSI clients overall (including the subset; taken from Table 11 above).¹

Table 18.
Male clients by educational background

Educational background	<i>Ignite</i> entrepreneurs	SSI clients
Postgraduate	3	5
University	20	40
College	3	32
Trade	3	6
High School	11	61
Primary	1	4
None		2
Total	41	150

¹ The categories 'None' and 'Traditional/Household' seen in Table 11 have been combined here in 'None'; 'Secondary' is equivalent here to 'High School'; 'Apprenticeship' and 'Industry Qualification' are combined as 'Trade'; 'Tertiary (Inc.)', 'Certificate' and 'Diploma' are combined as 'College'; 'Bachelor' is equivalent to 'University'; and 'Masters' and 'Doctorate' are combined as 'Postgraduate'.

Figure 12.
Male *Ignite* entrepreneurs – level of education

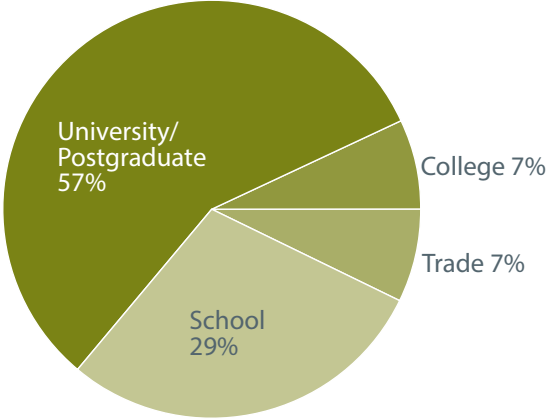
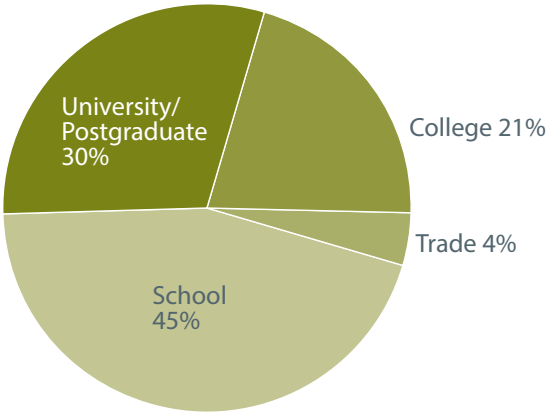


Figure 13.
Cohort of male SSI clients – level of education



Figures 12 and 13 demonstrate a marked difference between the percentage of university-educated males in the SSI client cohort as a whole (30%) and the percentage of university-educated males who have progressed through the *Ignite* program to open their own business (57%). Similarly, those who have been educated in a trade are over-represented in the subset of *Ignite* entrepreneurs (7%) by comparison to their number in the SSI client cohort as a whole (4%). Thus those males who are educated at university or in a trade are the most successful at transitioning through the *Ignite* program.

However, the picture for females is substantially different. The following table (Table 19) compares the educational backgrounds of female *Ignite* entrepreneurs as a subset and female SSI clients overall (including the subset, taken from Table 12 above).

Table 19.
Female clients by educational background

Educational background	<i>Ignite</i> entrepreneurs	SSI Clients
University	4	16
College	5	12
Trade	2	4
High School	1	8
Primary	1	
None		1
Total	13	41

Figure 14.
Female *Ignite* entrepreneurs – level of education

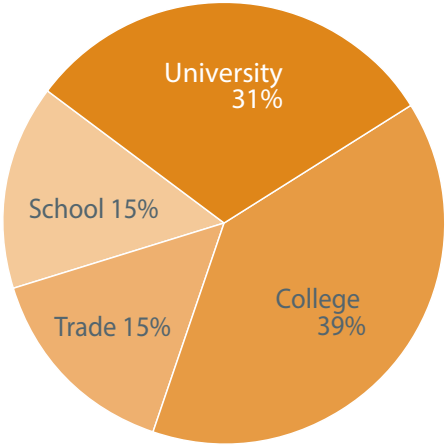
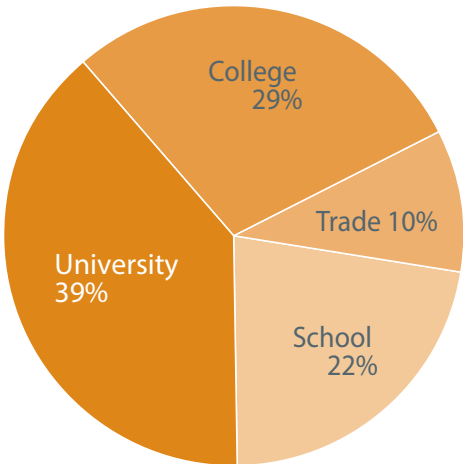


Figure 15.
Cohort of female SSI clients – level of education



Figures 14 and 15 demonstrate differences between the percentage of trade-educated females in the SSI client cohort as a whole (10%) and those trade-educated females who have completed the *Ignite* program (15%); and between college-educated females in the SSI client cohort as a whole (29%) and those college-educated females who have completed the *Ignite* program (39%). Females with these kinds of education are more likely to progress through the program and open their own business.

Figures 16 and 17 present the education levels of the entire cohort of *Ignite* entrepreneurs, both males and females, and those of the entire cohort, male and female, of SSI clients respectively.

Figure 16.
Male and female *Ignite* entrepreneurs – level of education

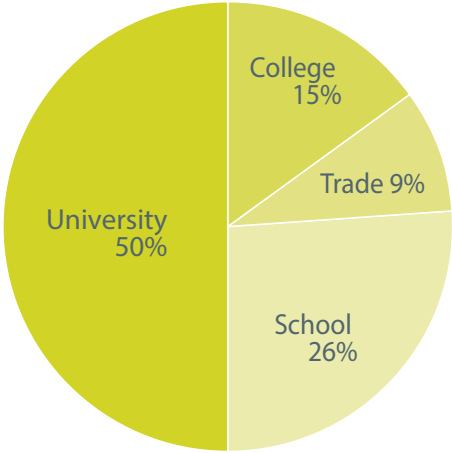
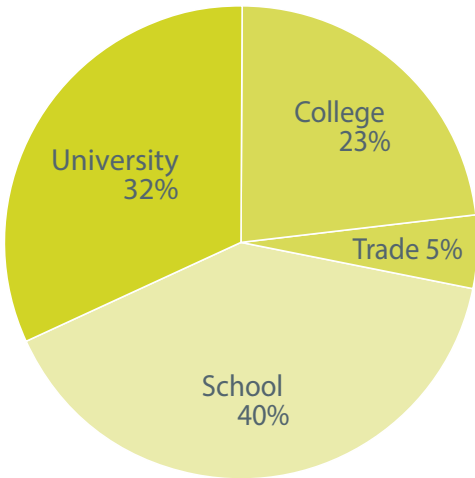


Figure 17.
Cohort of male and female SSI clients – level of education



When these figures are compared it becomes apparent that the most effective kind of education for clients wanting to become entrepreneurs is training in a trade. Though they make up only five per cent of SSI clients as a whole, clients with trade training make up nine per cent of those who have successfully completed the *Ignite* program. Clients with a university degree (32%) are also well-equipped to go on to open their own business (50%).

Another indicator of success in the *Ignite* program would appear to be previous experience in running a business (Tables 20 and 21).

Table 20.
Male *Ignite* entrepreneurs – business experience

Previous business experience	No. of entrepreneurs
Yes (Overseas)	33
Yes (Australia)	2
None	6
Total	41

Table 21.
Female *Ignite* entrepreneurs – business experience

Previous business experience	No. of entrepreneurs
Yes (Overseas)	8
Yes (Australia)	3
None	2
Total	13

Figures 18 and 19 show that 85 per cent of both men and women had experience running a business. The majority of both males and females had overseas experience (80% and 62% respectively), but five per cent of men compared to 23 per cent of women had experience running a business in Australia. Overall, including both genders, 76 per cent gained their business experience overseas and nine per cent in Australia (Figure 20). Business experience of the entrepreneurs is discussed further in the chapter ‘*Ignite* Entrepreneurs – in depth’.

Figure 18.
Male *Ignite* entrepreneurs’ experience of running a business

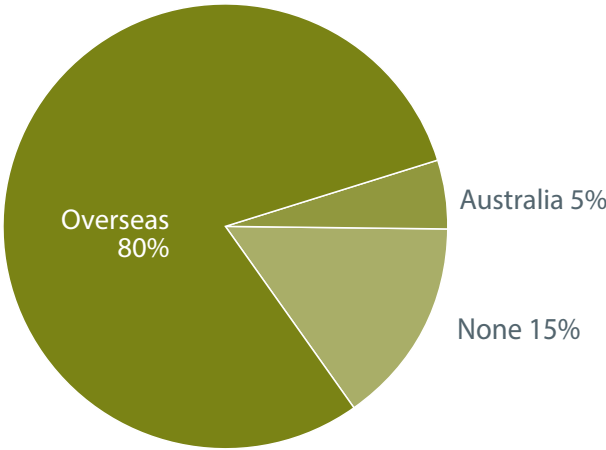


Figure 19.
Female *Ignite* entrepreneurs' experience of running a business

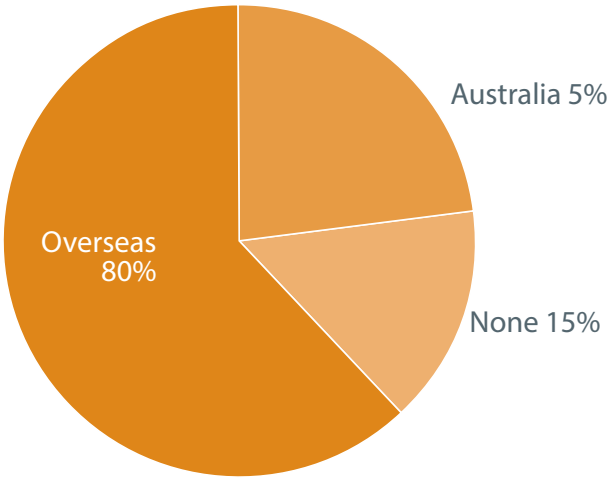
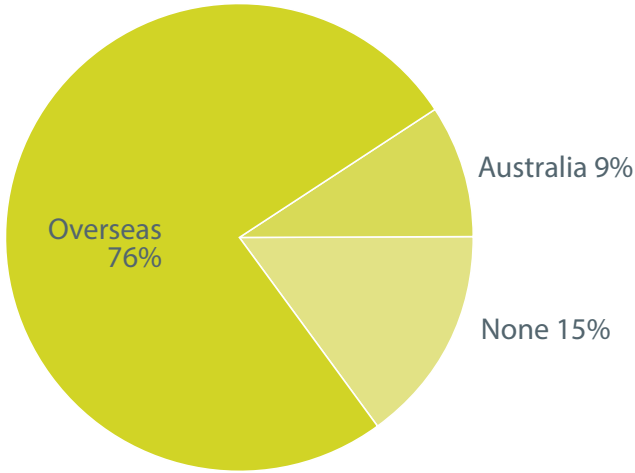


Figure 20.
Male and female *Ignite* entrepreneurs' experience of running a business



Like the cohort of all SSI clients (Table 8), the subset of *Ignite* entrepreneurs showed the same prominence of clients aged between 25 and 49. This was true for both male entrepreneurs, where most were aged 30-39 (Table 22), and for female entrepreneurs, where most were aged 40-49 (Table 23).

Table 22.
Male *Ignite* entrepreneurs by age

Age Bracket (at first entry to program)	No. of entrepreneurs
18-24	1
25-29	9
30-39	18
40-49	9
50-64	3
65 and over	1
Total	41

Table 23.
Female *Ignite* entrepreneurs by age

Age Bracket (at first entry to program)	No. of entrepreneurs
25-29	3
30-39	4
40-49	6
Total	13

Tables 24 and 25 indicate that the majority of entrepreneurs – 26 male and nine female – were employed solely in running their own business. Clients starting a business were encouraged to gain experience in the Australian business environment while establishing their own enterprise. Thus some entrepreneurs were employed full time (five males and two females) and some occasionally (six males and one female) at the same time as setting up their own business.

Table 24.
Latest employment status of male *Ignite* entrepreneurs

Latest employment status	No. of entrepreneurs
Self-employed via business	26
Occasional work - business related	6
Full-time employed/establishing business	5
Business deregistered	1
Disability pension	2
Aged pension. Occasional work	1
Total	41

Table 25.
Latest employment status of female *Ignite* entrepreneurs

Latest employment status	No. of entrepreneurs
Self-employed via business	9
Occasional work - business related	1
Full time employed / establishing business	2
Business deregistered	1
Total	13

6. *Ignite* Entrepreneurs – in depth

In addition to the database generated for the previous section, 39 of the 54 *Ignite* entrepreneurs – 31 men and eight women – participated in an **in-depth interview** where questions about their background and their own experiences in starting up and running their business were asked (see Appendix 1: The Questionnaire). This section of the report draws on the results of these interviews to draw out more background information on, and qualitative insights into, the *Ignite* entrepreneurs.

Participants' backgrounds

PARENTS' OCCUPATIONS

Tables 26 and 27 show that the parents, particularly the fathers, of both male and female refugee participants pursued various occupations. Over half of the mothers of participants were housewives.

Table 26.
Occupations of parents of male refugee participants

Occupation	Father	Mother
Accountant		1
Clerk	1	
Doctor	2	
Electrician	2	
Engineer	1	
Farmer	1	1
Fencer	1	
Hairdresser		1
Housewife		18
Manager (factory)	1	
Mechanic	1	
Midwife		1
Military General	1	
Nurse	1	
Photographer	1	
Police Officer	1	
Public Servant	1	1
Retired	1	1
Sales Representative	1	
School Principal	1	
Teacher	1	2

Table 27.
Occupations of parents of female refugee participants

Occupation	Father	Mother
Agriculture Officer		1
Clerk	1	
Hairdresser		2
Housewife		4
Mullah	1	
Public Servant	1	
Teacher	1	

FAMILY EXPERIENCE RUNNING A BUSINESS

The overwhelming majority of refugee participants had themselves run a business or had family members who had run a business prior to becoming a refugee (see Figures 21, 22 and 23). Only four (13%) of the 31 men and one (13%) of the eight women had no experience of a family-owned business before starting their own business.

Figure 21.
Family business ownership – male participants

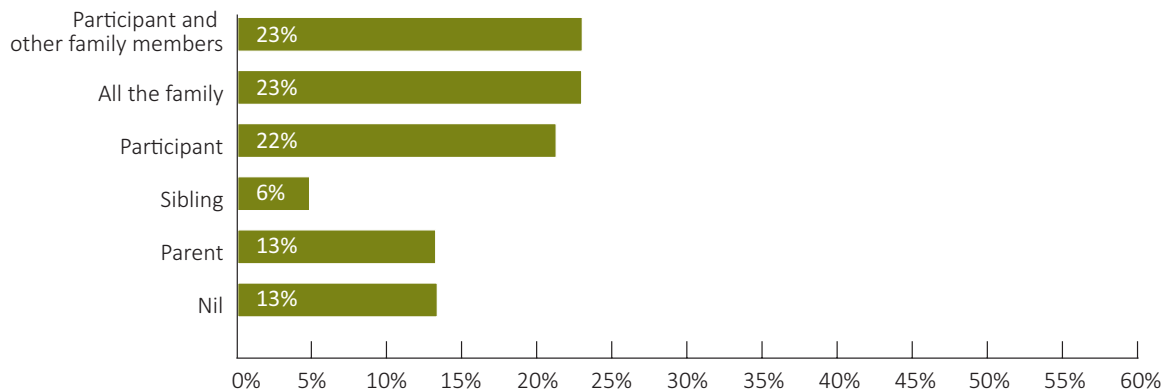


Figure 22.
Family business ownership – female participants

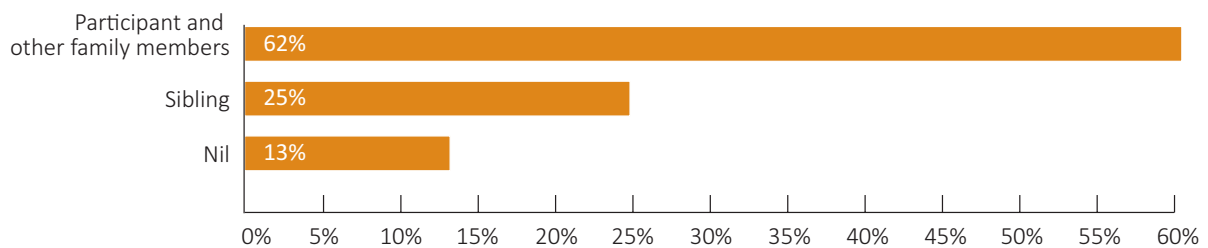
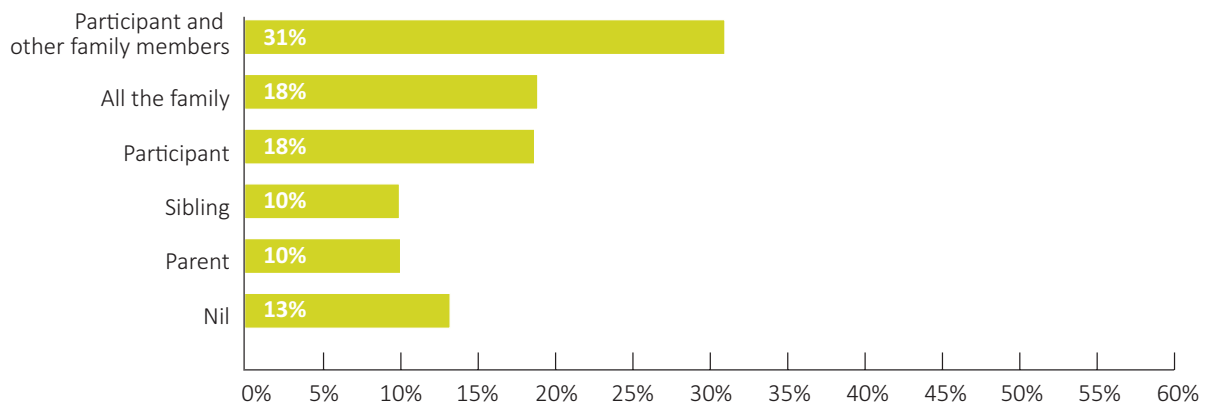


Figure 23.
Family business ownership – all participants



Where the participant and one or more other family members had ran a business, they might have been in partnership or had ran separate businesses. One participant had ran a home appliances shop while his brothers had ran other types of businesses; another had ran an art business with his father; and another a scaffolding business with his father. Another’s father was an ice creamer while he had ran various import/export businesses as well as a restauhad rant; one of the female participants had ran a hairdressing business with her sister; and another two had ran a beauty salon while their dad had ran a tailoring business; another bridal wear and bag-making businesses while her brother had a cleaning business. Sometimes the whole family were involved in one or more businesses: one family in Iraq had ran a shop selling large electrical items while two brothers in the family had multiple bhad ranches of a mobile phone business and another of the brothers owned and had ran a hotel; another family had ran a window framing business while the participant had ran a barber shop and taxi agency; another family, including the participant, had ran a juice factory and a Poly Ethanol bottle factory; another a supermarket and construction contracting business; and another a farm and butchery. Another family had multiple businesses under one umbrella company, including an uncle in the thad ransport business, another uncle in property development, and the participant himself in management and marketing, as well as an art studio, tutoring agency, and a handcrafts social enterprise.

Fathers of many male participants had ran businesses including general stores, photography, general trading and importing tools; and the fathers of one female participants had ran a marketing and advertising business as well as a taxi business.

Siblings of male participants had ran businesses such as building, furniture painting, supermarket (three brothers in one family); printing maps and book publishing (two brothers in one family), while one female participant had a sister running a farm business supplying restauhad rants, and another a brother who was a tailor.

Many successful *Ignite* clients themselves had experience running a business prior to coming to Australia. Prior businesses included electrical engineering, film making, fencing, floor sanding and polishing, water treatment systems, photography and video, and one had two businesses – IT and photography. One male participant managed his mother’s hairdressing business and a coffee shop.

TRANSITION TO THE CURRENT BUSINESS

Some participants started a business in Australia having never owned or run a business before (see Tables 28 and 29). Some participants opened the same kind of business in Australia as they had ran prior to migration to this country; others opened a different kind of business.

Table 28.
Previous occupation and current business type – male participants

Occupation/Type of business before migration	Own business?	Business in Australia
Electrical engineering	Yes	Security, CCTV cameras; import chandeliers from Iran
Appliances/Project Manager (construction)	Yes/No	Import Persian rugs (also a wage earner)
Manager (hotel), IT	No	Carpentry
Film maker	Yes	Film maker
Mechanic	No	Fruit and vegetable supplier
Teacher and accountant	No	Import/export (car parts etc.)
Wage earner (large food company)	No	Fashion design and production
Import/Export business (various)	Yes	Ice creamery; coffee shop
(undisclosed)	No	Photography
Photography	Yes	Photography
Fencing/network administrator	Yes/No	Refugee intern recruitment services
(undisclosed)	No	Fencing
Vehicle outfitting	Yes	Vehicle outfitting and handyman
Floor sanding and polishing	Yes	Floor sanding and polishing
Water treatment systems	Yes	Importing water treatment products
Worked in agricultural office	No	Art
Art	Yes	Art and painting
Art	Yes	Residential and commercial painting
Fixed photocopy machines; pranic healer	No	Pranic healing
(undisclosed)	No	Food catering, trades and cleaning
Scaffolding	Yes	Scaffolding
Management and marketing, etc.	Yes	Taxi business
IT; photography	Yes	Photography and videos
Barber shop; taxi agency	Yes	LED light signage
Teacher in technical school	No	Art (etching on copper)
Juice factory; bottle factory	Yes	Electrician and handyman
Butcher	Yes	Butchery
Accountant	No	Food (making crepes)
Photography and Videography	Yes	Photography
Hairdressing; Coffee shop	Yes	Food
University student	No	Food

Table 29.
Previous occupation and current business type – female participants

Occupation/Type of business before migration	Own business?	Business in Australia
Hairdressing/photography	Yes/no	Hairdressing
Fashion design	Yes	Fashion design
Beauty salon	Yes	Mobile hairdressing
(undisclosed)	No	Photography and film making
Lecturer	No	Hairdressing
Dressmaking; bag-making	Yes	Handmade leather bags and wallets
Housewife	No	Driving school instructor
Beauty salon	Yes	Photography

Figures 24, 25 and 26 show that 32 per cent of men and half of the women participants started the same kind of business in Australia that they ran before migrating to Australia; 26 per cent of men and 12 per cent of women started a different kind of business; and almost the same proportion of men (42%) and women (38%) started a business in Australia having had no prior business experience. The latter group represented 41 per cent of all participants: 59 per cent of participants had run their own business before migrating to Australia.

Figure 24.
Transition from business or occupation before migration to business in Australia – male participants

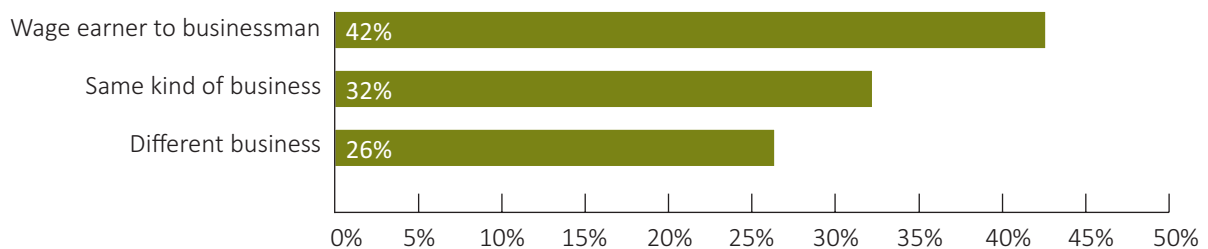


Figure 25.
Transition from business or occupation before migration to business in Australia – female participants

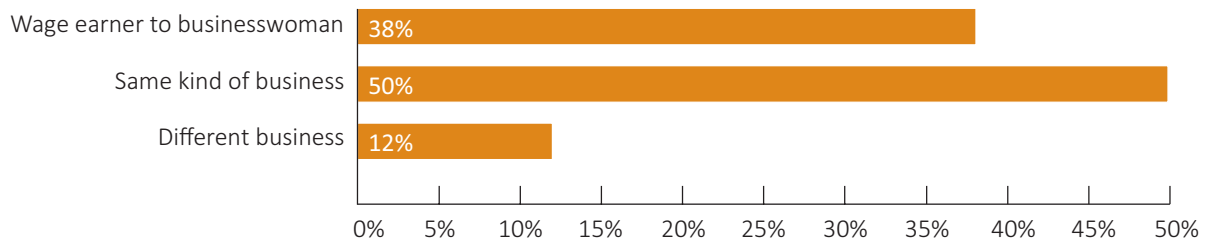
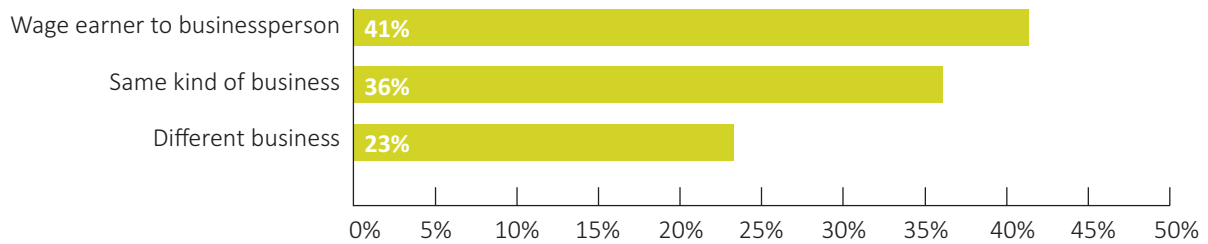


Figure 26.
Transition from business or occupation before migration to business in Australia – all participants



REASONS FOR STARTING A BUSINESS IN AUSTRALIA

Overwhelmingly the most common reason for starting a business in their new country was because participants loved doing the particular kind of work, and found it interesting and satisfying. In other words, **they had a passion for their business**, the central ingredient to the experience of Dr Sirolli in seeking out potential new entrepreneurs (Table 30):

Because I had my own business in Iran and I enjoy doing the variety of different things. My passion and I love working with cars and vehicles. (Male, participant no. 10, vehicle outfitting)

Because I have talent and I am an artist. One day I hope to be famous and leave a legacy. (M 15, art)

More freedom, more money, more flexibility, more time for myself, also want to be my own boss. I love working with hair. When I look at people I don't look at their eyes or lips, I look at their hair. It's all about creativity. (Female; participant no. 11, mobile hairdressing)

I love and enjoy photography, I enjoy my job. I take lots of photos for weddings for Facebook, for Women newspaper. I was a model in Iran and Indonesia and was always fascinated by the relationship between the photographer and the subject. I was a model in Iran. I had a lot of photographers showing me how to pose and I loved it. I always wanted to be on the other side of the camera. I also love fashion. (F 26, photography)

Three other reasons were also common: having prior experience in a particular kind of business; to make a living and ensure a secure future; and because participants liked the independence of being their own boss (Table 30):

This is the same as my prior business, using my only degree. ... I like to challenge myself – that's the main thing – why should I work to help someone else from their business? (M 7, security/importing)

One of my brothers is a carpenter and my oldest brother an architect, so I had experience. (M 5, carpentry)

I worked in same industry back in Syria. (M 18, film maker)

I had this business in Iran and I know it well. (M 33, floor polishing)

I love what I do and I have been doing this for a very long time and I had this business back in Iran so I know I can be successful. Fashion Design is my passion. (F 8, fashion design)

Because I am good enough to make a great product and I can look after my elderly mother at the same time. Because I have enough experience with this business and I love working with leather. (F 24, handmade bags)

I am a people person. I can learn a lot from other people, I can make lots of money, for me, my family and my country. ... ANCAS means "forefather" in my language, in my country. In my country it's a unifying thing. From little me, my friends wanted me to have a fashion label. It took us about 6 months first to get a name. The print represents our home – migrating to Australia. You are taking off the shell of poverty and non-entity, it's about hope and desires, aspiration to get to where you want to be in the

future. Walking stick in the design is about “support” because in life you can’t stand alone. In life you need a lot of breaks to get up and stand for yourself. The letters target different ethnic groups. About drive and aspirations, we want people to know that from nothing you can get to something. (M 20, fashion design)

I love this industry and it can give me good income to support myself and my family. It is my passion and it has been a family business for a very long time. We are farmers and butchers. (M 49, butchery)

I love the industry and want to grow the business so my daughter has a job. (F 47, hairdressing)

I wanted to be independent; also to make my own future. I wanted to earn my own money and help my kids’ future. Because I feel I have “talent” in this business. I can teach teenagers how to drive and be safe on the road. I taught my children to drive. You have to be patient, generous, and professional. Plus I enjoy it. (F 25, driving school)

I like to create employment for others and have my own business - you are the boss - your mind is more free – you have challenges and use your knowledge. (M 7, security/importing)

I don’t want to spend the rest of my life working for someone else. (M 5, carpentry)

I like to earn my own money. I don’t want to rely on Centrelink plus it’s also the job I love doing. I want to help people heal from their pain. (M 23, Pranic healing)

More freedom, more money, more flexibility, more time for myself, also want to be my own boss. (F 11, mobile hairdressing)

Two more reasons were related to ability and demand: the participant had business experience in general, and was good at their work; and there is a demand for the particular business or a niche market (Table 30):

I have always been a businessman, multiple businesses, after I came to Australia I found the opportunity to continue which is showing success so far and allowing me to be independent. (M 29, ice creamery)

I love it and I’m good at it, also allows me to understand how this business model runs in Australia. Freedom too as in Iran I was not allowed to express myself in my photography. The censorship is very strong. (M 2, photography)

Because that’s what I did all my life. I’m a businessman by heart. Because it was the easiest one to start to pay the bills. (M 36, taxi business)

I think I’m good enough and I’m finding it very interesting. I want to work for myself. Because I like it and Street Food Festival is good opportunity for me to sell my food and meet new people. (M 54, food)

Restaurants always need fruit and vegetables. (M 35, fruit and vegetables)

I have experience in this field. I’ve done research plus found that there’s room for another company in this field. I can compete in the market, not in Sydney, but in Queensland and Adelaide. (M 13, water treatment)

Four further reasons were given by participants less frequently: could not get work; family business networks in the previous country of residence; to bring the participant’s culture to Australia; and to integrate into Australian society:

I faced the issue of no local work experience and getting constant rejections after trying to get a job, I wanted to fix this problem and offer people in my situation a solution to get them faster to use their skills and experience. (M 31, refugee recruitment)

Since I arrived I sent my resume to a lot of companies. No one offered me a job. As a business owner you have freedom to organise your day and be with your children. (M 13, water treatment)

I had friends back home who did this business – have uncle in the business. (M 6, import/export)

The rug is not well known in Australia. I wanted to make my culture known to people in Australia. (M 46, Persian rugs)

I left my mainstream job to start a social enterprise so I can provide employment pathways and opportunities for less fortunate and disadvantaged people from my community (Tamil asylum seekers). Because I saw it as a good way to promote Tamil culture and raise awareness about issues in Sri Lanka and also issues facing Tamil refugees. (M 30, food catering)

Copper art is a very old tradition in Egypt. I noticed there is not such a tradition here that's why I want to bring it here to sell to public. (M 42, etching)

It gives me professional satisfaction and allows me to learn English and integrate into society here. (M 32, fencing)

I earn a good living and it's close to my passion which is art and I feel that this business makes me a part of Australian society. Because I was finding it difficult to make a living as an artist and this business relates to what I love to do. (M 17, commercial painting)

Table 30.
Reasons for starting a business in Australia.

Reason for starting a business in Australia	Number of Participants*
It is interesting/satisfying/love doing it	26
Prior experience in the same kind of business	12
For a secure future/make a living	11
Like to be my own boss/independent	10
Has business experience generally/good at it	7
Demand for the particular business/niche market	5
Could not get work	3
Family business networks in previous country	3
Bring my culture to Australia	3
Integrate into Australian society	2

*Most participants gave multiple reasons.

The new businesses

LENGTH OF TIME IN BUSINESS

Most of the businesses run by participants had been running for a year or less at the time the interviews took place, as shown in Figures 27, 28 and 29.

Figure 27.
Length of time male participants had been in business in Australia

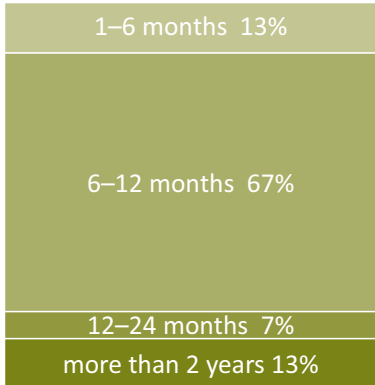


Figure 28.
Length of time female participants had been in business in Australia

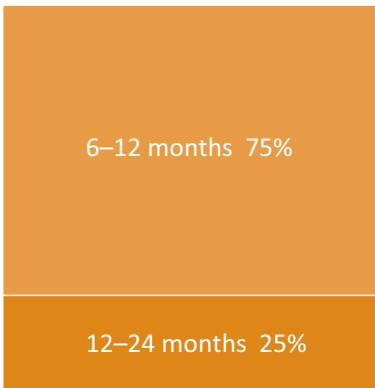


Figure 29.
Length of time all participants had been in business in Australia



SOURCE OF START-UP CAPITAL

About half of the participants used their own personal savings to start up their business, while about another quarter borrowed money from family and/or friends (see Figures 30, 31 and 32). A further 10 per cent of male participants used both savings and borrowings from others to start up their business. One of the women, and a small proportion of the men used micro-finance organised by the *Ignite* program and one male obtained his start-up capital from a bank. One male participant did not need a lot of capital.

Figure 30.
Source of start-up capital – male participants

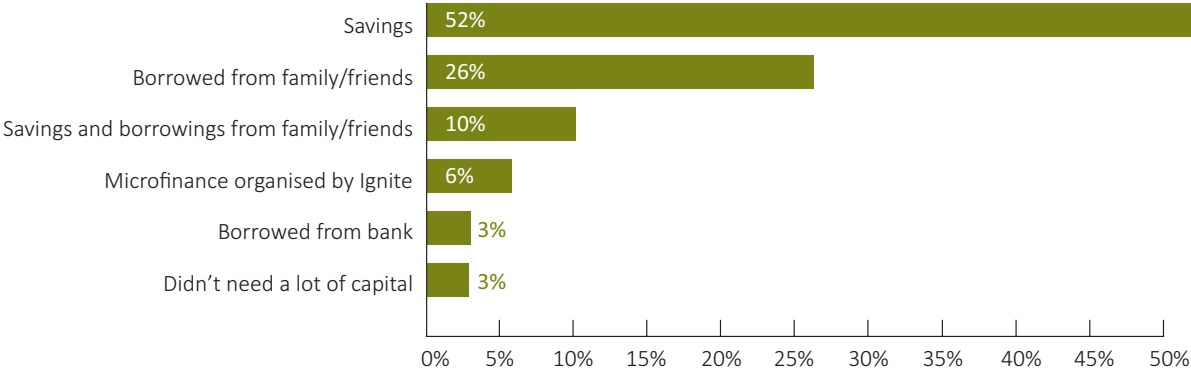


Figure 31.
Source of start-up capital – female participants

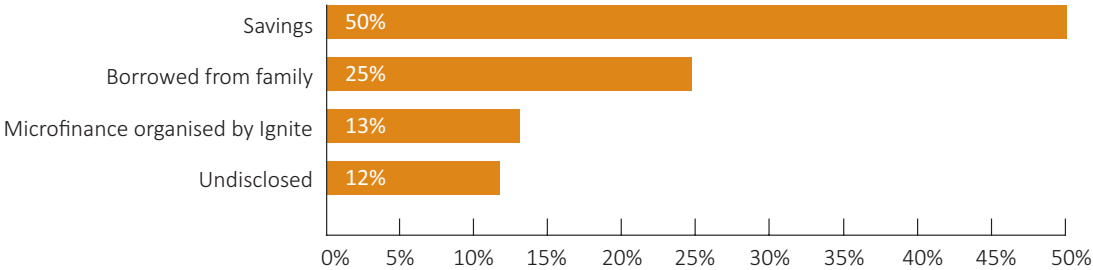
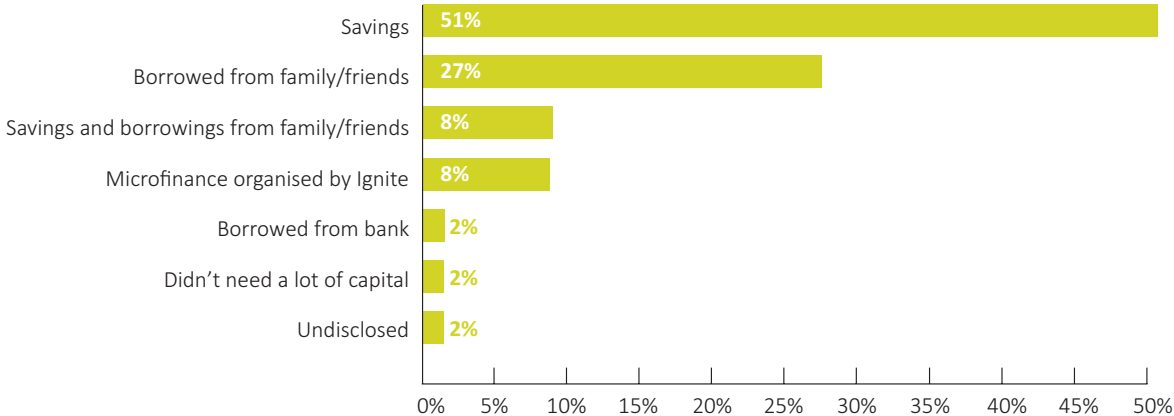


Figure 32.
Source of start-up capital – all participants



BARRIERS AND DIFFICULTIES IN STARTING UP THE BUSINESS

Almost all of the participants gave accounts of various interrelated barriers and difficulties in starting up their business (see Tables 31 and 32). **For both men and women *marketing* was the biggest difficulty in getting their business up and running.**

Marketing because it is very hard for me to find customers due to my language skills and also not knowing the Australian market. (M 10, vehicle outfitting)

How to market my business, especially because is very competitive and secondly being new to Australia I faced a lot of bureaucratic issues. (M 38, photography)

Bureaucracy of establishing a business in Australia and finding markets for my fashion label as it is high end handmade fashion. (F 8, fashion design)

Another major obstacle for both men and women was obtaining and managing finances.

If I had more money I could set up a shop. I am trying to get a loan - the maximum is \$5000, but I would like more - \$20K. (M 46, Persian rugs)

Money - with more money I can expand my business but don't want to borrow from bank. (M 35, fruit and vegetables)

Financial – I support my brothers back home. I have relatives I sponsor each month so they can buy food so the money is not enough. It's hard to save for the business. (M 20, fashion design)

A challenge of having to have a full time job to be financially sustainable and running the business at the same time. (M 31, refugee recruitment)

The cost of getting my taxi and operators license, insurances, cost of raising petrol prices, and also the introduction of UBER. (M 36, taxi business)

Also problematic for both men and women participants were language and communication issues.

Marketing, trying to navigate the process of setting up the business, and navigating between Government departments especially when the language is a barrier. (M 41, LED light signage)

My English language, difficulty to communicate with people. I feel that if my language was better I would have a bigger business. (F 26, photography)

Lack of business knowledge, particularly how business is done in Australia, and the Australian bureaucracy was another problem for many men and women.

I didn't know anything. (M 7, security/importing)

Before *Ignite* I had no idea about business is like – now I understand what you need to do to be called a business person. (M 20, fashion design)

Everything I didn't know about business including registrations, accounting, leases etc. (F 22, hairdressing)

Finding clients, finding money, without *Ignite* I couldn't manage a website, get an ABN and other business related matters, such as finding good and trustworthy accountant. (F 25, driving school)

Building supply, client, and/or distribution networks was a problem for several men and one of the women participants.

YouTube has my previous films, but I need to build a client network in Australia. Centrelink restricted me. I'd rather have less money and less restriction. They don't understand what I am doing. (M 18, film maker)

Tough – the beginning – making your own business. Finding shipping company... buy shoes, clothes... Shipping to Iran. (M 6, import/export)

Finding places and markets where to sell, making sure the flavours of my crepes appeal to wider audience, setting a price point to reflect value for money. (M 51, crepes)

Money and marketing and I couldn't find wholesale supplies at affordable prices Also my bags are completely hand-stitched and handmade and I have to compete with cheaper imports. (F 24, handmade bags)

Competition from other businesses and matching product to consumer tastes, particularly in a new country, provided difficulties for some males and one female participant.

To convince people to hire us as photographers and videographers. We hear from our community that we are old-fashioned. This led us to enrol into a TAFE photography course. (M 9, photography)

Uncertainty about marketing plus the kind of art that Australia people will like. (M 15, art)

A few men and women mentioned problems finding reliable people to work with.

It's hard to find a reliable contractor to give me a job – who will pay on time. (M 5, carpentry)

To find a good designer that you can call on anytime. (M 20, fashion design)

Employing people with no skills which often requires extra training costing business more money. Also employing casuals and not having regular employees which sometimes makes it difficult and unreliable to secure staff. (M 30, food catering)

One man mentioned logistical problems for his business: 'Money, and transport for my food stall and equipment' (M 54, food); and another mentioned visa restrictions; and one woman highlighted the tiring nature of her work among a variety of other problems: 'In hairdressing I get tired but I love what I do. Finding customers in the beginning is difficult. I go out of my comfort zone to find people to help me because if I get sick, I need somebody to look after the business while I go to the doctor' (F 11, mobile hairdressing).

Table 31.
Barriers to starting up the business in Australia – male participants

Barriers and difficulties in starting the business in Australia	Number of Participants*
Marketing	14
Obtaining/managing finance	12
Language/communication	9
Lack of (Australian) business knowledge/bureaucracy	8
Building a supply/client/distribution network	6
Competition from other businesses	4
Aligning with (Australian) client tastes	4
Finding reliable associates/staff	2
Logistical (transport for equipment)	1
Visa restrictions	1

*Most participants gave multiple responses.

Table 32.
Barriers to starting up the business in Australia – female participants

Barriers and difficulties in starting the business in Australia	Number of Participants*
Marketing	5
Lack of (Australian) business knowledge/bureaucracy	3
Obtaining/managing finance	2
Language/communication	2
Finding reliable associates/staff	2
Building a supply/client/distribution network	1
Competition from other businesses	1
Nature of the work	1

*Most participants gave multiple responses.

STAFFING THE BUSINESS

Around half of the participants – 16 of the 31 males and five of the eight females – did not employ any staff in their business at the time of being interviewed (see Tables 33 and 34). One of the males had help from a friend when required, and another was in partnership with his two brothers.

Table 33.
Staff employed by male participants

Number of staff employed	Number of Participants employing staff		
	Refugees	Refugees and/or non-refugees	Non-refugees
None (participant works alone)	16		
One	3		
Two	1		
Three	1		
Four	1		
Six		1	
Staff/subcontractors employed on a casual basis	2	2	1
Non-paid help			1
Runs business in partnership with others	1		
Undisclosed		1	

Table 34.
Staff employed by female participants

Number of staff employed	Number of Participants employing staff		
	Refugees	Refugees and/or non-refugees	Non-refugees
None (Participant Works Alone)	5		
Two	1		
Staff/Subcontractors Employed On A Casual Basis	1		
Undisclosed		1	

Other participants (7 males and one female) were already employing full-time staff. All of these participants employed refugees only, except for one who employed six full-time employees, five of whom were refugees – all members of his family. One woman also employed a family member – her daughter. In total 20 full-time staff, all refugees, were employed in those eight businesses. A further two males and one female employed refugee staff or subcontractors on a casual basis. Three more males employed staff or subcontractors on a casual basis, some of whom were refugees.

BUSINESS SUCCESS?

Business success was measured by profitability and by the *Ignite* client being able to move off *Centrelink* benefits.

In terms of profitability, 13 (42% of) male participants and five (63% of) female participants reported that their business was profitable: this proportion was 45 per cent of all participants (see Figures 33, 34 and 35). Few participants revealed their actual turnover: one had revenue in the previous six months of \$100,000 but described this as a ‘small profit, lots of outgoings’ (M 29, ice creamery). Three other male participants reported revenue of only \$2,000; two of \$5,000; one of \$15,000; two of \$20,000; four of \$25,000; one of \$30,000; one of \$35,000; and one of \$45,000 in the previous 6 months. Another two reported earning \$2,000 per month, having just started at street food markets. One of the female participants reported revenue of \$2,000, one of \$20,000; two of \$30,000; one of \$35,000; one of \$37,000; and one of \$37,000 in the previous 6 months. One reported that her business was ‘profitable enough to allow for travel and film production’ (F 19), and the remaining female explained that her business was only very new.

A further four male participants (13%) reported that their business was just breaking even. Five more (16%) expected their business to be profitable in one year and another five in two years. Likewise, two of the female participants (25%) and one (12%) had the same expectations, respectively.

Figure 33.
Profitability – male participants

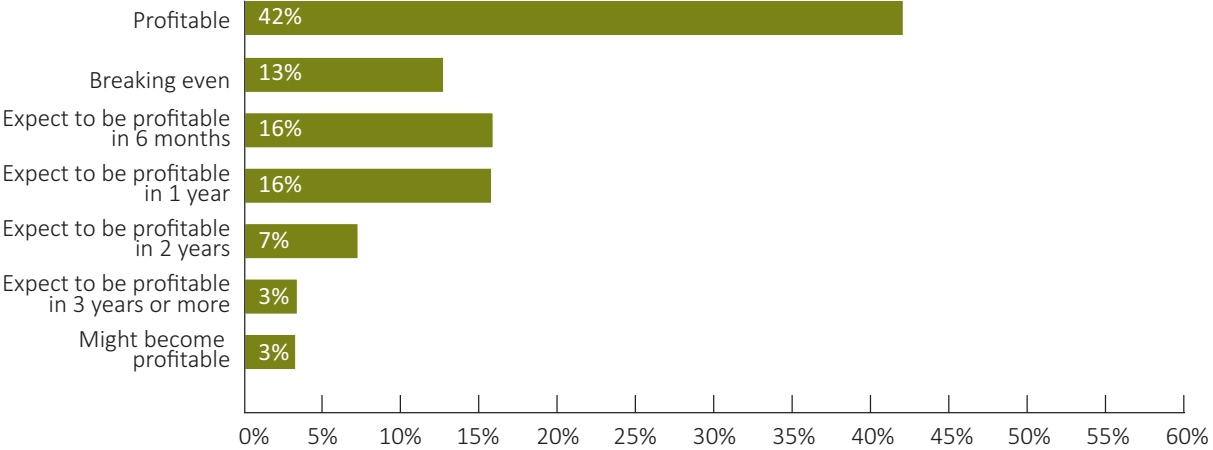


Figure 34.
Profitability – female participants

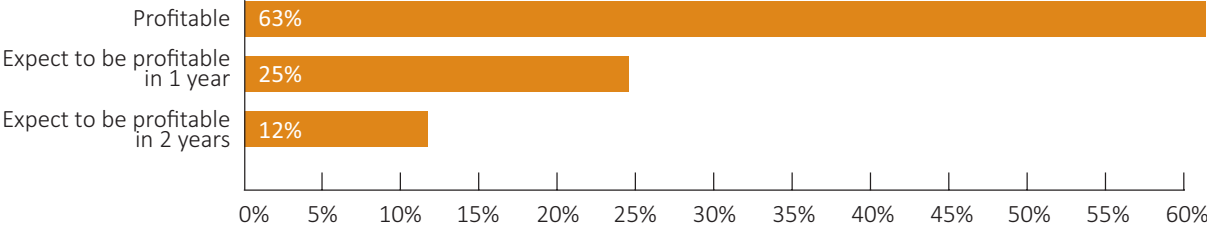
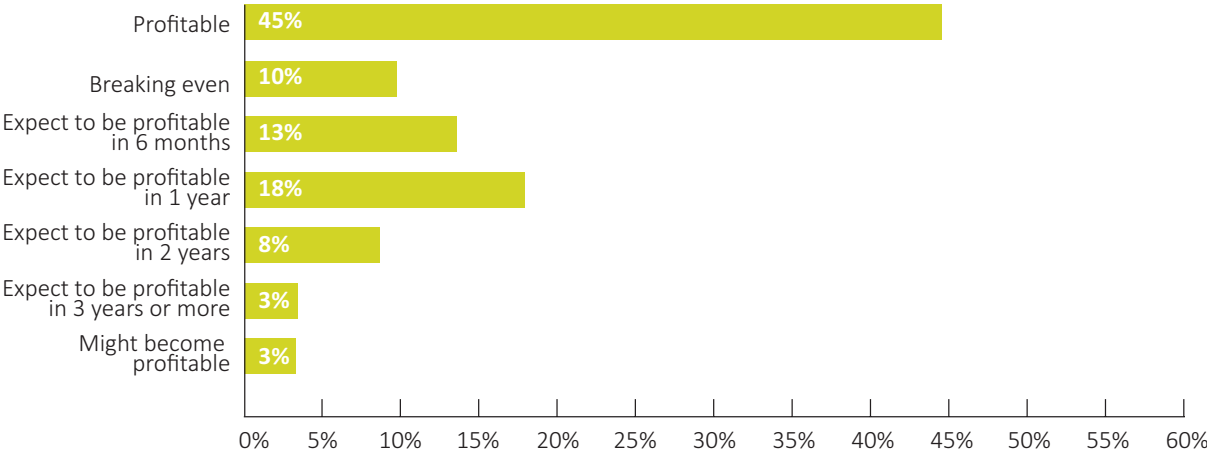


Figure 35.
Profitability – all participants



As shown above, most of the businesses had been running for a year or less, so some participants were still reliant on *Centrelink* benefits, however the overwhelming majority of participants, 21 (68% of) male participants and six (75% of) female participants were not receiving *Centrelink* payments. Overall 68 per cent of all participants were not receiving benefits at the time of the interview (see Figures 36, 37 and 38). All but one of the remainder of participants expected not to need *Centrelink* support sometime within a two year period, when their business became profitable.

Figure 36.
Centrelink benefits – male participants

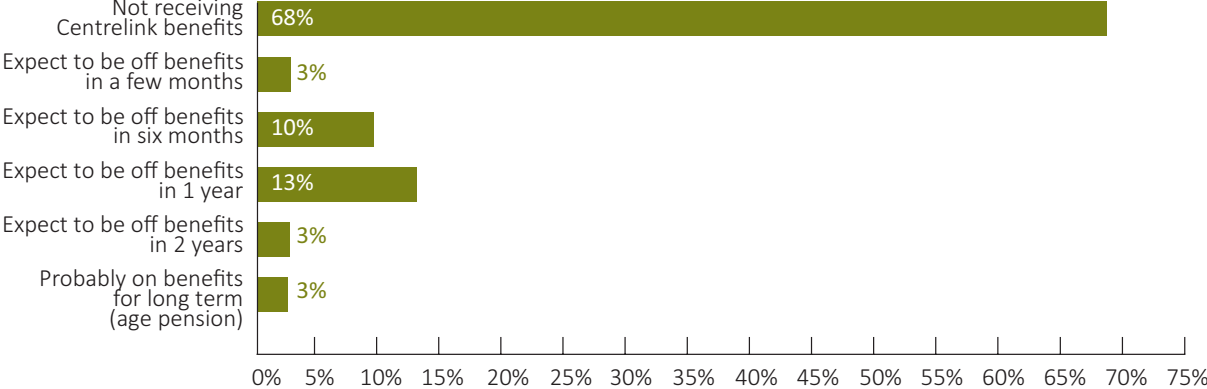


Figure 37.
Centrelink benefits – female participants

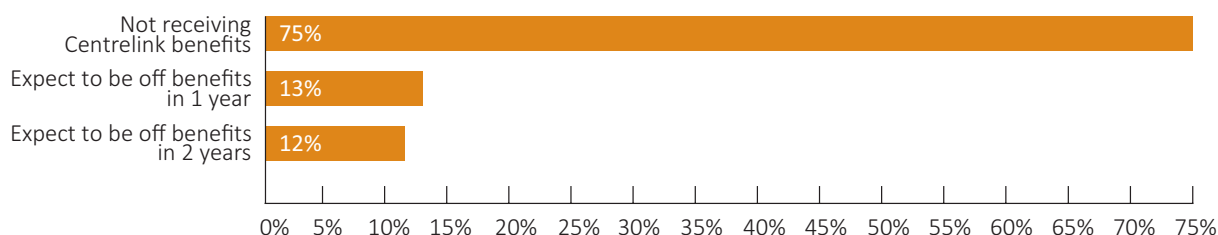
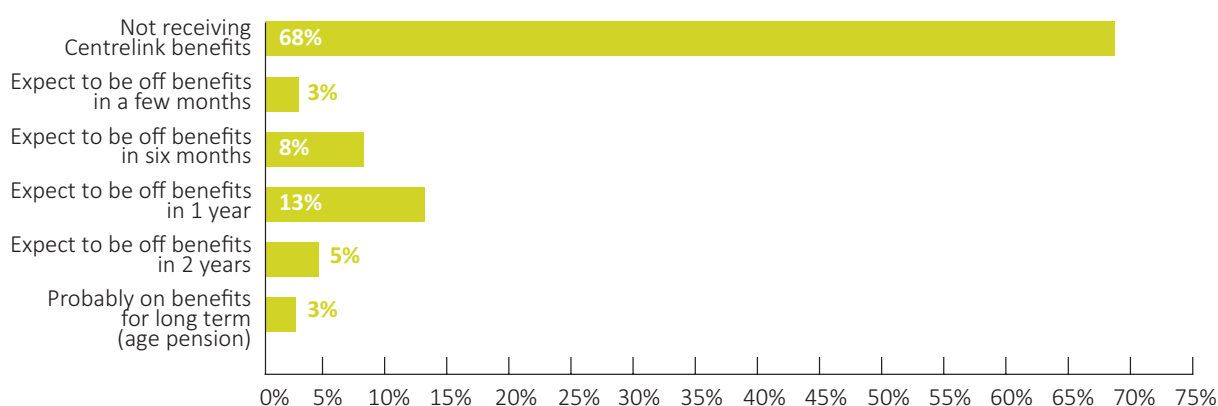


Figure 38.
Centrelink benefits – all participants



ROLE OF FAMILY AND CULTURAL NETWORKS

When asked about the support they had received from the refugee community, male and female participants overwhelmingly nominated their own families as providers of support (see Tables 35 and 36). However eight of the 31 male participants and three of the eight female participants reported that they had no support at all. Thus 16 of the 23 male and all five of the female participants who did receive support of some kind received support from family members. Support could be in the form of financial or emotional support – the kind of support was not always specified by the participant. Similarly, participants did not always specify whether supportive family members lived with them here in Australia, or were living outside Australia. (Unless otherwise specified, it has been assumed that participants referred to immediate family members living here in Australia.)

I don't have Syrian friends here. I have two brothers – they are helping me. (M 18, film maker)

My brother helps with business; I get emotional support from my family and *Ignite* program and staff. (M 33, floor polishing)

My brother is an electrical engineer and he gives me advice regarding the business. (M 41, LED light signage)

My mum, dad, two brothers and sister [help]. My uncle who had his own accounting business taught me a lot about running a business. (M 51, crepes)

I get financial support from my family. (F 47, hairdressing)

My husband installed my workbench. My sister makes tea and coffee for my clients. My brother-in-law helps me with heavy equipment. ... I try to go outside of my community because I want to improve my English skills. (F 11, mobile hairdressing)

Family members refer clients to me. (F 26, photography)

The second largest source of support for male participants came from friends here in Australia – seven of the 23 males who received support of some kind received support from friends. Again participants did not always specify the cultural background or refugee status of their friends.

I get support from a friend who designs for our label. (M 20, fashion design)

My son. Depending on how long the job is. He helps with sales as well as running of the stall and serving. Family and friends and some of the refugees have volunteered to assist with the sales at the market stalls. (M 30, food catering)

My friend in Melbourne who is in the industry who gave me work but my English was not good enough to keep the work going. (M 52, photography)

Local refugee organisations and the community were also sources of support for male participants; *Ignite* staff, too, were mentioned by some male participants as a source of support. None of the women reported receiving support from networks other than their family members.

Family supported me overseas. In Australia my community support me and drive me to exhibitions. (M 15, art)

My 21 year old daughter helps in business; otherwise no support. (F 22, hairdressing)

My daughter – she chose the name of the business, she “interferes” in the business, and she’s involved with business cards and website. Only from my family. (F 25, driving school)

Table 35.
Support networks – male participants

Networks providing support	Number of Participants*
Family in Australia	14
Family outside Australia	2
Friends in Australia	7
Local refugee organisations/community	5
Mosque	1
SSI team	4
None	8

*Most participants gave multiple responses.

Table 36.
Support networks – female participants

Networks providing support	Number of Participants*
Family in Australia	5
None	3

*Most participants gave multiple responses.

The majority of participants reported that they did not use cultural networks; those who did used them only to recruit employees. Of the two (out of a total eight) female participants who reported using a cultural network to recruit employees, both used only family networks. Only 10 of the 31 male participants reported using cultural networks to recruit employees; some used family networks, but most used wider community and business networks (Table 37).

Table 37.
Cultural networks – male participants

Source of employee recruitment	Number of Participants
Recruit through community networks	3
Recruit through business networks	3
Recruit through family networks	2
Recruit through community and business networks	1
Recruit through family and community networks	1

FUTURE OF THE BUSINESS

The great majority of participants – 24 of 31 males and six of eight females – expected or wanted to expand their business in some way in the coming five years (Tables 38 and 39).

My sisters and I are thinking of having a Persian wedding centre with my sisters doing beauty and hair downstairs and for me a photography studio on the floor above. (F 26, photography)

A franchise – there is another Iranian hairdresser PARAN who has at least 2 hairdressing salons. (F 11, mobile hairdressing)

To expand my fashion label and see it sell in top boutiques and hopefully I will be able to stay in Australia. (F 8, fashion design)

Planning to move away from food stalls and concentrate more on catering. Also food delivery. Concentrate on expanding the home cleaning and also creating digital marketing services for CALD businesses. (M 30, food catering)

Global domination and expansion. My goal is to achieve the status of refugees to be able to travel to any new country and use their skills and experience and be appreciated for it. (M 31, refugee recruitment)

Almost as many participants – 21 males and five females – expected or wanted to start hiring employees or hire more employees.

Expand my business, hire some people to help me, be a wholesaler for other companies. Also export my product. (M 13, water treatment)

Expanding and getting more customers also employing more people. (M 33, floor polishing)

I will have 20 people on the whole job site - plan to get a builder's licence - buy my own equipment - so be in charge of the whole job. (M 46, Persian rugs)

I'd like to build a big company and employ many people... I want to grow my business - get my electricians licence. (M 7, security/importing)

Other plans for the future included reaching a wider audience with their product and a variety of measures aimed at increasing business productivity in general or enhancing or modifying aspects of particular kinds of business.

Try to expand and exhibit throughout country and try to build the network with people in the same industry. (M 2, photography)

Hopefully to build an Art market for my art because it's special kind of art. (M 42, etching)

Expand and improve my standard of living and also work on my English language. (M 32, fencing)

Expand my business and possibly partner with larger companies in this area. (M 38, photography)

To expand from street food markets to having our own coffee and take away shop. (M 54, food)

Don't know whether I will employ people in the future. Expand my business, learn other stuff about my business. Do safety classes, do more training, become more professional. (F 25, driving school)

Hoping to get my qualification as soon as possible as electrician and expand my business to include different services and improve my income. (M 48, electrician)

I hope my business flourishes for me to go into a large department store and see my products there. I want to see ANCAS spread throughout the world. (M 20, fashion design)

Plans to grow the business, get bank finance, have own office, own car yard. (M 6, import/export)

Table 38.
Future of the business – male participants

Future plans for the business	Number of Participants*
Expand the business	24
Employ (more) employees	21
Reach a wider audience/customers	7
Obtain further qualifications/licence	4
Improve English language skills	2
New partnership	2
Get bank finance	1
Build industry networks	1
Open a studio	1
Become a mobile business	1
Move into department stores	1
Use new marketing techniques	1
Change industry	1

*Most participants gave multiple responses.

Table 39.
Future of the business – female participants

Future plans for the business	Number of Participants*
Expand the business	6
Employ (more) employees	5
Open a shop and teach handcraft	1
New partnership	1
Obtain further qualifications	1

*Most participants gave multiple responses.

The Ignite Program

The following table shows the dates of arrival in Australia, the first interview with the *Ignite* team, and when each business started up (or turned around, in the case of businesses which were already established) (Table 40).

Table 40.
Time intervals: arrival to business start-up

Participant	Business already established?	Date of arrival in Australia	Date of first <i>Ignite</i> interview	Date of start-up or turnaround
M 2		13/08/2015	21/08/2015	Nov-15
M 5		17/10/2012	10/11/2015	Feb-16
M 6		21/02/2013	31/08/2015	Sep-15
M 7		12/12/2012	22/09/2015	Jan-16
F 8		1/11/2013	14/09/2015	Nov-15
M 9		2/01/2014	11/07/2014	Oct-14
M 10		2/04/2013	9/11/2015	Nov-15
F 11		28/06/2013	25/03/2014	May-16
M 13		31/12/2014	21/10/2015	Dec-15
M 15		12/07/2013	2/06/2014	Jun-14
M 16		22/08/2014	15/06/2015	Oct-15
M 17		22/08/2014	17/06/2015	Oct-15
M 18		3/12/2014	17/06/2015	Nov-15
F 19		1/07/2006	24/02/2014	Feb-14
M 20		1/07/2006	4/03/2014	Oct-14
F 22	Yes	19/06/2011	[not available]	Feb-16
M 23		8/01/2014	3/02/2015	Sep-15
F 24		30/01/2013	1/11/2013	Nov-13
F 25		15/03/2001	21/10/2015	Nov-15
F 26		28/06/2013	25/03/2014	Dec-15
M 29		15/06/2013	30/03/2015	Jul-15
M 30	Yes	1/07/1978	11/11/2013	Nov-13
M 31		18/06/2015	12/01/2016	Jan-16
M 32		5/07/2013	15/01/2016	Feb-16
M 33		5/06/2013	9/11/2015	Dec-15
M 34	Yes	30/07/2013	12/11/2015	Oct-15
M 35		23/10/2012	18/12/2015	Dec-15
M 36		12/02/2010	10/10/2013	Mar-15
M 38		11/10/2012	15/12/2015	Jan-16
M 41		12/06/2013	3/09/2015	Nov-15
M 42		7/01/2013	16/12/2013	Mar-14
M 46		18/08/2013	15/06/2015	Apr-16
F 47		1/07/2013	3/02/2016	May-16
M 48		25/05/2013	9/12/2015	Dec-15
M 49		16/07/2013	3/02/2016	Mar-16
M 51		13/09/2014	11/11/2015	Apr-16
M 52		23/6/2013	22/03/2016	May-16
M 53		10/01/2015	2/03/2016	May-16
M 54		8/07/2013	3/01/2016	Apr-16

The majority of participants had been in Australia for between six and 12 months (11 participants, or 29%) or for between two and three years (11 participants, or 29%) before their first interview with the *Ignite* team (Figure 39). On the other hand, four participants (11%) had been in the country for more than four years, and one (3%) less than one month before their admission to the program.

Figure 39.
Time interval between arrival in Australia and admission to the *Ignite* program

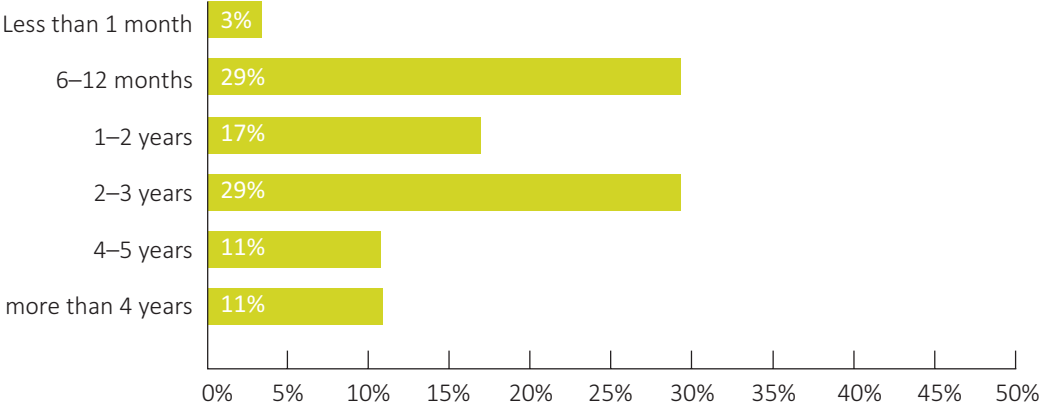
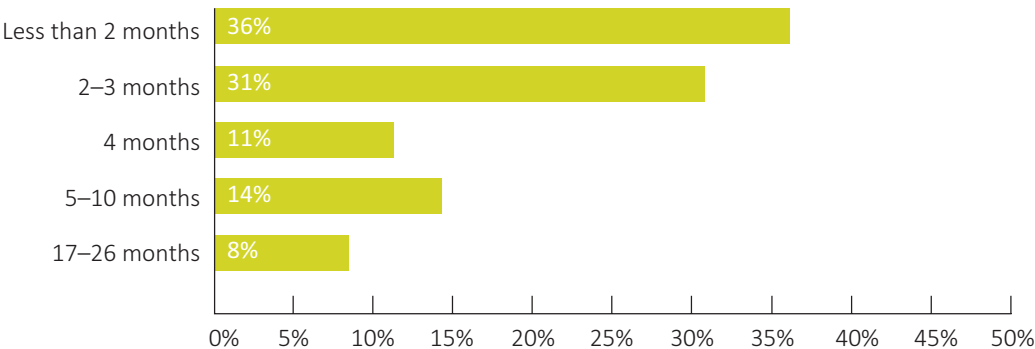


Figure 40.
Time interval between admission to the *Ignite* program and business start-up



Note: Three participants, whose business was already established, were not included.

Regardless of the time already spent in Australia, 28 (78% of) participants had their business up and running within four months of admission to the *Ignite* program: of those 13 (36%) took less than two months to set up their business (Figure 40). A further five participants (14%) took between five and 10 months to set up their business. Thus 92 per cent of participants had started their business within 10 months of admission to the *Ignite* program. Of the three participants (8%) who took more than 10 months to start up, M 36 (taxi business) took 17 months, F 26 (photography) took 21 months, and F 11 (mobile hairdressing) took 26 months.

There was unanimous praise and appreciation among the male and female participants for the assistance and support given by the *Ignite* program. Some listed the areas and procedures where practical advice had been received.

At first I didn't want to go to *Ignite* - I could do it myself - but they grew my business... They really helped me - helped me meet other people... They helped with immigration - bridging visa... insurance, website, logo, domain name, business cards, taxation advice, certification, registration, import/export, finance - getting a loan - even \$5,000 would be good - my English - didn't know where to start, the law... (M 7, security/importing)

Ignite program has helped me a lot - how to set up a business, the formality of it, marketing plan/financial plan, registering the company, set up a website. They are helping me in all aspects of the business. (M 46, Persian rugs)

Ignite helped me a lot to be honest - insurance, business card, design, marketing, licence, accountant. You have confidence in the volunteer who will give you advice. (M 5, carpentry)

If I need something I will ask Ben - accountant, understand Australian laws, business card, money... (M 35, fruit and vegetables)

Some particularly expressed gratitude for the support of the program's staff.

They gave advice; helped set up meetings and screenings. Helped me with a captioner in SBS. All of this in this office. They understand all the details. Ben always goes with me everywhere I go - they are very kind. I wasn't expecting this. I used to do everything myself - SSI really helped me. I really appreciate Dina and Ben - they are really like family. (M 18, film maker)

I am very grateful to Australian Government and SSI and *Ignite* program because they helped through a very difficult time to settle in Australia and I hope the program will continue with other refugees so they can support themselves and become independent. (M 29, ice creamery)

I feel they are like my family, they help me build network plus support me with my exhibitions. They involve me as an artist. I feel they are the same as my family when I get sick they call me to ask about me. I just want to thank SSI for their commitment to me. I didn't find support in any other organisations. (M 15, art)

SSI and *Ignite* have been invaluable to me. *Ignite* program provided me with support in setting up my business but more importantly the personal support they gave me was fantastic and very important as they understood the difficulties I faced. Ben has been the most help as he has found me all my customers. I would like to thank Australian Government, SSI and *Ignite* for helping me achieve my goal and independence in a short time and allowing me to make a living for myself and my family. I hope this program continues to grow for people like me as it benefits everyone plus builds stronger society and contributes to Australian economy. (M 16, art and painting)

Some were particularly praiseworthy of the program and its staff.

Dina and Ben have been doing a great job - fantastic job - very different in Australia. The system and rules are very different. They introduced me to a (volunteer) accountant who gave me good advice to open up company and very hard to get where I am at without SSI - take a much longer time. (M 6, import/export)

Ignite provided me fantastic support with marketing, website, business card, all the essential block of the start-up stage of my business. *Ignite* program is essential and needed for migrants, refugees and asylum seekers. It helps Government in terms of getting people off Centrelink and giving them independence. (M 33, floor polishing)

Encouragement, motivation, support, guidance, great personalised customer service. *Ignite* team are super-champions. New migrants and refugees should be given priority and looked after because of their suffering in their own countries. (M 36, taxi business)

Ignite staff help me in starting the business, finding market stall opportunities to test my product, strong support in all aspects of setting up a business. Keep up the great work. It is very much needed and necessary. (M 51, crepes)

Ignite helps me to touch base on the reality of starting a business here in Australia. They help me to foresee and also understand how business should work here in Australia. It was a blessing to have *Ignite* help me by making business projections and build my website. Such a great blessing. (F 22, hairdressing)

Some commented on the emotional support provided by the program and its staff.

...They have also supported us emotionally. The way they work is very organised. I told my friends "if you have a chance to contact SSI for business help, don't say no". Thanks to everyone at SSI and *Ignite* who supported us and showed us everything. (M 9, photography)

I believe Ben has been great support and help especially working on my license and also getting me business through his networks. Also connecting me with organisations that help with trade qualification recognition. Also emotional support because I found it very difficult to get my license and I feel I couldn't have done it without your support. (M 48, electrician)

Ignite has been invaluable in terms of business support, but also emotional support because often I was feeling down due to uncertain future for myself and my brother. I love this country and want to stay here, working and expanding my business. *Ignite* is a one of a kind and the only program that sees their client all the way through until they are certain we can operate our businesses independently and correctly. (F 8, fashion design)

Some highlighted the trust and caring involved in partnership with the program.

General support of having someone to ask about business matters, connecting us with mentors and professionals, such as accountants and marketers. Also having trust in *Ignite* staff and knowing that they are there for the long run not just temporarily. Also the support with marketing plans and business plans which are usually the hardest things for start-ups and can make us feel isolated....Keep up the great work and keep building a stronger Australia. (M 31, refugee recruitment)

Every time I feel like I have no one here plus I don't know what to do, Dina and Ben come to my mind. They start helping us like we are their family. I tell my family about *Ignite* and they say "lucky you have these people". With *Ignite*, we never felt like they were just doing a job. (F 11, mobile hairdressing)

And some spoke of the inspiration given by the program.

I hope very much that *Ignite* program grows and stays around as it is crucial for people like myself. It gives us hope and independence when we need it most. (M 10, vehicle outfitting)

Firstly, confidence, if I have any problem or issue, I will contact them immediately. They have helped me find my business network and helped me find good advice. (M 13, water treatment)

Others recommended that the program be expanded.

The program needs more resources and enterprise facilitators to cater for the number of clients coming through the program. (M 30, food catering)

Please keep this program running as it helps refugees to start their business and do what they are good at and love to do. Expand *Ignite* so we can help more refugees to gain independency and feel valued. (M 34, scaffolding)

I wish that the Australian Government would support the newly arrived refugees with starting their own business. This would help them to be independent and be able to help other refugees to start their business. (M 53, food)

When asked specifically whether they would encourage other refugees to take part in the *Ignite* program, all those who responded to this question, 29 male and seven female participants, answered that they would – some had already done so. Some participants gave reasons for their decision:

I have already told my refugee friends to meet Ben. (M 13, water treatment)

Because they "do what they say". I know too many other organisations who only talk and don't do anything. (M 15, art)

Definitely because you guys are diverse, you don't only show people but you let them see what they are doing. You don't direct but you let people make their own decision. (M 20, fashion design)

Because the program works and should be supported by Government and Corporates (M 31, refugee recruitment)

Because the *Ignite* program provides a great platform for newcomers to get expert advice on how to start a business in Australia. Beside that the program provides actual support in all aspects of business, particularly the crucial parts such as marketing and financial management. (M 30, food catering)

Because not everybody has family and friends that can help them start their business in Australia (F 11, mobile hairdressing)

I'd refer them because I got a lot of help from *Ignite*. I was happy with *Ignite* help and *Ignite* staff were always available. (F 25, driving school)

7. *Ignite* Entrepreneurs

– case studies

The following case studies tell the stories of the 54 successful *Ignite* entrepreneurs mentioned above, including the 39 participants who were interviewed (see the previous section).

M 1, Importing

A 44 year old Kenyan man whose village in Kenya grows AAA grade coffee beans, his family has been farming the beans for many generations. He began importing his beans to Australia and needed support to build a structure around his business and develop a business model. His business went through challenging times as he changed partners and investors. *Ignite* Enterprise Facilitators (EFs) networked him to their resource team accountant who provided expert advice and his company is now back on track. With new partners and investors the business is now doing well and expanding.

M 2, Photography

A 37 year old Iranian man who had a successful photography business in Iran, he left his country due to the controversial nature of his art. Through SSI's support he exhibited his work in NSW and other states and recently displayed and sold his work in a very successful photography exhibition with his business partner. He continues to work on various SSI and other agency contracts as he slowly builds up his business.

F 3, Photography

A 44 year old Iranian woman who was a photographer in Iran and concentrated on photographing and filming cultural festivals and events. SSI *Ignite* supported her to develop a website and linked her videos to the site. She began her business slowly and funded it through part-time work. Her website has provided her with paid work and her photographs have appeared in exhibitions in Sydney.

F 4, Catering

A young Lebanese woman who is passionate about her catering business and making good quality Middle Eastern food, with no previous business background and no commercial cooking experience, her passion has fueled her small, successful catering business. She has provided catering for meetings, events and festivals in and around Sydney for SSI and other organisations. Her ultimate goal is to have her own cooking show on television. Nigella Lawson is her role model.

M 5, Construction

A 31 year old Iraqi man who had a construction business in his home country, he decided to use his knowledge and experience to start his own business in Australia. He is currently working as a sole trader (sub-contractor) in Sydney doing steel fixing and form work while he builds capital to tender for his first full construction job.

M 6, Importing/exporting

A 22 year old Afghani man, who had no previous business experience, he worked as a teacher and IT consultant in his home country. However, he grew up in a family which had business as their livelihood. He quickly became aware of business opportunities in Australia and sought help through the EF to establish an export business. It took him six weeks from his first interview with the *Ignite* EF to start his business. Within six months his business began making a substantial profit. This was achieved through judicious networking and business connections supplied by the *Ignite* EF, including the support of the *Ignite* resource team accountant.

M 7, Security/importing

A 28 year old Iranian man who worked as an electrician in Iran, on arrival in Australia he had difficulty getting his qualifications assessed and with the help of the *Ignite* EF he obtained his CCTV license and started his own business. He is operating a small business as a CCTV installer and in the meantime also acquiring his qualifications as an electrician. He is confident in his English language and is planning to expand his business to import unique light fittings from Iran.

F 8, Fashion design

A 27 year old Iranian woman who operated a very successful fashion business in her home country and was keen to replicate this success in Australia, she worked for a well-known fashion house in Sydney when she first came to Australia before starting her own business. Her designs include formal evening wear particularly for weddings and special occasions. She is in Australia with her brother and they are looking at re-locating to a regional area of NSW in order to maintain their visa status.

M 9, Film making

A 44 year old Iraqi man, who with his two brothers established a photography and video business, the family had a well-established and well-known photography and video business in Iraq and the brothers wanted to continue the family legacy in Australia. They are specialists in religious photography and videos and have worked for churches in Sydney's western suburbs, as well as for SSI, filming festivals and events.

M 10, Vehicle outfitting

A 35 year old Iranian man who only has moderately good English skills, he is an experienced handyman who wanted to provide sub-contracting services to businesses in western Sydney. His specialty includes fit outs for the interior of vehicles (cars, caravans and boats), however his skills are also used for general carpentry and joinery work. With strategic marketing and promotional work he is now self-employed and busy providing handyman services in western Sydney.

F 11, Hairdressing

A 29 year old Iranian woman who operated a successful hairdressing and make up salon with her family in Iran prior to coming to Australia, she now has completed her qualifications as a hairdresser and works from home. Her journey to Australia was difficult and she has had many personal challenges as well as achievements. One thing that has remained constant is her love for hair and beauty. Her English language skills are excellent and have improved since she began working on developing her business.

M 12, Inventor

A 36 year old Iranian man from Kurdish background, he approached the *Ignite* program with a confidential invention which he stated would revolutionise the electricity market. Highly secretive of his invention, he nevertheless permitted the *Ignite* EFs to test his product in TAFE, University and through his business mentor at the Ford testing facility in Sydney's western suburbs. He is still working to streamline his invention when his medical issues allow him to do so.

M 13, Water filtration

A 46 year old Syrian man who imports equipment for water filtration, he had worked as a project manager in Syria for a large manufacturer. His business imports water treatment equipment from Pakistan, Italy and Germany. He is very keen to expand and grow this business around Australia. He has a comprehensive website which *Ignite* resource team volunteers helped develop. He was also supported to obtain an import licence and access customs services.

M 14, Art/Sculpting

A 56 year old Iraqi man who was a well-known and successful artist in his home country, his work is displayed in tertiary institutions in Ireland as well as prominent galleries in the Middle East. His passion is to utilise ancient texts and transform them into art forms through sculpture and paintings. His ambition is to display and promote his art in well-known galleries in Australia and regain his reputation as a well-known artist.

M 15, Glass art

A 38 year old Iraqi man who left his country and was eventually resettled in Australia, he suffers from serious medical conditions and his art is what provides him with hope and nourishes his spirit. He views his art as a legacy which he will leave behind for posterity. His art work has been exhibited in various exhibitions throughout NSW and with the support of his business mentor he was successful in winning a \$7000 art prize. His dream is to enter and win the Archibald Prize. He receives a lot of support from his diaspora/community.

M 16, Artist

A 32 year old Iranian man who is an artist and mosaic artist. He had many years' experience in running his own art business in Iran mainly in public art for government infrastructure. Upon arriving in Australia in 2013, he followed his passion for art and had his paintings shown in many exhibitions. He is also a mosaic artist and recently completed a mosaic art work for a business man in Chatswood. He was supported by the EF to register his business, design a logo and business cards and develop a website promoting his talent.

M 17, House painting

A 41 year old Iranian man who was a house painter in Iran and wanted to continue the same line of business in Australia, *Ignite* EFs supported him to register his business as well as to find his first house painting jobs in Sydney. He originally had many family challenges which affected the progress of his business. These have now been finalised and he is concentrating on growing his enterprise.

M 18, Documentary maker

A 40 year old Syrian man who is a documentary maker and producer, he worked for Al Jazeera and other broadcasters for many years. He arrived in Australia with a number of documentaries which have not been seen in this country (or anywhere else). Through *Ignite*, he found a captioner for his documentaries and SSI premiered the screening of his film 'Faraway So Close to Homeland' during the New Beginnings Refugee Arts and Culture Festival as part of Refugee Week in 2016. His ambition is to continue making cutting edge documentaries and have them shown internationally.

F 19, Film maker

A young woman from Sierra Leone who is passionate about film making and particularly documenting the plight of women in Africa, she first came to *Ignite* for support in accessing the high end real estate market in order to fund her small business. In order to promote her business *Ignite* EFs found her opportunities to showcase her skills through videoing a fund raiser with Brian Brown and Anh Do as well as providing her services to SSI events and festivals including the fundraiser of *Ignite* in 2014. She has subsequently married and moved with her partner to New York where they are making a documentary.

M 20, Fashion design

A 28 year old Sierra Leonean man, he originally joined the *Ignite* program with another two close friends who all wanted to partner in the business. They wanted to realise their dream of owning and operating an urban fashion business for young men. They formed a company with the help of an *Ignite* resource team accountant who ensured that the partnership benefitted all stakeholders. After a year, the partnership ended amicably and the original entrepreneur kept the business going with online sales. He is now looking to expand.

F 21, Jewellery Production

A Tibetan woman whose family left Tibet as refugees many years previously, she has skills and talent in jewelry making and sources semi-precious stones to embellish her designs, which are unique and extremely marketable. The *Ignite* resource team business mentor supported her to find markets for her product as well as provide a website and photography for her product.

F 22, Hairdressing

A 42 year old Fijian woman who had established her own hairdressing salon in Sydney's western suburbs, her business was not doing well. She was referred to *Ignite* to provide support for her struggling business. The *Ignite* EFs and resource team supported her by providing a marketing strategy, business cards, promotional material, advertising and development of a website for her. She is now independently making a living from her business as she has reached the Western Sydney University student market.

M 23, Pranic healing

A 41 year old Syrian man who was a pranic healer in his home country and trained by experts from the Philippines, he had a thriving business in Damascus which he would like to emulate here in Australia. He is currently working as a healer from home and eventually wants to open a healing centre in Sydney.

F 24, Hand-made leather products

A 47 year old Iranian woman who arrived in Australia with her mother and son: due to her faith, she was not able to access education, employment and business in her home country. She has a unique talent, skill and passion for leathercraft and designs and hand sews beautiful bags and wallets. Her language skills have improved over the course of her business development and she now has an e-commerce site.

F 25, Driving school

A 41 year old Afghani woman, she was self-employed and had good English skills when she registered on the *Ignite* program. She was raising two children on her own and keen to open her own driving school. Being a driving instructor is something that excites and inspires her and she had no difficulty getting her instructor's certificate. Through SSI *Ignite* she was supported with website development and content. A logo and business

cards were also provided and a marketing volunteer with many years' experience established a pricing package. Her business started slowly as she navigated and competed against the corporate driving schools as a sole trader and female entrepreneur. Recently she moved to Victoria and has successfully transferred her business there. She already has several students who have enrolled in her driving school.

F 26, Photography

A 26 year old Iranian woman, who was reunited with her family a couple of years ago in Sydney, she was a partner in a successful hairdressing salon in Iran with her sisters prior to coming to Australia. She has good English skills and worked as a model in Indonesia while waiting for her visa determination. When she first arrived in Australia, she tried to start a modelling career however was told she did not have the 'look' that was required for modelling in Australia. Because of her previous modelling experience she was fascinated by photography and decided to pursue her passion in this area. She is currently operating a successful photography business, with a partner who takes videos, specialising in weddings and looking to expand. They have just opened a photography studio in western Sydney.

F 27, Cleaning Services

A 29 year old Iranian woman established a post-lease cleaning business which was very successful. Tragic family circumstances saw the closure of this business after two years. However the young woman has started another business in Sydney which involves hairdressing.

M 28, Café

A 33 year old Iranian man whose dream was to open a Persian Café in Parramatta: the price of leases in that area was prohibitive. He opened a café close to Parramatta. However, the café was not approved for coffee or food as it had previously been a billiard parlour and the Council would not approve a change of DA. He is currently looking for alternative café accommodation and using his knowledge and experience from opening his first café in Sydney to source a suitable site.

M 29, Food/Catering

A 50 year old Iranian man who had a very successful business in Iran making and selling saffron ice cream and various cakes, he has opened a restaurant in Merrylands and is employing family members and other staff as his business is open seven days a week. He requested support from *Ignite* to alter his business strategy and find a good chartered accountant, and is now considering opening a second restaurant in Sydney in Chatswood, which has a high Iranian population.

M 30, Social enterprise

A 56 year old Sri Lankan man who established a social enterprise to support Tamil asylum seekers: the social enterprise took the form of a catering business and he has been extremely successful in accessing catering contracts for festivals and events. He works with a group of committed people who are all passionate about the Tamil asylum seeker cause and he is looking at expanding the social enterprise to include maintenance and landscaping.

M 31, Consultancy

A 29 year old Syrian man who is a highly qualified and experienced graphic designer, he found it very difficult to find a job in Australia in his field and after meeting a young, enthusiastic Australian woman they started a refugee brokerage business which places highly qualified and experienced refugees in employment. They formed a company and are currently working with 'big end of town' corporates to place qualified refugees in internships.

M 32, Fencing

A 27 year old Iranian man who came to *Ignite* with very basic English language skills, he had more than 10 years' experience in the fencing industry in Iran. When he came to Australia three years ago, he started working on a casual basis in the construction industry installing fences. He has family members in Australia who are also in the construction business and they support each other. He started his own company with the support of *Ignite* and was given access to a chartered accountant and a marketing strategy. He has found a lot of work in his field.

M 33, Floor Polishing

A 29 year old Iranian man who had experience working as a floor sander in his home country, he has good language skills and through *Ignite* established a website and business cards to promote and expand his business. His work is professional and his rates are reasonable and through the website and word of mouth he is getting substantial amounts of work.

M 34, Scaffolding

A 37 year old Iranian man who operated a scaffolding business in Iran with his father for over a decade, he came to Australia in 2013 and started working in the construction industry for a couple of years. While working in construction, he realised he could open his own business and increase his profit margin. He went into business in an area he was familiar with, however he had a lot of difficulty obtaining insurance cover for this type of business. With the support of the *Ignite* EF he was put in contact with an insurance broker who specialised in construction. He now is fully insured, and has a website and registered company.

M 35, Providore

A 35 year old Sri Lankan man who operated his own businesses in his home country, he started a small providore business and approached *Ignite* for help in expanding his business. Through strategic planning, good marketing and business planning his business has grown exponentially and he has purchased a larger vehicle for his deliveries. His customers include well-known inner west Sydney cafes. His next step is to open a restaurant in Sydney's west.

M 36, Taxi service

A 48 year old Pakistani man who started his taxi business in 2013, he was one of *Ignite's* first clients and came with lots of previous business experience as he was a senior member of the Pakistan Chamber of Commerce. He had a number of businesses in his home country. He started his taxi business in Sydney and enjoyed profitable returns until recently when Uber began affecting his revenue. The *Ignite* EFs are working with him on a new business venture.

M 37, Headwear Production

A Nepalese man who approached *Ignite* with a fully developed product, his family had access to the production and supply of animal themed 'beanies' in Nepal and he was the broker who imported them and sold them in Australia. He already had a website which was not providing him with access to markets so the *Ignite* EF connected him to organisations such as the Australian Museum, Taronga Zoo and various well known ski shops. The recent earthquake in Nepal and family issues have created challenges to the supply of his beanies which he is currently addressing.

M 38, Photography

A 32 year old Iraqi man who has very good English language skills, he is a professional photographer specialising in wildlife photography. To earn a living he is involved in the wedding photography industry, however he spends his weekends out of Sydney photographing wildlife. He provides video editing and production. He has been involved in photography exhibitions in Sydney organised through SSI, and has been commissioned by *Ignite* for his services.

F 39, Photography

A 33 year old Iranian woman who was a photographer and filmmaker in her home country, she came to Australia after making what was seen as controversial video in Iran. Her passion is taking industrial photographs, however she is aware that moving into that field is highly competitive, and is currently providing general photography and video services to fund the move to industrial/commercial photography, which requires the purchase of more sophisticated equipment.

M 40, Removalist

A 30 year old Iranian man, he is passionate about driving and had many years of experience as a removalist. When he arrived in Australia he worked as a sub-contractor for a large removalist company and then went on to establish his own business. He had challenges in accessing larger loans to purchase a removalist truck but he found a business partner to help him fund this part of his business. He sees his future as a business owner with a fleet of trucks servicing the country.

M 41, Signage

A 37 year old Iranian man who had his own led lighting business in Iran and has now started a similar business in Sydney, he makes and sells unique signs which have been brought by community organisations and businesses. His partner has helped him access and source product from China. He has a website and promotional material and frequents festivals and markets to sell his product.

M 42, Art/Sculpting

A 73 year old Egyptian man whose passion is to create the 'truth' in his art and copper etchings, he was a teacher of technical drawing in Egypt and is meticulous in his depictions of nature and culture. He etches handmade pieces which are unique, and is inspired by the culture and history of his country. He specialises in orthodox art and has sold his work to various religious institutions, including the Archdiocese of Goulburn, as well as exhibiting in various art shows in Sydney. He now has an online shop where customers from around the world can purchase his art.

M 43, Artist/House painter

A 34 year old Iranian man who is an artist and arrived in Australia approximately three years ago with his brother. He was finding it difficult to survive through his art and commenced work with a friend as a commercial property painter. He finds the work interesting and financially rewarding and therefore sought to work as a sole trader. The *Ignite* EF helped him to register his business and to provide networks of support to ensure he establishes his business. He is currently working on several large projects which are providing lucrative work for him and connections to further work.

F 44, Cleaning

A 38 year old Chinese woman who first approached *Ignite* with a passion to start her own cleaning business, her vision was to become the business manager. She understood that in the beginning she would need to take a hands-on approach to the business. Through contacts she received her first commercial cleaning job for a building which had self-contained apartments. She now has two large cleaning contracts, operating three different cleaning crews and is expanding her environmentally-sound cleaning product line.

M 45, Kitchen and Cabinet making

A 43 year old Palestinian man who had extensive business experience in kitchen, cabinet and furniture making in his home country, his family owned factories which made furniture. He was keen to open his own cabinet making business and mirror his family's success in Australia. He has been working in his family business since he was a child. *Ignite* supported him to find a space in the outer western suburbs through which he could make unique kitchen designs. He was also supported with marketing and promotional material.

M 46, Importing

A 32 year old Iranian man who comes from a town in Iran that makes unique 'kilims' Persian rugs, these are handwoven using 100% wool and dyed using organic colours from the local area. *Ignite* supported him to access customs information and networks as well as find an accountant and microloan to commence importing his product. The sales of this product support his home town. He sold his products at the New Beginnings Festival and is now accessing inner Sydney street markets that specialise in artisan products.

F 47, Hairdressing

A 39 year old Iranian woman with many years' experience owning and operating a hair salon and make up studio in Iran. She employed many staff in her home country and taught hairdressing at what would be the Iranian equivalent of TAFE. She is currently operating a successful hairdressing salon in Sydney's western suburbs with her daughter and employing casual staff. Her aim is to establish a chain of hairdressing salons in Sydney. The EF provided a lot of support for her, including helping her obtain her Certificate III in Hairdressing in Australia which enables her to offer apprenticeships in her salon.

M 48, Electrician

A 48 year old Iranian man who worked as an electrician in his home country, with the support of the *Ignite* EF he gained his qualifications in NSW. This was a challenging and arduous process as testimonials, photographic evidence and documentation was not available. He is currently working as a sole trader electrician.

M 49, Butcher

A 26 year old Iranian man who was a very successful butcher in Iran, when he first approached *Ignite* he was working for a landlord who was paying him a meagre salary, even though the customer base to the shop increased due to his skills as a butcher. He approached *Ignite* for support to open his own butcher shop. He was supported by the *Ignite* EF to find suitable business premises in Merrylands and after sensitive negotiation involving his business partner, a suitable shop was identified.

M 50, Barber

A 32 year old Iranian man who operated and owned his own barber shop in Iran and was keen to do the same in Sydney, he completed a TAFE qualification in his skill area and worked in local barber shops before commencing his own business. He is currently operating in western Sydney and is looking to open a second salon close to the CBD.

M 51, Food/Catering

A 25 year old age Syrian man who arrived in Australia with his family in 2014, he originally completed an apprenticeship in baking with the Bread and Butter Project and became passionate about starting his own pastry business. He has started his business by specialising in crepes and is looking at expanding his product in the near future. He speaks English very well and has wonderful customer service skills. He operates a very successful and popular stall at the Addison Road street food markets.

M 52, Photography

A 32 year old Iraqi man with exceptional skills in photography and film making. He is also an actor and is keen to find acting work as well as taking artistic photographs. He has worked on commissions from SSI and Reverse Garbage. His work has been displayed in many exhibitions. *Ignite* has helped him with contract work and developing his website and promotional material.

M 53 Food/Catering

A 23 year old Iranian man who is a full-time university student as well as operating a food business with his family. His passion goes back to his time growing up in Iran; he loved coffee and helped his family run a hairdressing business. He comes from a business oriented family and his mother managed a large restaurant in Malaysia before coming to Australia. He and his brother would eventually like to open a coffee shop in Sydney and they are currently operating a small viable food business.

M 54 Food/Catering

A 25 year old Iranian man who was involved in the food industry in Iran and had successfully franchised his food business there; he was keen to do something similar in Australia and is slowly building up his brand at the Addison Road street food market. His dream is to franchise his brand here.

8. Conclusion

In 2014-15 Australia received 13,756 humanitarian immigrants, with Iraq, Syria, Burma and Afghanistan accounting for 76 per cent of the offshore humanitarian arrivals in that year while 5,800 places have been secured for Syrian conflict refugees in this annual humanitarian intake (DIBP 2016; RCOA 2016: 34). In addition, in 2015 the Abbott Coalition Government pledged to take in an additional 12,000 Syrian conflict refugees – Australia’s contribution to the massive flow of refugees out of Syria and the neighbouring countries as a consequence of the continuing conflict in Syria. Just under four thousand of these Syrian conflict refugees – born in Syria and Iraq – have settled in Australia to date. This is a relatively slow pace when compared to the Canadian Government who accepted and settled 25,000 Syrian conflict refugees in two months in December 2015 and January 2016 (RCOA 2016: 32).

Australia has a long history of refugee or humanitarian immigration: from Jewish refugees prior to World War II, to Displaced People from Eastern Europe in the late 1940s, to Vietnamese refugees following the fall of Saigon in 1975, to Lebanese refugees in the 1980s, to the refugees who have arrived in the past decades, predominately from the Middle East. Refugee policy has been the most controversial aspect of Australian immigration policy. The literature is unambiguous about the socio-economic disadvantage that characterises the experiences of new refugee arrivals, particularly in the first years of settlement. Organisations such as Settlement Services International (SSI), the first port of call for many recent refugee arrivals in Sydney, have first-hand knowledge of the difficulties that recent humanitarian-immigration-intake arrivals face in their first year of settlement. SSI assists them to navigate their access to welfare rights and programs, and connects them to language services and to local community services, particularly those provided by the Migrant Resource Centre network.

The key difficulty that newly arrived humanitarian immigrants face after getting a place to live, accessing their welfare rights, getting their children enrolled in a local school and getting established in their new neighbourhoods, is to move off welfare and find a job. Unemployment rates for refugees are exceeded only by unemployment rates for Indigenous Australians. Many refugees thus face ‘blocked mobility’ – formal or informal racial discrimination – in getting access to the Australian labour market and getting off welfare dependency. Yet securing a liveable income is a critical factor in securing successful settlement for humanitarian immigrants and their families. It is this employment barrier that SSI has given some lateral thinking to in devising the *Ignite Small Business Start-ups* initiative. For over seven decades’ immigrant arrivals to Australia – particularly those from a CALD background who also faced ‘blocked mobility’ in getting access to the Australian labour market – moved to establish small businesses as a means of providing for their family. They were prepared to work very hard, for long hours every day of the year to house, feed, clothe and educate their children.

For Violet Roumeliotis, CEO of SSI – who herself came from a migrant, small business family – it was a no-brainer that humanitarian immigrants would be willing, and able, to take the risk and work the long hours needed to make a go of a new, risky small business enterprise. The problem was that humanitarian immigrants faced even greater barriers to setting up a business enterprise in Australia than the earlier cohorts of immigrant arrivals since the late 1940s. They had no start-up capital and couldn’t work two or three jobs to save up the money to get it. They had no assets or credit history to use to persuade a bank that they were a good risk for a business loan. While they may have better education qualifications than the Greeks, Italians, Vietnamese and Koreans who arrived in the decades before them, today’s humanitarian immigrant arrivals to Sydney were very unlikely to find a job using them. Most did not have extended family networks in Australia, unlike the Greeks and Italians who arrived in Sydney via the process of *chain migration*, where brothers sent for cousins who then sent for – and paid for – the wives, children and parents to join them.

Clearly humanitarian immigrant arrivals would need a lot of assistance in setting up a business, in becoming refugee entrepreneurs in Sydney. This in turn would require funds, personnel and time. It would also take expertise in the task of assisting individuals to set up a business enterprise. But even then it would be a big risk. Would it work? Could SSI – like all not-for-profit organisations perennially strapped for cash – afford to allocate scarce resources to such a risky endeavour? The proposal that Violet Roumeliotis took to the SSI Board was for a three-year pilot program designed to assist newly arrived humanitarian immigrants to set up a business in Sydney. The expertise was found in the form of Dr Ernesto Sirolli and his Sirolli Institute who had experience in successfully assisting aspiring entrepreneurs in setting up new businesses in Australia and many other countries. The Sirolli model was tried and tested in many countries – including Australia - but had never been applied to aspiring entrepreneurs who faced the barriers that newly arrived humanitarian immigrants faced. The SSI Board agreed to fund the program for three years. This meant funding the hiring of two people as enterprise facilitators for the three-year period and providing senior SSI staff to oversee and manage the program. It also meant funding to engage Dr Sirolli and the Sirolli Institute as a consultant to assist in teaching SSI about the Sirolli model, selecting and training the enterprise facilitators and generally providing oversight of what was to be called the *Ignite Small Business Start-ups* initiative. It also meant entering into a contracted research engagement with the UTS Business School to evaluate the program and its outcomes.

The SSI Board decided to embark on this proactive and risky endeavour on the organisation's behalf because they knew that current economic outcomes for humanitarian immigrant arrivals were not acceptable. If the three-year program proved to be successful, the hope was that it could attract additional external funding to extend the Sydney *Ignite Small Business Start-ups* initiative for a longer program and act as a model that could be extended to humanitarian immigrant arrivals in metropolitan and non-metropolitan areas of other states.

This evaluation report can make the following findings:

- 1) By any measure, the *Ignite Small Business Start-ups* initiative has been **very successful**. This is evident in the number of newly arrived humanitarian immigrants who have been able to establish a business enterprise in less than three years after arriving in Australia. To date 61 new business enterprises have been set up under the *Ignite Small Business Start-ups* initiative. This far exceeds initial expectation of the SSI Board when it set up the pilot program. Moreover, this number exceeds the number of refugee entrepreneurs (54 at the time) whose characteristics are explored in detail in previous chapters of this final evaluation report. That is because since that data was captured seven new refugee enterprises have been established. This represents a difficult but welcome problem for this evaluation: its success grows out of pace with the attempts to evaluate it.
- 2) This rate of success must be set against the substantial barriers that these refugees faced, in order to appreciate its significance. **They were the most unlikely entrepreneurs:** these refugees lacked finance capital, social capital, human capital and linguistic capital. They were not familiar with the economic environment and economic opportunity in Sydney nor were they familiar with the regulatory environment – the red tape – that all new businesses have to hurdle before a business can be established.
- 3) The SSI *Ignite Small Business Start-ups* initiative is **unique**. There is and has been no other initiative to encourage new business start-ups directed and tailored specifically to newly arrived humanitarian immigrants or refugees in Australia based on the Sirolli model. Nor have we been able to unearth a similar initiative in other countries. Some programs assist existing refugee enterprises. Others assist refugees and migrants to set up business, such as the *Stepping Stones* program in Victoria. Some programs assist refugees by providing employment, often through the activities of **social enterprises** such as the *Bread and Butter Project* in Marrickville, NSW, and the *Long Street Coffee* initiative in Richmond VIC. These are all important initiatives that deserve support and encouragement, but none is directed specifically to facilitate new private enterprise among refugees.
- 4) Newly arrived humanitarian immigrants have a very strong interest in the *Ignite Small Business Start-ups* initiative: over three years, 240 clients were accepted into the pilot program. These are mostly humanitarian immigrants who were informed about the *Ignite Small Business Start-ups* initiative by their case manager at SSI and took the initiative to follow up and register their interest and maintain their involvement in the program without any further prompting by their SSI case manager.

- 5) **Many more** of the 240 clients in the *Ignite Small Business Start-ups* initiative **would have established enterprises by now** if there had been resources to appoint additional enterprise facilitation support. The SSI budget for the pilot program was limited to fund *two* enterprise facilitators. Their time was fully occupied in supporting the 61 new refugee entrepreneurs who have established their business. The other clients in the program also had what it takes to become a new entrepreneur: the passion, the business idea, the capacity for hard work and effort. The corollary is that **with extra funding the success rate of the *Ignite* pilot program would have been even more impressive than it has been to date.**
- 6) **The *Ignite Small Business Start-ups* model works:** it is tried and tested among the Sydney clientele of newly arrived humanitarian immigrants.
- 7) The **key components** of the *Ignite Small Business Start-ups* model are: a) the visionary commitment of **the SSI Board** to fund the program and the **SSI *Ignite* leadership team** who met and responded to challenges as the pilot program developed over three years; b) the mentoring role and experience of **Dr Sirolli** and the **Sirolli Institute** in shaping the pilot program and training SSI staff as enterprise facilitators; c) the energy, enthusiasm and commitment of **the SSI enterprise facilitators**; d) the critical role of the expert volunteers of **the Resource Team** who enthusiastically provided, free of charge, advice to the refugee entrepreneurs on a range of matters related to setting up a new business in a new country with strange regulations and an unknown economic environment; and e) finally **the refugee entrepreneurs themselves** who had the passion, the vision and the unswerving commitment to doing the unthinkable and becoming new entrepreneurs in a strange country in less than three years, despite the very difficult life histories and personal experiences that led them to being accepted as part of Australia's humanitarian entrant program.
- 8) While **the Sirolli model** was the point of departure for the *Ignite Small Business Start-ups* model the needs of newly arrived humanitarian entrants, the barriers that they faced in life and in setting up a business in a global city such as Sydney, meant that **the Sirolli model needed substantial innovation and change for the *Ignite* pilot program to deliver the results that it has to date.** The key emphasis of the Sirolli Model was that clients needed to have passion for a particular area of enterprise and they needed to be responsible for all the decisions about the business. The Sirolli trinity of management™ – P (product) M (marketing) and FM (financial management) – provided a key focus or check-list for the necessary steps to establishing a business. The key role of the Enterprise Facilitators™ was to act as mentors who connected the *Ignite* clients to experts who could present the information that they required, enabling the *Ignite* clients to take the decision about their next step towards entrepreneurship. However, it soon became apparent to the Enterprise Facilitators™ that they needed to be more proactive, more interventionist than the Sirolli Model permitted. The clients needed much more direct assistance in many more areas because of their experiences as newly arrived refugees in Sydney.
- 9) **What has emerged is a new social ecology model of assisting refugees to become entrepreneurs.** This required the enterprise facilitators in the *Ignite* pilot program to have **a much more hands on/hand holding role** than that allowed for in the Sirolli model. The *Ignite* clients have needs unlike any others that the Sirolli Institute has encountered around the world. Many had suffered torture and trauma before arriving in Australia. Most arrived in incomplete family units or alone. Other than their SSI case manager many refugees knew no one in the Sydney suburbs where they settled. Mostly they had poor English language fluency. They didn't know how to catch a train from Blacktown to Marrickville let alone how to register for an Australian Business Number. They had no credit history in Australia and no assets. They had no job, relying on *Centrelink* payments to survive. The role of the enterprise facilitators in the *Ignite* pilot program was thus unlike any other Sirolli enterprise facilitation program, where it was taboo for them to intervene on the client's behalf. **Yet the *Ignite* enterprise facilitators had to intervene in all or most aspects of the refugees' lives and be with them at all stages of their journey to entrepreneurship.** They acted as counsellors, best friends, sounding boards, hand-holders, someone to cry with and to laugh with. They arranged for micro-finance loans for their clients, found marketplaces for them, engaged students as mentors for them, arranged for members of the resources team to get a web page and logo designed, arranged for

accountancy and marketing advice, found raw materials and supplies, and introduced their clients to potential markets and customers. They worried with and for their refugee entrepreneur clients 24/7, way beyond the call of duty and way beyond the boundaries of the Sirolli model. That is why and how the *Ignite* model transformed over time and out of necessity from the hands-off Sirolli model into the hands-on access-all-areas social ecology *Ignite* model of facilitating new refugee entrepreneurship in Sydney. **A new four-stage social ecology *Ignite* model has emerged:** Stage 1 – client identification and assessment; Stage 2 – building an ecosystem of support and product development; Stage 3 – micro-finance funding formally setting up the business; Stage 4 – successfully running and expanding the business.

- 10) **The *Ignite* social ecology model has the potential to be rolled out nationally to assist refugees in Australia to become entrepreneurs and, with modification and consultation, to assist Indigenous people and people with a disability to become entrepreneurs.** One of the initial aims of SSI in establishing the *Ignite* pilot program was to have an impact on policy in Australia in general and to influence refugee settlement policy across Australia and internationally in particular. One of the positive outcomes of the *Ignite Small Business Start-ups* model is that its success in Sydney over three years suggests that it is applicable to metropolitan and non-metropolitan areas of states and territories across Australia.
- 11) **Impact Factors.** The results of the *Ignite Small Business Start-ups* model have been presented to officials of the Departments of *Employment, Social Services* and *Immigration and Border Protection*. The *Ignite* model and its outcomes have been presented by Federal Government officials at international forums in Geneva to showcase Australian innovation and achievements in the area of refugee settlement. The successes achieved to date have meant that discussions are under way with the Department of Employment as to how to incorporate the *Ignite* model into its programs and services, including the *New Enterprise Incentive Scheme* (NEIS), a program designed to assist unemployed Australians establish a business enterprise. The success of the *Ignite Small Business Start-ups* model has also led to the establishment of a new social enterprise, *Thrive Enterprises*, designed to assist refugees to raise finances to establish a new business with the support of *Allianz Australia*. and *Westpac*. At the same time, SSI is committed to a program – based on the *Ignite* experience – to assist people with a disability to become entrepreneurs. The program – *IgniteAbility* – draws on the fact that SSI is the largest provider in NSW of the *Ability Links* program. SSI is also an Industry Partner – with *National Disability Services* and *Breakthru!* – of a newly awarded three-year Australian Research Council Linkage Grant on *Disability Entrepreneurship in Australia*, awarded to Professor Jock Collins and Professor Simon Darcy of the UTS Business School, which will survey existing entrepreneurs with a disability and pilot a program to assist people with a disability to become entrepreneurs. In addition, SSI and Professor Collins are exploring ways that the *Ignite Small Business Start-ups* model can be applicable – with Indigenous consultation and modification – to assist Indigenous Australians establishing a business enterprise.
- 12) The *Ignite Small Business Start-ups* program **provides economic benefits to the nation.** This has a number of components. These benefits include the savings on welfare payments, the tax revenue generated by the business enterprise in the form of company tax and GST, the tax revenue generated by the employees of the refugee enterprises, and the benefits of the innovation that new refugee entrepreneurs bring to the Australian economy.
- 13) First the program allows many of those refugees who establish a business to move off Centrelink payments and earn their own income. This results in substantial savings in welfare benefits meaning that the Australian taxpayer contribution to Australia’s humanitarian immigration program is reduced. The latest data from the SSI database shows that most of the successful *Ignite* clients (44 out of the 54 surveyed or 81 per cent) no longer draw on Centrelink because of the income from their business, which they established under the *Ignite Small Business Start-ups* program: using the very conservative estimate of the annual cost of Centrelink benefits of \$14,840 this leads to a \$652,960 (44 x \$14,840) saving of Centrelink payments due to the *Ignite* program over 12 months or \$3,264,800 over five years. Since most humanitarian immigrants have a number of dependents the actual figure of *Centrelink* benefits would be in fact much higher. Using a still conservative annual estimate of **\$20,000 per year this would mean annual savings of Centrelink payments due to the *Ignite* program of \$880,000 (44**

x \$20,000) or \$4,400,000 over five years. As the number of refugee entrepreneurs grow and the businesses of existing refugee entrepreneurs grows, so too will the number of refugees who move off Centrelink benefits and the savings to the Australian taxpayers.

- a) Second, the refugee entrepreneurs will **contribute to government revenue** through their payments of company tax. The more successful they are the more their tax payments will be, though of course the nature of small businesses suggests that not all of these refugee enterprises will survive.
 - b) Third, as these refugee enterprises grow over time more will begin to employ workers while others will expand their workforce. **Twenty jobs have been created by Ignite clients so far, while 25 Ignite entrepreneurs plan to employ more people in the future.** Their workers will pay income tax.
 - c) Fourth, these refugee entrepreneurs will **contribute to innovation** in the Australian economy. The majority of successful *Ignite* clients had prior experience as entrepreneurs before entering Australia. They bring knowledge that can be innovative in the Australian context. This has been the case, for example, with immigrant entrepreneurs in the Australian agricultural industry. Immigrant farmers from South Africa, Zimbabwe and sub-Saharan Africa brought with them water-saving techniques and farming methods. This led to innovations in hydroponic farming, while immigrants from South East Asia – some of them refugees – introduced new food crops to the Australian market garden industry (Collins and Krivokapic-Skoko 2016).
- 14) Another important outcome of the *Ignite* program has been to **improve settlement outcomes** for humanitarian immigrants in Australia. Many of the workers employed by successful *Ignite* clients are refugees, thus contributing to the settlement experience of refugees in Australian society by assisting with perhaps the greatest barrier that refugees face once in Australia: getting a job. The successful *Ignite* clients also benefit in many *social* and *psychological* ways. They report that the *Ignite* program has enabled them to make new friends in Sydney. This **builds their social capital**, which is useful in a business sense but also in a personal way. Most *Ignite* clients reported that their English language fluency increased dramatically since they engaged in the *Ignite* program. This **builds their linguistic capital** and in turn contributes to their business success and their daily lives as part of the broader cosmopolitan Sydney community.
- 15) The SSI *Ignite Small Business Start-ups* initiative has also demonstrated that newly arrived refugees who are **women** are equally passionate about, and have the potential, to succeed as new entrepreneurs in Australia. One in five *Ignite* clients are women while **one in four of the Ignite clients who succeeded in setting up a business are women.** This is an important finding because many refugee families who arrive in Australia are single-parent families headed by a woman.

In conclusion, the SSI Ignite Small Business Start-ups initiative has demonstrated the great entrepreneurial potential of Australian humanitarian immigrants or refugees. To have more than 120 newly arrived humanitarian immigrant clients express a desire to take part in the *Ignite* program demonstrates the strong demand for such a program among Australia's humanitarian immigrant arrivals. This evaluation has revealed that the majority of these *Ignite* program clients had **prior experience as entrepreneurs**, before arriving in Australia, usually in their country of origin prior to their flight to refugee camps but sometimes also in refugee camps themselves. Moreover, these *Ignite* program clients clearly have a **passion for entrepreneurship** despite the obvious difficulties and barriers that lie before them in choosing this path to Australian entrepreneurship. For a pilot program designed to assist newly arrived refugees to succeed in producing 61 entrepreneurs is remarkable. For these entrepreneurs to successfully overcome the most apparently challenging and insurmountable barriers to entrepreneurship, makes the outcomes of this program, the success it has achieved, very compelling. Moreover, these successful *Ignite* clients achieved all this within three years of arrival in Australia and many in a much shorter time. **One refugee entrepreneur established his enterprise only six weeks after arriving in Australia.** Remarkable!

This demonstrates the passion that these clients have to become an entrepreneur and their determination to contribute to the Australian economy and society and to their refugee communities. Their capacity for hard work and to keep going in the face of barriers that would stop most other Australians is also remarkable. The success of the SSI *Ignite Small Business Start-ups* initiative has **two important implications;**

- a) **First the unavoidable conclusion is that given a chance to participate in a similar program many more refugees in Sydney, NSW or other State capitals and cities across Australia would become entrepreneurs.** The will, the passion and the drive are there. What is missing is the funding. The SSI *Ignite* model works. It can and should be rolled out across Australia. What is even more exciting is that **the model can be applied** – with modification and consultation – **to other socially disadvantaged groups** across Australian society: Indigenous Australians, people with a disability, other CALD immigrants and people in or with a history of incarceration.
- b) **Second there is a strong argument for a larger humanitarian immigration intake and a more generous attitude to the settlement needs of refugees.** This argument has usually been couched in humanitarian terms: we are a rich nation and can do more to assist in resettling the 65.3 million displaced people around the world today. Moreover, over time most refugees settle well into Australian society and make a strong contribution to nation building. But there is another argument for increasing Australia’s humanitarian immigration intake. It is an economic one: many refugees – albeit the minority – will make a significant contribution as entrepreneurs in Australia.

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Appendix – Questionnaire

Ignite Refugee Entrepreneurs in Sydney. Survey questionnaire for Final Evaluation

SECTION 1, PERSONAL INFORMATION

1. Gender of participant

Male

Female

2. What age group are you in?

a- 18- 24 years

b- 25-29 years

c- 30-39 years

d- 40-49 years

e- 50-64 years

f- 65 years and over

3. Are you married?

a- Yes

b- No

4. Do you have children with you in Australia?

a- Yes

b- No

If yes, how many?.....

5. Do you have children who are not with you in Australia?

a- Yes

b- No

If yes, how many?.....

SELF-EMPLOYED I EMPLOYER

SECTION 2- PRIOR TO COMING TO AUSTRALIA

6. Where were you born? (Country).....

7. When did you first come to Australia? Year.....

8. What were your parents' main occupations?

a. Mother other(Occupation):..... b. Father (Occupation):.....

9. Have any of your family members run a business?

a- Yes

b- No

If yes, what sort of business?

10. Have you owned/did you run a business before coming to Australia?

A Yes

B No

If yes:

11. How many businesses?

[please describe what these business activities were]

12. What was your occupation immediately before becoming a refugee?

a- owner/manager in same business

b- owner/manager in a different business

(Name of business).....

c- Worker in similar small business,

(Name the occupation).....

d- Worker in a different small business,

(Name the occupation).....

e- Wage earner/ other occupation,

(Please specify).....

f Unemployed-

13. What is your highest level of education qualification gained prior to coming to Australia?

a- Primary

b- High school

c- College

d- Trade (skilled vocational)

- e- University
- f- Postgraduate degree
- g- Other, (please specify)

14. Have you gained any new education qualification since coming to Australia?

- A Yes
- B No
- If Yes, what qualification?.....

SECTION 3- SINCE SETTLING IN AUSTRALIA

15. What language do you speak at home?

Main language.....
 Second language.....

16. How well do you think speak English?

- a- Very well
- b- Well
- c- Not very well
- d- Not at all

17. Dina please give your assessment of their English language ability.....

18. Have you undertaken any English language courses in Australia?

- A Yes
- B No

19. Has your English speaking ability improved since you joined the *Ignite* program?

- A Yes
- B No
- If Yes, in what way?

SECTION 3- ABOUT YOUR BUSINESS

20. What type of business are you involved in now?

21. How long have you been operating this business?

- a- Less than 1 year
- b - 1 year
- c - 2 years
- d – more than 2 years

22. Why did you decide to run your own business?

(tape and transcribe answer)

23. Why did you start this particular business?

(tape and transcribe answer)

24. What was your main source of finance for this business?

- a- Mainly personal
- b- Micro-finance organised by the *Ignite* Program
- c – Family and/or friends
- d- Other, (please specify).....

25. Do you employ any people to work in this business?

- A Yes
- B No

If yes answer questions 26 and 27. If no go to Q. 29

26. If yes, how many?

27. How many of your staff are Refugees?

No.....(interviewer to calculate %from number).....%

28. How do you recruit your employees? (Tick all relevant boxes)

- a- Family networks
- b- Community networks
- c- Business networks
- d- Advertise in newspapers/magazines
- e- Other (please specify)

29. Do any of your family members help with the business?

A Yes

B No

If yes, please explain [who/ for how long/what do they do]

30. In the next five years, do you think that the number' of your employees will

- a- Increase
- b- Decrease
- c- Remain the same
- d- I don't know

31. Is your business involved in export and/or import activities?

- a- Yes, export
- b - Yes, import
- c- Yes, both of the above
- c- No

32. Prior to setting up this business, did you have any formal business training?

- a- Yes
- b- No

If Yes Answer Q 32 and 33. If No go to Q 35

33. Where did you undertake this training?

- a- Overseas (please specify country)
- b- Australia
- c - Australia & overseas

34. In which of the following areas did you receive this training? (Tick all relevant boxes)

- a - Small business management skills
- b- Industry specific skills
- c- Communication and language skills
- d- Australian business culture
- c- Other, (please specify)

35. Have you received any support for your business from your Refugee Diaspora (your family, friends and community in Australia or overseas)?

A Yes

B No

If yes:

What sort of support? [please explain in your own words].....

36. Do you still receive Centrelink benefits?

A Yes

B No

37. If Yes, when do you think that you will earn enough in your business to stop earning Centrelink benefits?

a in 6 months

b in 1 year

c in 2 years

d in 3 years or more

e Never

38. Please estimate your business turnover (revenue) in the past 6 months?

39. Is your business profitable yet (revenue) in the past 6 months?

A Yes

B No

40. If No When do you expect it to be profitable:

a in 6 months

b in 1 year

c in 2 years

d in 3 years or more

e Never

41. In terms of personal and job satisfaction, do you think you are the benefits for you in operating a small business?

42. Do you feel more confident about your settlement prospects and your future life in Australia now that you have started up your own business?

A Yes

B No

If Yes, please explain...

43. Have you made more friends since establishing this business?

A Yes

B No

If Yes, please explain...

44. What were the greatest difficulties (barriers) that you faced in setting up your business in Australia?

please explain...

45. What are your plans for your business in the next five years?

46. What have been the positives aspects of you being involved in the SSI *Ignite* Refugee Business Start-ups program?

47. Would you encourage other refugees to take part in the SSI *Ignite* Refugee Business Start-ups program?

A Yes

B No

If Yes, please explain why:

48. Do you agree that the Australian government should assist more Refugees to set up business in Australia?

a- I strongly agree

b- I agree

c- Natural

d- I strongly disagree

e- I disagree

Thank you very much for your time and cooperation. I just have one more questions to ask of you

49. Is there anything that you would like to add?

