



**MONASH** University

**INTERSECTIONAL MIXED EMBEDDEDNESS:  
WOMEN ENTREPRENEURS IN THE INDIAN DIASPORA IN AUSTRALIA**

ERIN WATSON

BACHELOR OF SOCIAL SCIENCE

DIPLOMA OF MANAGEMENT/DIPLOMA OF BUSINESS MANAGEMENT (HUMAN RESOURCES)

A thesis submitted for the degree of Doctor of Philosophy at  
Monash University in 2021  
Faculty of Business and Economics  
Department of Management

## **COPYRIGHT NOTICE**

© Erin Watson (2021)

Except as provided in the Copyright Act 1968, this thesis may not be reproduced in any form without the written permission of the author.

I certify that I have made all reasonable efforts to secure copyright permissions for third-party content included in this thesis and have not knowingly added copyright content to my work without the owner's permission.

## ABSTRACT

India is Australia's largest source of migrants, but little is known about women's entrepreneurial activity among this community. This thesis seeks to address this gap in the literature by examining the migration and entrepreneurial experiences of eight women of Indian origin in Australia who established businesses.

The aims of this study were, firstly, to understand how social networks, the economic context, and the political and institutional environment influence immigrant entrepreneurship. Secondly, it was to understand how identity and power hierarchies, especially gender, class, caste, and race, influence entrepreneurial activity. Thus, this study brings together two bodies of literature and propose the conceptual framework of *intersectional mixed embeddedness*.

This study comprised eight discrete case studies of first-generation Indian-origin women's businesses in Melbourne, Perth, and Sydney, Australia. These case studies comprised demographic information, narrative interviews, and field observations. These data were analysed and presented in discrete migration and entrepreneurship narratives. This methodological approach enabled idiographic research that gave voice to these women as participants, making it distinct from other work in this field.

This approach revealed that women's experiences are structured by intersectional mixed embeddedness long before migrating and becoming entrepreneurs. Their lives in India reveal how these women are embedded within these structures and hierarchies of power, and how this influences their settlement and entrepreneurial experiences in Australia. Importantly, this study reveals that mixed embeddedness and intersectionality are inextricably linked. Thus, this theoretical contribution provides a new way of understanding migrant women's entrepreneurial activity.

Three key findings emerged about women immigrant entrepreneurs in the Indian diaspora in Australia. Firstly, these women carefully navigate boundaries of expected gender norms, what I call going 'beyond the limits'; migration and entrepreneurship play an important role for these women who, with new economic and social resources, can (re)negotiate family and community norms and power structures. Secondly, these women move between two parallel spheres of intertwined social and economic life, where they 'step in' and 'step out' of their Indian heritage as and when it benefits their business. Thirdly, employment in Australia prior to establishing a business is critical to their entrepreneurial success.

Beyond the theoretical contribution and empirical update, these findings have practical implications for policy and program design. Specifically, this study provides culturally specific detail that can be applied across a range of policy and programs that might benefit from information about norms, identity, and power in the Indian community in Australia. This study also provides detailed information about employment and entrepreneurial experience than can inform policy and programs that aim to integrate immigrants into work and business. Specifically, it suggests that integrating migrants into employment where they can establish networks, skills, and local experience might positively contribute to later entrepreneurial success.

## **DECLARATION**

This thesis is an original work of my research and contains no material that has been accepted for the award of any other degree or diploma at any university or equivalent institution and that, to the best of my knowledge and belief, this thesis contains no material previously published or written by another person, except where due reference is made in the text of the thesis.

Erin Watson

10 October 2021

## ACKNOWLEDGEMENTS

I finished this thesis during the COVID-19 pandemic. With hundreds of thousands of lives lost in India alone, its global diaspora is suffering through unimaginable grief. My sincerest thoughts are with everyone in India, better days simply must be ahead.

My heartfelt thanks to the eight women who took part in this research. It would not have been possible to do this study without your willingness to share your lives with such candour. I hope I have done justice to your stories.

To my supervisors, Professor Russell Smyth and Dr Samantha Gunawardana, I will forever be indebted to you both for taking me on as your student. Thank you for your patience, your quick turnaround of both kind and constructive feedback, and for guiding me through university administration on more than one occasion!

This research was supported by an Australian Government Research Training Program (RTP) Scholarship. It was also supported by a Faculty of Business and Economics Graduate Research Scholarship. Thank you to the Department of Management and to the Department of Economics for providing me with office space and excellent PhD colleagues. Thank you to Emily Tinker for proofreading of the final thesis. Thank you to Monash Graduate Association for their support and for enriching my graduate research experience, especially in the early days of my PhD.

Thank you to New York University Abu Dhabi for providing me with Visiting Library Scholar status in 2015. I am grateful to Middlesex University Dubai and the Australia India Institute for giving me the opportunity to present and debate early ideas from this research.

Thank you to my friends who shared the PhD journey with me. Thank you especially to those who I shared writing and study time with: Meghan Hopper, Adele Lausberg, Bec Strating, Loren Adams, Iain MacGillivray, and David Van. Thank you Shaun Star, Hayley Bolding, Samantha Gash, Michael Koss, Auskar Surbakti, and Molina Swarup-Asthana. Thank you to Stacey Russell for all of your caring support in life. Thank you to Julien Leyre, not only for your friendship and support but for taking time to talk through so many of the ideas that are in this thesis.

To the Nagpal family in Delhi, so much of what I know about everyday life in India I learned from you. Thank you Dadi Ji, Sanjeev, Anita, and your team of staff, especially Sheila. My fondest memories of India are from your home. Thank you for always having matar paneer on the table and a cold Kingfisher in the fridge. I miss you terribly.

To Nalin, you joined me late in this journey, but I would never have completed this thesis without your gentle encouragement and support. I just wanted to impress you on our first date by telling you about my PhD, but, in doing so, I regained the passion and discipline that research demands. Thank you for believing that I had what it would take to finish my thesis – long before I did.

My parents and brother, thank you for your practical support throughout my studies. Mum and Dad, you always told Ben and me that we could do whatever we put our mind to – you are right! Thank you to my Nanny. Thank you also to my grandparents who are no longer with us, but I know would be so proud.

Finally, but most importantly, I want to thank my daughter, Philippa. Thank you for being the guiding light in everything I do. This PhD is dedicated to you.

धन्यवाद  
Dhanyavad

## TABLE OF CONTENTS

|   |    |
|---|----|
| COPYRIGHT NOTICE .....  | 1  |
| ABSTRACT .....  | 2  |
| DECLARATION .....   | 3  |
| ACKNOWLEDGEMENTS.....   | 4  |
| TABLE OF CONTENTS .....   | 5  |
| LIST OF FIGURES .....   | 8  |
| LIST OF TABLES .....  | 9  |
| CHAPTER ONE: IMMIGRANT ENTREPRENEURSHIP IN THE INDIAN DIASPORA IN AUSTRALIA.....        | 10 |
| INTRODUCTION .....  | 10 |
| MIGRATION FROM INDIA TO AUSTRALIA.....  | 12 |
| IMMIGRANT ENTREPRENEURSHIP IN AUSTRALIA .....   | 14 |
| DISRUPTING GENDER NORMS IN THE DIASPORA .....   | 16 |
| SITUATING INTERSECTIONAL MIXED EMBEDDEDNESS .....                                       | 17 |
| EIGHT WOMEN ENTREPRENEURS OF INDIAN ORIGIN .....  | 18 |
| ESTABLISHING ‘INDIAN’ IDENTITY .....  | 20 |
| THESIS OVERVIEW .....   | 22 |
| CHAPTER TWO: UNDERSTANDING MIGRANT WOMEN’S EXPERIENCE OF ENTREPRENEURIAL ACTIVITY ..... | 24 |
| INTRODUCTION .....  | 24 |
| TERMINOLOGY AND DEFINITIONS.....  | 24 |
| CULTURALIST AND STRUCTURALIST APPROACHES TO IMMIGRANT ENTREPRENEURSHIP .....            | 31 |
| COMBINING MIXED EMBEDDEDNESS AND INTERSECTIONALITY.....                                 | 38 |
| CONCEPTUAL FRAMEWORK: INTERSECTIONAL MIXED EMBEDDEDNESS.....                            | 51 |
| CONCLUSION .....  | 56 |
| CHAPTER THREE: A METHODOLOGY TO UNDERSTAND GENDER, MIGRATION, AND ENTREPRENEURSHIP...   | 58 |
| INTRODUCTION .....  | 58 |
| APPROACHING THE FIELD.....  | 59 |
| EXPERIENCING THE FIELD .....  | 63 |
| CONCLUSION .....  | 81 |

|  |     |
|--|-----|
| CHAPTER FOUR: MIGRATION NARRATIVES: PARTICIPANT ACCOUNTS OF MIGRATION TO AUSTRALIA ..... | 83  |
| INTRODUCTION .....   | 83  |
| DEMOGRAPHIC SURVEY RESULTS .....   | 83  |
| CASE ONE: SHANU .....  | 88  |
| CASE TWO: CHRISTINE.....   | 90  |
| CASE THREE: PATIENCE.....  | 95  |
| CASE FOUR: KRISHNA .....   | 99  |
| CASE FIVE: VINA.....   | 105 |
| CASE SIX: PRIYANKA.....  | 108 |
| CASE SEVEN: CHHAVI.....  | 111 |
| CASE EIGHT: MANASI.....  | 117 |
| CONCLUSION .....   | 123 |
| CHAPTER FIVE: ENTREPRENEURSHIP NARRATIVES: TRAJECTORIES OF MIGRANT WOMEN IN BUSINESS.... | 125 |
| INTRODUCTION .....   | 125 |
| CASE ONE: SHANU .....  | 125 |
| CASE TWO: CHRISTINE.....   | 129 |
| CASE THREE: PATIENCE.....  | 138 |
| CASE FOUR: KRISHNA .....   | 141 |
| CASE FIVE: VINA.....   | 148 |
| CASE SIX: PRIYANKA.....  | 151 |
| CASE SEVEN: CHHAVI.....  | 155 |
| CASE EIGHT: MANASI.....  | 159 |
| CONCLUSION .....   | 163 |
| CHAPTER SIX: DISCUSSION OF IMMIGRANT WOMEN’S ENTREPRENEURSHIP.....                       | 165 |
| INTRODUCTION .....   | 165 |
| TESTING THE PROPOSITIONS.....  | 165 |
| KEY CONTRIBUTIONS .....  | 184 |
| CONCLUSION .....   | 190 |
| CHAPTER SEVEN: CONCLUSION AND FUTURE DIRECTIONS .....                                    | 192 |
| INTRODUCTION .....   | 192 |
| EMPIRICAL AND THEORETICAL CONTRIBUTIONS.....   | 192 |
| KEY FINDINGS .....   | 194 |
| PRACTICAL IMPLICATIONS.....  | 195 |
| FUTURE DIRECTIONS FOR RESEARCH .....   | 196 |

|                  |     |
|------------------|-----|
| CONCLUSION ..... | 197 |
| REFERENCES.....  | 198 |
| APPENDICES.....  | 225 |
| APPENDIX A ..... | 225 |
| APPENDIX B ..... | 227 |
| APPENDIX C.....  | 228 |
| APPENDIX D ..... | 229 |
| APPENDIX E.....  | 232 |



## LIST OF FIGURES

|  |    |
|--|----|
| FIGURE 1 MIGRATION FROM INDIA TO AUSTRALIA, 1946–2016 .....          | 12 |
| FIGURE 2 MAP OF INDIA, PAKISTAN, AND BANGLADESH .....                | 21 |
| FIGURE 3 INTERACTIVE MODEL .....                                     | 35 |
| FIGURE 4 INTERSECTIONAL MIXED EMBEDDEDNESS LEVELS OF ANALYSIS .....  | 38 |
| FIGURE 5 INTERSECTIONAL MIXED EMBEDDEDNESS SCHEMATIC .....           | 51 |
| FIGURE 6 SYNTHESIS OF MIXED EMBEDDEDNESS AND INTERSECTIONALITY ..... | 52 |
| FIGURE 7 INTERSECTIONAL MIXED EMBEDDEDNESS EXPLANATORY MODEL .....   | 54 |
| FIGURE 8 TYPOLOGY OF CASE STUDY METHODOLOGY .....                    | 61 |
| FIGURE 9 CASE STUDY DATA COLLECTION PROCESS .....                    | 63 |
| FIGURE 10 NARRATIVE INTERVIEW PHASES .....                           | 68 |
| FIGURE 11 STAGES OF THE CENTRAL TOPIC FOR NARRATIVE INTERVIEW .....  | 69 |
| FIGURE 12 CODING LAYERS AND PROCESS .....                            | 73 |

## LIST OF TABLES

|  |     |
|--|-----|
| TABLE 1 DEMOGRAPHIC SURVEY DISTRIBUTED TO PARTICIPANTS ..... | 66  |
| TABLE 2 DEMOGRAPHIC SURVEY RESULTS .....                     | 85  |
| TABLE 3 IMPLICATIONS AND KEY STAKEHOLDERS .....              | 195 |

**CHAPTER ONE: IMMIGRANT ENTREPRENEURSHIP IN THE INDIAN DIASPORA IN AUSTRALIA**

## INTRODUCTION

This thesis shares the stories of eight women who migrated from India to Australia and became entrepreneurs. I was prompted to start this research after living in New Delhi, where I was working as an intern at the United Nations Economic and Social Commission for Asia and the Pacific (UN ESCAP). During my time at UN ESCAP, I worked on a project in collaboration with the Goldman Sachs' 10,000 Women<sup>1</sup> initiative that resulted in the report *Enabling Entrepreneurship for Women's Economic Empowerment in Asia and the Pacific* (United Nations, 2013). I learned in this project about the barriers that existed for women's participation in the labour market and business in India, but also how entrepreneurship was a pathway to overcome these barriers. As a social scientist with a background in business research, it was at this intersection between the social and the economic that piqued my interest. On my return to Australia, it was less academic and more serendipity that I chose to undertake research on women entrepreneurs in the diaspora, rather than entrepreneurs in India itself.

The purpose of this thesis is to understand women immigrant entrepreneurs in the Indian diaspora in Australia. I specifically aim to understand how macro and meso forces such as social networks, the economic context, and the political and institutional environment, influence immigration and entrepreneurship. I also aim to understand how identity, especially gender, class, caste, and race, and hierarchies of power influence entrepreneurial activity. In doing so, I uncovered two key threads of literature that led to important theoretical and empirical gaps in what we know about immigrant women entrepreneurs from India. This was especially true for those women from highly skilled and professional backgrounds.

The first thread was that much of the conceptual understanding about immigrant entrepreneurs in developed countries, especially North America and Europe, focuses on macro forces from where entrepreneurial activity emerges. Known as *mixed embeddedness*, these macro forces – consisting of social networks, the economic context, and the political and institutional environment – shape this activity (Kloosterman et al., 1999). While mixed embeddedness is an important framework for understanding entrepreneurship, it does not consider micro forces such as identity and personal attributes, and how their associated power hierarchies might shape entrepreneurial activity.

The second thread that I uncovered, was *intersectionality*, which is drawn upon to overcome the deficit of knowledge about how identity and relations of power influence immigrant entrepreneurship. Intersectionality is ubiquitous in many fields, including women's studies and legal studies. This thread

---

<sup>1</sup> 10,000 Women is a global entrepreneurship program for women established by Goldman Sachs.

of work enabled me to analyse different personal attributes that (re)produce systems of inequality, such as class, caste, and race.

In combining these two threads of work, I propose a new conceptual framework: *intersectional mixed embeddedness*. Intersectional mixed embeddedness bridges these two existing theories, offering a novel contribution to the literature. This contribution embeds intersectionality within the mixed embeddedness framework, offering levels of analyses at the micro, meso, and macro levels of social reality.

Applying intersectional mixed embeddedness demanded a methodology that enabled distinctive and nuanced analysis. Thus, I approached this research using eight discrete case studies, including narrative interviews enriched with field observations and demographic information. These historical narratives reflect life before migration and during entrepreneurship, emphasising how the past influences the present. This methodological approach reflects a broader trend in the social sciences away from understanding the ‘general in the particular’ to a case-based approach (Gerring, 2007). In doing so, this qualitative study reveals intimate details about social, political, and other dimensions of the women’s lives who participated in this study.

Using the intersectional mixed embeddedness framework led me to uncover three significant findings in this study. The first is that the women who participated in this study live ‘beyond the limits’ of gendered norms and expectations of women in the Indian diaspora in Australia. Migration and entrepreneurship, in and of themselves, empower women to navigate these moral boundaries that are established in India, but travel with the diaspora.

The second is that these women carefully move between two parallel spheres; this enables them to move between their Indian and Australian economic and social lives. These women use this to their entrepreneurial advantage. I call this ‘stepping in’ and ‘stepping out’. The Indian diaspora with its social networks, especially familial (both domestically and transnationally), plays an important role in helping the women establish their businesses. Culture and products that travels with the diaspora are often commodified, including branding and supply chains. Australian gender norms provide freedom from strict norms. This is where their entrepreneurial success takes place and enables them to renegotiate hierarchies of power in the Indian and broader community.

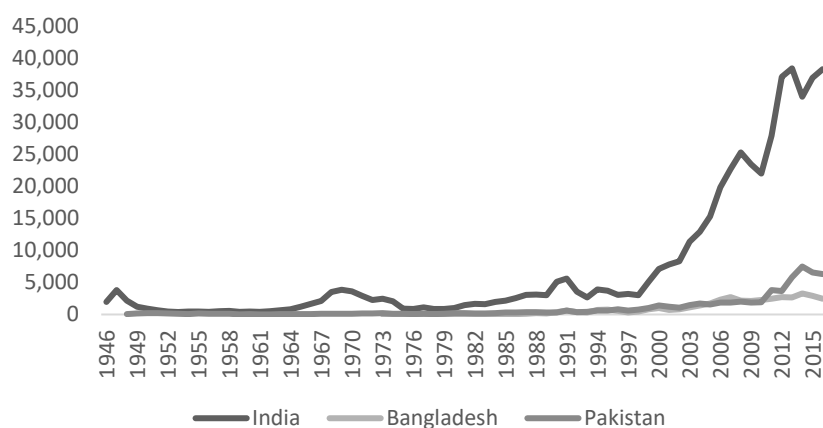
The third is that employment in Australia, prior to business establishment in Australia, plays a critical role in business success. Networks beyond the co-ethnic community and business and governance experience, all shape how these women could establish successful businesses in Australia.

The purpose of this chapter is to introduce the Indian diaspora in Australia, to situate this study in the conceptual and theoretical literature, and to introduce the eight women whose lives are examined in this study. The chapter is organised as follows. First, I provide a brief overview of India's migration history to Australia. Second, I position immigrant entrepreneurship in Australia, especially that of Indian women. Third, I outline gender norms in the Indian diaspora in Australia. Fourth, I situate my conceptual framework of intersectional mixed embeddedness. Fifth, I introduce each of the women who participated in this study. Sixth, I make an important note about 'Indian' identity. Finally, I provide an outline of the remainder of this thesis.

### MIGRATION FROM INDIA TO AUSTRALIA

Australia has a long history of immigration from India. Colonial history tells us that the first Indians arrived in Australia in the late 19th century. They were transported as convicts by the British Raj or were British subjects migrating as labourers (Museums Victoria, 2017). However, science tells us that genetic links between Indians and Indigenous Australians suggest a significant wave of migration from the subcontinent around 4,000 years ago (Pugach et al., 2013). Figure 1 illustrates the waves of migration that I will discuss in this section, starting with 1947 only because this was the open-source data made available by the Australian Government.

FIGURE 1 MIGRATION FROM INDIA TO AUSTRALIA, 1946–2016



SOURCE: DEPARTMENT OF HOME AFFAIRS (2020a)

The first wave of migration that took place in the late 19th century means that Indians are one of the oldest non-European migrant groups in Australia. These early migrants were from the Punjab,<sup>2</sup> and were a common sight on the east coast with almost 7,000 settled there (Blunt, 2005a; Voigt-Graf, 2003).

<sup>2</sup> The state of Punjab was divided between India and Pakistan when separated into two dominions. Thus, these Punjabis would be from either the Indian or Pakistani side of present-day Punjab and were of the Sikh religion (Voigt-Graf, 2003).

When the Immigration Restriction Act was passed in 1901, otherwise known as the White Australia Policy, migration from India to Australia virtually stopped for half a century (Voigt-Graf, 2003). The White Australia Policy was fundamentally racist legislation that restricted migration of people from non-European descent to Australia and was dismantled during the 1970s.

Despite this pause on racially diverse migration, there was a second wave of migration from India when Anglo-Indians began to arrive in Australia in 1947. On the day of India's Independence, the HMAS *Manoora* arrived in Fremantle, Western Australia, from India. Most of the passengers on board were mixed-descent Anglo-Indians. This led to more stringent application of the White Australia Policy; however, others did continue to arrive in smaller numbers prior to easing of restricted migration.<sup>3</sup> In this study, it was Christine and Patience who arrived during this wave of Anglo-Indian migration from India. Christine arrived in 1974, and Patience in 1967.

The third wave of migration from India took place during 1990–2000s. Economic conditions at the time meant that much of Australia's migration program was dominated by highly skilled migrants. Skilled migration also meant that family reunification and kin networks followed (Awasthi & Chandra, 1994). In this study, Shanu, Krishna, Vina, Priyanka, Chhavi and Manasi all arrived in Australia as spouses or children of highly skilled migrants.

A fourth wave of migration from India is characterised by growth in international students (Khorana, 2014). India itself is one of the leading countries for sending students overseas in search of an international education (Tuxen & Robertson, 2018). Young Indians, especially those of urban middle classes and elites, seek international education as a way to maintain class privilege or as a pathway to upward class mobility (Tuxen, 2018). The rise in student numbers and skilled visas, along with family visas, means that India is now Australia's largest source of migrants (Department of Home Affairs, 2020b). Punjabi is now the fastest growing language in Australia, and Sikhism and Hinduism the fastest growing religions (Australian Bureau of Statistics [ABS], 2018).

In this section, I outlined migration from India to Australia, the key waves of immigration since the 19th century, and the unique characteristics of each wave. This highlights the importance of the Indian diaspora to Australia's migration history and the significance of Indian culture such as languages and religions in 21st-century Australia. The next section overviews the history of immigrant entrepreneurship in Australia.

---

<sup>3</sup> In Chapter Three of this thesis, I detail my own daughter's mixed-descent Anglo-Indian family who arrived in Australia during this period from Bombay, India.

---

## IMMIGRANT ENTREPRENEURSHIP IN AUSTRALIA

Immigrant entrepreneurship has played an important role in the social fabric and economic growth of Australia (Collins, 2020). Australia's relative cosmopolitan and highly urbanised population means that migrant entrepreneurs of a wide range of ethnicities are over-represented in entrepreneurial activity (Collins, 2003a). This is unsurprising, given that in 2016 it was identified that nearly half (49 per cent) of all Australians were either born overseas or had one parent who was born overseas (ABS, 2016). More than a quarter (28 per cent) of these people were first-generation Australians, which is the group of migrants this study is concerned with.

The dynamic multiculturalism of Australia has led the way for academic research into immigrant entrepreneurship. This body of work has looked at groups of Chinese (Chiang et al., 2013; Choi, 1975; Collins, 2002; Wang & Warn, 2019; Xu et al., 2019), Dutch (Peters, 2002), Lebanese (Collins, 2005), Italian (Collins, 1992; Hougaz, 2015; Lampugnani & Holton, 1992; Smans, 2012), Greek (Alexakis & Janiszewski, 1998), Korean (Collins, 2020), and Vietnamese (Peters, 2002) entrepreneurs. This trend in immigrant entrepreneurship research follows Australia's migration intakes especially from the post-World War II period, through the period of the White Australia Policy from 1901 to the early 1970s to today.

Despite the strong migration link between Australia and India, there is little research on immigrant entrepreneurs among people of Indian origin. This might be because India historically ranked lower than other countries in terms of participation in entrepreneurial activity than the Australian average (Collins, 2008). Despite this lower rate of entrepreneurial activity in Australia, Indian entrepreneurs are often understood internationally as opportunity entrepreneurs who contribute positively to bilateral relationships (Varghese, 2018). Thus, understanding entrepreneurial experiences among people of Indian origin in Australia, is both worthwhile and important.

The entrepreneurial ecosystem in Australia is relatively favourable within the global context, and this is particularly true compared to India. The World Bank (2021) ranks Australia 14<sup>th</sup> globally in the overall ease of doing business, whereas India is ranked 63<sup>rd</sup>. Across the ten measures<sup>4</sup> of the ranking, Australia ranks 7<sup>th</sup> and India 136<sup>th</sup> for the measure 'starting a business'. For women entrepreneurs in particular, Australia ranks 2<sup>nd</sup> whereas India ranks 70<sup>th</sup> in the Global Entrepreneurship Development Institute's Female Entrepreneurship Index (2015). These rankings indicate that for immigrants who do start a

---

<sup>4</sup> The World Bank Ease of Doing Business Index ranks countries across ten measures: i. Starting a business, ii. Dealing with construction permits; iii. Getting electricity; iv. Registering property; v. Getting credit; vi. Protecting minority investors; vii. Paying taxes; viii. Trading across borders; ix. Enforcing contracts; x. Resolving insolvency.

business in Australia, this can be achieved through relatively low barriers to entry and this is especially true for women.

While there is a lack research about immigrant entrepreneurship in the Indian diaspora in Australia, there are some notable exceptions to address (Azmat & Fujimoto, 2016; Chavan & Taska, 2016; Lever-Tracy et al., 1991; Roy & Lahiri-Roy, 2012). These studies offer predominantly empirical knowledge and, with the exemption of Azmat and Fujimoto, do little to advance theory. In the next few paragraphs, I will outline the major contributions of these papers.

The first and most relevant is an article by Azmat and Fujimoto (2016), which looks at the family embeddedness of migrant women entrepreneurs from India. As will be explored further in Chapter Six, Azmat and Fujimoto use original empirical data to argue that Indian culture has both a constraining and enabling role in migrant women entrepreneurs' experiences. This study is important as it advances both theoretical and empirical knowledge about migrant women from India.

Chavan and Taska (2017) examine the intergenerational mobility of Indian immigrant entrepreneurs in Australia. They compared pre-2000 arrivals with post-2000 arrivals, arguing that the later arrivals are motivated by pull factors, have higher qualifications than the pre-2000 arrivals, speak better English, have professional education qualifications, and work in the services sector.

Another relevant article, by Roy and Lahiri-Roy (2012), is a comparative study between Australia and New Zealand. Roy and Lahiri-Roy look at the motivational factors between these groups of first-generation immigrant entrepreneurs. The immigrant entrepreneurs in Australia were more likely to start businesses following periods of employment, whereas immigrant entrepreneurs in New Zealand started businesses because of blocked mobility.

One of the commonly cited papers is Lever-Tracy et al.'s (1991) report to the Office of Multicultural Affairs, which compared Chinese and Indian entrepreneurs in Australia. A solely empirical paper, it did little to advance theoretical knowledge about immigrant entrepreneurship. It did provide some context, however, to how immigrant women engage with entrepreneurial activity. In particular, that family business provided significant opportunities for wives and daughters, and, in some cases, were the founder of the business.

While there is a dearth of research that focuses specifically on Indian immigrant entrepreneurs in Australia, there is much to be learned from research in other countries. In New Zealand, Pio (2007a, 2007b) argues that exclusionary labour market practices lead to entrepreneurial activity by Indian



migrant women. In the United States, Hewamanne (2012) argues that Indian migrant brides find meaning and identity through micro-entrepreneurial activity, which enables them to negotiate respectability while managing competing roles as wives, mothers, and daughters-in-law.

The research mentioned above leaves significant gaps in what we know about immigrant entrepreneurs in Australia, especially those from India, and especially of women. A relatively recent systematic review of the immigrant entrepreneurship confirms this (Aliaga-Isla & Rialp, 2013). In this article, which groups together Australia and New Zealand under the arguably outdated heading of Oceania,<sup>5</sup> Aliaga-Isla and Rialp argue that the only studies with an impact factor are empirical and make only a little contribution to the theoretical direction of this field. It is this theoretical and empirical gap that this thesis seeks to overcome.

This section introduces the immigrant entrepreneurship literature in Australia and situates this study in the literature and vibrant entrepreneurial ecosystem. It highlights that there are many studies about entrepreneurial activity of varying immigrant groups, which might be explained by the favourable entrepreneurial ecosystem. However, there is a dearth of literature that examines entrepreneurship among the Indian community. Moreover, this section identifies the gap in the existing literature that examines Indian women's experiences of entrepreneurship in Australia.

#### DISRUPTING GENDER NORMS IN THE DIASPORA

The role of men and women are different in Indian society, and these roles are often defined by class, gender, and caste (Gilbertson, 2018). The role of women in Indian society are often traditional, and these norms and values travel with the Indian diaspora (Gilbertson, 2018; Satyen, 2021). In urban India, middle classness is defined by a moral discourse of respectability, which contrasts with that of the destitute poor and hedonistic lifestyles of the elites (Gilbertson, 2018). The boundaries of these lifestyles are what Gilbertson calls living 'within the limits', whereby women engage in 'restraint, moderation, and the maintenance of boundaries' (p. 5), which are central to middle classness and femininity.

Defining middle-class norms in India is important for this study as it situates the women in this study in a broad group of people from India. At first, I was reluctant to describe the women in this study as 'middle class', but the more I read about elite identity the more I realised the women in this study are not consistent with elitism. Markers of elite identity include maintaining privilege through international education. However, class is further maintained through their inevitable return to India in preparation

---

<sup>5</sup> Oceania was defined as Australia and New Zealand only (Aliaga-Isla & Rialp, 2013).

to (almost exclusively) manage family businesses and marry into another elite family (Tuxen, 2018; Tuxen & Robertson, 2018).

Traditional norms are mobile and often travel with the Indian diaspora (Hewamanne, 2012; Satyen, 2021; Wali & Renzaho, 2018; Walton-Roberts & Pratt, 2005). In a study among the Indian migrant community in Melbourne, Australia, Satyen (2021) found that Indian men believe women should prioritise their role as mothers and carers over employment and that men should maintain control over family finances. Satyen also found these men had to alter their traditional views about gender roles after migration. These views of women's roles are not inconsequential for women, who in this study said they had to balance multiple roles and responsibilities (and were overwhelmed in doing so), that men's employment was important in relation to status, that women were to blame for domestic disparity, and that family violence might be the result of changing roles of men and women after migration. Satyen's study provides important context about the mobility of gender norms. However, as I mentioned in the previous section of this chapter, entrepreneurship can play a role in how women can negotiate and manage their way around these traditional norms. This thesis not only seeks to understand how migration and entrepreneurship is shaped by these identities and hierarchies of power, but how migration and entrepreneurship *reshapes* those identities and power.

In this section, I have outlined norms in India and how these travel with the Indian diaspora, and how these norms are traditional, especially the roles of women. I have also outlined how these norms are disrupted by both migration and entrepreneurial activity, enabling immigrant women from India to (re)negotiate hierarchies of power established by traditional norms. In the next section, I will situate this study in the extant literature.

#### SITUATING INTERSECTIONAL MIXED EMBEDDEDNESS

In this study I bring together two conceptual pillars into one framework: mixed embeddedness and intersectionality. I do this to help bridge this gap between the traditional immigrant entrepreneurship literature and intersectionality literature. This is because mixed embeddedness focuses on how immigrant entrepreneurship is embedded within the social, economic, and politico-institutional structural context. Whereas intersectionality focuses on the complex interaction between identity and hierarchies of power.

Mixed embeddedness was proposed by Kloosterman et al. (1999) to explain immigrant entrepreneurial activity, particularly in informal economies. The framework seeks to explain how migrants are embedded within social networks, the economic context, and the politico-institutional environment of a host country (Kloosterman et al., 1999). Since its initial development, mixed embeddedness has

advanced to include immigrant entrepreneurs in the formal economy, but there is still much empirical work to be done in this area (e.g., Ma Mung & Lacroix, 2003; Peters, 2002; Salamanca & Alcaraz, 2018). Another criticism of mixed embeddedness is that it pays little attention to individual identity such as gender (Apitzsch, 2003; Pio, 2007a, 2007b) and race (Jones et al., 2014).

Intersectionality was introduced by Crenshaw (1989) to address systemic racism in the American legal system. It is now a ubiquitous term used both within and out of academia, to describe the intersection between identity and hierarchies of power. Intersectionality has been applied to many studies in immigrant entrepreneurship as an analytical tool for understanding the multidimensional experiences of immigrant women (e.g., Agius Vallejo & Canizales, 2016; Chiang et al., 2013; Essers et al., 2010; Fielden & Davidson, 2012; Scott & Hussain, 2019; Valdez, 2011).

In this study, I bring these two bodies of work together to situate my study at the macro, meso, and micro levels of reality. It enables me to analyse experience through the lens of the social networks, the economic context, and the politico-institutional environment of mixed embeddedness. At the same time, it enables me to analyse this embeddedness through the lens of identity – specifically, gender, class, caste, and race.

## EIGHT WOMEN ENTREPRENEURS OF INDIAN ORIGIN

This study is a window into the lives of eight women of Indian origin; their names are Shanu, Christine, Patience, Krishna, Vina, Priyanka, Chhavi, and Manasi.<sup>6</sup> I will briefly introduce each of these women, whose regional origins are identified in Figure 2. These introductions provide some context to who they are, where they are from, and the industries that they work in. I will then provide context to how these introductions are deeply embedded in India's political history, which structures today's hierarchies of power, and define my boundaries for what I mean by 'Indian origin' in this study.

Shanu lives in Melbourne, Australia, and works in the professional services sector. An accomplished entrepreneur, she started her own international deals consultancy before it was acquired by a larger firm. She also started an Indian branch for a large multinational company. Shanu was born and raised in Kolkata, West Bengal. She speaks multiple languages, is high-caste Kshatriya, and has a high personal income and household income. Shanu migrated to Australia with her first husband in 1987 and one adult child and two small children.

Christine lives in Melbourne, Australia, and along with her siblings runs a large homewares retail and wholesale business. Christine worked in the Victorian Public Service part time while raising small

---

<sup>6</sup> These names are pseudonyms; this is discussed in more depth in Chapter Three, which details this study's methodology.

children, before starting her business. Born in Andhra Pradesh to a Catholic family, Christine's family lived in a compound exclusively lived in by Anglo-Indians. In the early 1970s, Christine migrated to Australia with her first husband whom she married in India. Christine speaks many of the major languages from South India, but she does not identify with caste. Christine has a high personal income and a high family income. She is remarried to an Australian, and her husband and children all work in the family business.

Patience lives in Perth, Western Australia, and runs a wholesale clothing and accessories business. Patience started her career as a teacher before going into her business full time. Born in Kolkata to an Anglo-Indian family, Patience grew up in a large colonial home in Dhaka, which at the time was the capital of East Pakistan. Her family migrated to Australia in 1967 because of increasing violence between India and East Pakistan. Being Anglo-Indian, Patience does not identify with caste, but she does speak many languages. Patience has a high family income, and now runs her business with her Australian-born husband.

Krishna lives in Melbourne, Australia, and started a beauty pageant business for Indian-origin women. Krishna started her business after completing her Master's degree and was seeking something she could do while raising her son. Krishna's family was originally from Uttar Pradesh in North India, but she was raised in Chennai and lived in Hyderabad as an adult. Krishna was one of two Hindu women in this study who did not identify her caste. After marrying, Krishna migrated to Australia with her husband in 2003. Krishna had a low personal income, but her husband earns a high income.

Vina lives in Sydney, Australia, and started an international marketing agency. Prior to starting her own business, Vina had worked at senior levels in the industry in both India and Australia. Vina is the second Hindu in this study who does not identify with caste. She is from West Bengal in North India, speaks several languages, and is married with one child. Unlike most other women in this study, Vina migrated from India in 1999, when she was mid-career. While happy about living in Australia now, at the time it was a sad decision. Vina earns a high personal income and has a high household income.

Priyanka also lives in Sydney, Australia and started a successful business in the aged care sector. Priyanka struggled when settling in Australia, which had a detrimental impact on her schooling. Rather than getting a university-level education like all the other women in this study, Priyanka started her own business after working in aged care. Priyanka migrated to Australia as a child in 1991, speaks many languages, is married, and has one child. Her personal and family income is very high, and she identifies as high-caste Kshatriya.

Chhavi lives in Melbourne, Australia, and runs a small technology company. Chhavi started her business after being dissatisfied with her life in investment banking. Instead, she started a platform to support South Asian women planning their weddings. Chhavi's family is from the state of Bihar, but she was largely raised in a compound in South Delhi. Chhavi also identified as Kshatriya caste; she has a low income after leaving investment banking, but her husband earns a very high income. They do not have any children.

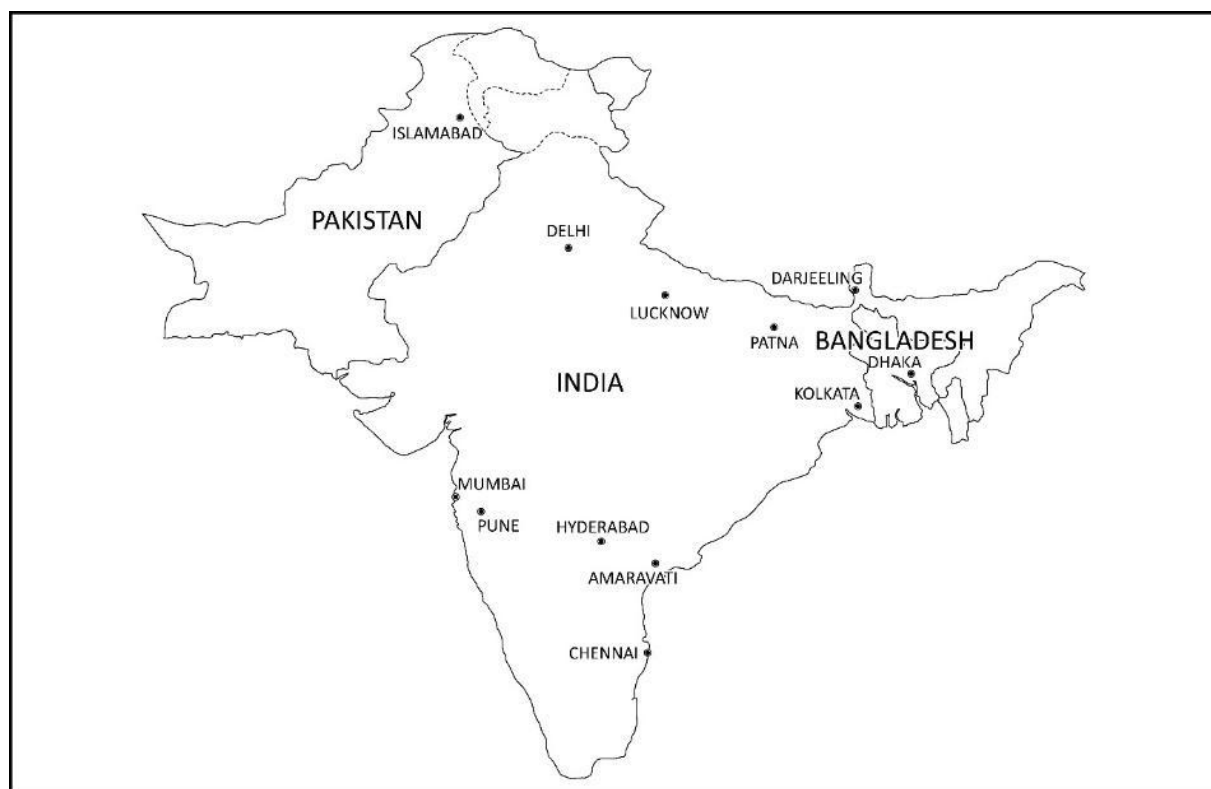
Manasi lives in Melbourne, Australia, and runs a modern Indian restaurant in the Central Business District. Leaving a corporate career in a multinational company, Manasi had dreamed of retiring and owning her own business. Manasi was a twice-migrant, who initially moved to the United Kingdom when she was first married. After settling in Australia, she and her husband had two children. Manasi is from South India, identifies as high-caste Brahmin, and has a very high household income.

These brief introductions provide context but also outline the diverse identities of women who are of Indian origin. Identity is deeply embedded in India's political history, and this is especially important for a study such as this one as it deals with relations of power in social, economic, and institutional life. The women who participated in this study come from several regional and ethnic origins of India. The next section situates these women in India's political history, and thus the significance of their identity and what it means to be 'Indian'.

#### ESTABLISHING 'INDIAN' IDENTITY

The eight women who participated in this study all self-identify as first-generation migrants from India. As I outlined in the previous section, to identify as Indian encompasses a whole range of regional and ethnic origins. The World Bank (2021b) estimates that India's population is in excess of 1.2 billion people. The main religions are Hindu (80.5 per cent), Muslim (13.5 per cent), and Christian (2.3 per cent). There are also significant (and often concentrated) populations of Sikhs, Buddhists, and Jains, and several indigenous tribal faiths (Ministry of Home Affairs, 2011). There are 23 official languages, with more than 19,500 mother-tongue languages. Caste overlays these identities, which I explain in more detail in Chapter Two. Given the diversity of India, not all of these could possibly be explored in this thesis, and in Chapter Three I outline the limitations of my sample. Nevertheless, the women who did take part in this study are not a homogenous group and it is important to briefly explain the political history in which these identities are embedded.

FIGURE 2 MAP OF INDIA, PAKISTAN, AND BANGLADESH



SOURCE: ADAPTED FROM UNITED NATIONS (2021)

Today, India is a post-colonial country following 200 years of British rule. In the 17th century, the British East India Company traded Indian commodities before its governance and revenues were passed to the British Crown through the Government of India Act 1858 (Phillips, 2021; Stein & Arnold, 2010; Wolpert, 2009). This period of history is important for this study, because Anglo-Indian identity can be traced to the East India Company's arrival in India, when one in three British men were married to an Indian woman (Dalrymple, 2003). Today, Anglo-Indians are defined in the Constitution of India as a person whose father or any of whose other male progenitors in the male line is or was of European descent (Blunt, 2005a; Ministry of Law and Justice, 2020). Two of the women in this study, Christine and Patience, identified as Anglo-Indian but from very different contexts. Christine was raised in South India in a compound for Anglo-Indian workers. Patience was raised in East Pakistan, often navigating the post-Independence violence.

The British Raj<sup>7</sup> remained until India's Independence in 1947, following a century-long freedom movement. In 1947, the Indian Independence Act was passed by the Parliament of the United Kingdom; it established two dominions: India and Pakistan. Pakistan was split into Pakistan and East Pakistan.

<sup>7</sup> Raj translates from Hindi to English as 'rule'.

The provinces of Bengal and Punjab were partitioned between the two countries. This separated the Hindu, Muslim, and Sikh populations (Parliament of the United Kingdom, 2021). In 1972 following the liberation war, East Pakistan became the independent nation state of Bangladesh. Looking back to Figure 2 earlier in this chapter, this map outlines these nation states of present-day India, Pakistan, and Bangladesh. This map uses data from the United Nations (2021) cartographic section, as many borders remain contested.

India has changed dramatically post-independence. The socialist and nationalist agendas that once dominated India led to an economic crisis in the early 1990s (Fernandes, 2006; Gilbertson, 2018; Shome & Mukhopadhyay, 1998). At the same time, corruption in business was common (Bhattacharyya & Ghose, 1998). Two of the women in this study, Chhavi and Priyanka, migrated to Australia as children of highly skilled migrants who attributed the economic and political crises in the 1990s as the reason to leave India, despite favourable class and caste conditions.

Economic liberalisation followed the crisis of the 1990s, and India became one of the world's fastest growing economies (Ghate, 2012; Gupta & Wang, 2009). The rise of a new middle class has led to a political identity that is often expressed through 'respectability, moral regeneration, and social reform' (Fernandes, 2006, p. 11). One of the women in this study, Krishna, migrated as a spouse of a highly skilled migrant from the South Indian city of Chennai to Australia in the early 2000s. Krishna's migration and entrepreneurship experience is often defined by her tense attempts to navigate these moral boundaries of class and caste. As is detailed in this section, identity in India is deeply embedded in its political history; thus what it means to be 'Indian' to an Anglo-Indian in the 1960s is different for a young, Indian Hindu in the 1990s. In this study, I included anyone who identified to me as 'from India', regardless of their racial, ethnic, or geographic origin.

Outlining 'Indian' identity is important. It highlights the diversity of what it means to be of Indian origin and how this is embedded in the political history. This also highlights why enduring hierarchies of power emerged. Today, opportunities for education, employment, and political representation are often determined through reservation for different castes, people of different racial origin, especially Anglo-Indians, and by gender (Duflo, 2005; Ministry of Law and Justice, 2020).

## THESIS OVERVIEW

The first part of this thesis focuses on the key ideas, theory, and methodology that underpins this study. In this chapter, I have outlined the key ideas and background to this study. Specifically, I provided a brief overview of the history of migration from India to Australia. I positioned this study in the immigrant entrepreneurship literature. I outlined gender norms in the Indian diaspora. I have situated this study

in my conceptual framework of intersectional mixed embeddedness. I then introduced the women who participated in this study, and provided a brief note on defining Indian identity.

In Chapter Two, I review the major theoretical developments in the immigrant entrepreneurship literature. In doing so, I propose *intersectional mixed embeddedness* as a conceptual framework, and propose three research questions. In Chapter Three, I outline the methodology for this study, including the methods, ethical considerations, limitations, as well as my own reflections on the research process. In the next two chapters, I turn to the empirical results that present the migration and entrepreneurship narratives of the women in this study. In Chapter Four, I present the demographic details with accompanying analysis, as well as the migration narratives of each of the women in this study. Similarly, in Chapter Five, I present the entrepreneurship narrative of each woman. In each of these chapters, I embed the results in the intersectional mixed embeddedness framework.

In the final two chapters of this thesis, I turn to the discussion and conclusion. In Chapter Six, I discuss the findings of the previous chapters in the context of the current literature. I also outline the key findings from this study, which I have previously mentioned in this section and the significance of these findings. Finally, in Chapter Seven, I summarise this thesis and include suggestions for future directions for research.



## **CHAPTER TWO: UNDERSTANDING MIGRANT WOMEN'S EXPERIENCE OF ENTREPRENEURIAL ACTIVITY**

### **INTRODUCTION**

Immigrant entrepreneurial activity entails many processes and concepts that have emerged from several disciplines. During the 1980s and 1990s, theory about immigrant entrepreneurship developed into more sophisticated models that sought to explain why, how, and when entrepreneurial activity takes place. These models focus on external embeddedness in macro structures, including social networks, the economic context, and the political and institutional context of the host country. The consensus about these conceptual models is that they were blind to how identity, including gender, class, and race, shape immigrant entrepreneurial activity. As a result, more recent research has drawn on one of the many important contributions from women's studies and intersectionality to help explain this phenomenon. However, the result is two bodies of work where the treatment of women's entrepreneurship tends to be at the expense of either the external macro forces or the intersections of identity. This study aims to bring together these two approaches to studying immigrant entrepreneurship through a combined *intersectional mixed embeddedness* approach.

The purpose of this chapter is to situate this study within the extant conceptual and empirical literature on immigrant entrepreneurship. It focuses on key terminology, traces the historical developments in theoretical and conceptual approaches, and operationalises the conceptual framework. This chapter is organised into three sections. In the first section, I define the key terminology that I use in this study. In the second section, I outline the key theoretical developments in the field of immigrant entrepreneurship, this helps to provide context to my conceptual framework. I also review empirical literature where these theories are applied and tested. In the third section, I develop and outline my conceptual framework, *intersectional mixed embeddedness*. I conclude this chapter by outlining my research propositions and questions.

### **TERMINOLOGY AND DEFINITIONS**

#### **DEFINING ENTREPRENEURSHIP**

Entrepreneurship research is multidisciplinary but originates in classical economics (Hébert & Link, 2009). A key thread that can be traced to its theoretical origins is the concern with who entrepreneurs are and what entrepreneurs do. More recent research focuses on psycho-social factors that seek to define how internal and external factors influence entrepreneurial activity.

Today, it is widely acknowledged that the exact definition of 'entrepreneurship' and the 'entrepreneur' are causes of disagreement in this field of research (Gedeon, 2010; Gutterman, 2018; Stokes et al., 2010 Thornton, 2010; Veciana, 2007).

The word 'entrepreneur' was first attributed to French economist Richard Cantillon in the *Essai sur la nature du commerce en Général* (Thornton, 2010). From this classical economic period, two main theoretical approaches emerged: the *risk theory of profit* and the *dynamic theory of profit*. The *risk theory of profit* proposes that an entrepreneur is the person who assumes the risk of purchasing inputs at a certain price to sell later at an uncertain price. This theory argues that a manager is unable to be an entrepreneur regardless of how innovative their function, as they do not bear any economic risk of a venture (Brockhaus, 1980; Hartmann, 1959; Hornaday & Aboud, 1971; Hornaday & Bunker, 1970; Howell, 1972; Hull et al., 1980; Knight, 1921; Lumpkin & Dess, 1996; Mescon & Montanari, 1981; Palmer, 1971; Thornton, 2010). The *dynamic theory of profit* proposes that entrepreneurship is the source of disequilibrium in the market. This disequilibrium leads the entrepreneur to respond by identifying and exploiting opportunities that arise because of this dynamic change (e.g., Baumol, 1968; Drucker, 1985; Evans & Jovanovic, 1989; Kirzner, 1973; Say, 1816 as cited in Gedeon, 2010; Schumpeter, 1934; Soltow, 1968). These early theories are important, but focus on profit and value, rather than broader characteristics of entrepreneurs and entrepreneurship.

From classical economics, theories emerged to explain a range of innovation-seeking opportunities, including not-for-profit organisations and universities. This shift from economic theory also resulted in a focus on the psycho-social and cultural aspects of entrepreneurship. This included the *traits school* (e.g., Baumol, 1968; Litzinger, 1965; McClelland, (1965) and the *behavioural school* (Gartner, 2016; Gedeon, 2010). The traits school argued that individual characteristics of entrepreneurs are different to those of non-entrepreneurs (e.g., Baumol, 1968; Litzinger, 1965; McClelland, 1965). It was from this traits school that studies of entrepreneurship focusing on migration and women emerged (Gedeon, 2010). The behavioural school argued that the behaviour of the entrepreneur, rather than his/her individual characteristics, are central to understanding entrepreneurship (Gartner, 2016; Gedeon, 2010). The behavioural school is concerned with the processes involved with entrepreneurship; what Gartner (2016) described as 'what individuals do to enable organisations to come into existence' (p. 41). These theories were important in overcoming the emphasis on profit and value that classical economics placed on definitions of entrepreneurs and entrepreneurship.

Contemporary studies argue that entrepreneurship is a fluid process between the individual (the entrepreneur) and the link with their environment, and how this change over time (Bruyat & Julien, 2001). That there was little consensus on who is an 'entrepreneur' led Cunningham and Lischeron (1991) to describe the literature as 'fragmented and highly controversial' (p. 45). This is because some self-described 'entrepreneurs' would be defined by the academic literature as 'small business owners'. Others would not be described as entrepreneurs at all. Several frameworks have been proposed to better define entrepreneurs (e.g., Cunningham & Lischeron, 1991; Hébert & Link, 1989, 2009), but none resolve the enduring challenge of defining who is an entrepreneur.<sup>8</sup>

Given how widely it is accepted that entrepreneurship is a complex phenomenon that comprises different schools of thought, in this study I deploy a broad definition of who is an entrepreneur. My definition is anchored in Cuervo et al.'s (2007) premise that 'the entrepreneur's central activity is that of business creation' (p. 3). This means that they are establishing either their own business or an intrapreneur within another business. Using these broad parameters mean that I am deploying a definition used in previous studies of immigrant entrepreneurship: that anyone who is self-employed is an 'entrepreneur' of some form (Collins, 2003a; Light & Rosenstein, 1995).

### **DEFINING IMMIGRANT ENTREPRENEURS**

Immigrant entrepreneurship describes the entrepreneurial activity associated with migrant communities. The study of immigrant entrepreneurship emerged from the traits school of entrepreneurship (Gedeon 2010), economic sociology, and the sociology of immigration (Portes, 1995).<sup>9</sup> The current immigrant entrepreneurship literature is multidisciplinary and spans many fields including entrepreneurship (e.g., Basu & Goswami, 1999), management (e.g. Ndofor & Priem, 2011; Pio, 2007a, 2007b), anthropology (e.g., Hewamanne 2012) and sociology (e.g., Waldinger et al., 1990). Regardless of disciplinary origin, migrant entrepreneurs are considered a distinct group of entrepreneurs with experiences that are different to other groups of entrepreneurs (Gedeon 2010).

---

<sup>8</sup> See Cunningham and Lischeron (1991) for The Great Person School. See Hébert and Link (1989, 2009) for the 12 definitions and functions of entrepreneurship. See Cuervo et al. (2007), and Sharma and Chrisman (2007) for definitions and debate on Intrapreneurship.

<sup>9</sup> Portes (1995) argued that the sociology of immigration emerged from the need for a new economic sociology that moves beyond critiquing existing economic paradigms and 'apply its propositions to concrete aspects of social reality' (p. 2).

The terms 'immigrant' and 'ethnic' entrepreneurship are often used interchangeably (Aliaga-Isla & Rialp, 2013). Aldrich and Waldinger (1990) brought together the definitions of Petersen (1980) and Yinger (1985); they argued that 'ethnic' is an adjective that distinguishes between groups of people, and 'groups' assumes cognisance of group membership. Aldrich and Waldinger take a reductionist approach to ethnic entrepreneurship; that what makes an enterprise 'ethnic' may not be more than 'a set of connections and regular patterns of interaction among people sharing common national background or migratory experiences' (p. 112).

In this study, I focus on immigrant entrepreneurs who are first-generation immigrants. First- and second-generation migrants are generally treated as distinct groups (Aliaga-Isla & Rialp, 2013; Ndofor & Priem, 2011). First-generation immigrants are born outside the host country, whereas second-generation immigrants are born in the host country to first-generation immigrants. It is argued that first-generation immigrants acquire different characteristics to second-generation immigrants (Aliaga-Isla & Rialp, 2013). Conventional thinking about immigrants and entrepreneurial activities suggests that human capital is diminished following immigration (Aldrich & Waldinger, 1990). It is often argued in the literature that human capital and cultural capital gained through education is the most significant resource on which immigrants draw in their host country (Light & Gold, 2000; Light & Rosenstein, 1995). However, for first-generation immigrants, human capital acquired overseas is diminished because of a lack of qualification recognition. Compounding this has been language and accent barriers (Collins & Low, 2010) and labour market discrimination (Organisation for Economic Cooperation and Development, 2011). Thus, for a multicultural country such as Australia, the distinction between first- and second-generation immigrant entrepreneurs is important.<sup>10</sup>

There are important distinctions between 'push' and 'pull' factors that drive immigrants to entrepreneurship (Bates, 1997), and these terms are used throughout this thesis. Bates (1997) describes labour market disadvantage as a push factor, whereas class or social resources are pull factors. The terms 'necessity' and 'opportunity' entrepreneurs are deployed in this thesis. Necessity entrepreneurs are characterised by push factors – they are motivated to start a business because of the lack of labour market opportunities available to them. Opportunity entrepreneurs are characterised by pull factors - they are motivated to start a business to exploit a potential opportunity (Belda & Cabrer-Borrás, 2018). These are important distinctions in this

---

<sup>10</sup> Much of the research on immigrant entrepreneurship is Euro-American centric. The context in which immigrants are embedded in these host countries is different to Australia, and it would be a worthwhile study to examine closely how immigrant entrepreneurs in Australia can leverage these 'disadvantages' to become 'advantages'. To some extent, I deal with this conundrum in this study, but it remains underexplored.

study, as much of the literature reviewed in this chapter references the push-pull factors and opportunity versus necessity dynamics, and how theoretical approaches are often limited capturing these distinct groups of entrepreneurs.

### **DEFINING THE CATEGORIES OF ANALYSIS**

There are several categories of analysis that I utilise in this analysis that require definitions. These categories, or what I describe as personal attributes throughout this thesis, are gender, class, caste and race. Each category structures society in a way that value some people more than others (Anderson & Collins, 2016). In this section, I define the terms gender, class, caste, and race as *systems of inequality* as defined by Weber (1998). Systems of inequality (which are not limited to those outlined here) have underlying commonalities that are the ‘themes and assumptions that pull these diverse perspectives together’ (Weber, 1998, p. 14).

The first is that systems of inequality are *contextual*, because they can only be understood in their historical and global context. They are fluid, affected by ‘economic, political, and ideological processes, trends and events’ (Weber, 1998, p. 16). Second, they are *socially constructed*, as the meaning of each system of inequality is developed through a struggle for resources. Despite having no biological foundation, biological superiority is used to justify the means of hierarchy that exists in gender. Third, they are hierarchies of domination and oppression, this means there are ‘power hierarchies in which one group exerts control over another’ (Weber, 1998, p. 20). Fourth, they operate at the social-structural and social-psychological levels of people’s lives; systems of inequality are embedded in the lives of individuals and families as well as social institutions. Fifth, systems of inequality are simultaneously expressed in everyday lives; and, sixth, an epistemological assumption is that the analysis of systems of inequality is interdependent on bringing about social change (Weber, 1998). In sum, Weber argues that race, class, and gender (and in this context, caste) are ‘historically specific, socially constructed power relations that simultaneously operate at both the macro and micro levels’ (p. 25). The next section defines the systems of inequality that are included in my intersectional analysis in this study; gender, class, caste, and race. I chose these personal attributes to include in this study based on the existing literature, which is reviewed throughout this chapter. I added caste for reasons that are also outlined in this chapter as an under-researched phenomenon, especially in Western contexts.

## GENDER

Gender is a social construction that traditionally aligned people of the male and female sexes as either masculine or feminine, respectively. While sex refers to the biological characteristics that determine male or female, the 'differences in chromosomes, anatomy, hormones, reproductive systems, and other physiological components' (Lindsey, 2011, p. 4), gender refers to the 'social, cultural and psychological traits linked to males and females through particular social contexts' (Lindsey, 2011, p. 4). Historically, it was argued that men and women are not equal because of natural, biological differences between them. Whilst biology does play a role in the development of gender, there is an abundance of research that 'clearly demonstrates that culture is a greater barrier to equality than biology' (Lindsey, 2011, p. 23). Therefore, gender is historically, socially, and culturally specific, and gender roles are those responsibilities that a society associates with each of the sexes.

## CLASS

Class is a system of social stratification; the definition for what constitutes class and how it is reproduced within a society often varies. For example, one of the most prominent social theorists in Western sociology, Karl Marx, described people's class based on their belonging to one of two groups, the landowning bourgeoisie or the wage-earning proletariat. He argued that class was a source of conflict between these two groups (Ritzer, 2010). Another Western sociologist, Max Weber approached class more holistically and argued that class is determined by a variation of socio-economic factors, rather than variation in economic factors alone. In India, class is compounded by caste-based social stratification. While in the West social mobility between classes may be determined by an increase in economic, social, and/or cultural capital, in India caste intersects with class and restricts social mobility. Some analysts argue that class becomes increasingly important within the diaspora because class among ex-colonised people involves greater access to education and economic opportunities (Ashcroft et al., 2002; Sarwal, 2013). For this reason, and others outlined in this chapter, caste is included in the intersectional analysis in this study.

## CASTE

Caste is a descent-based system of social stratification that distinguishes India from many other societies (Bayly, 1999; Mines, 2009) and it is said that it is 'the defining feature of India' (Swapnil, 2015, p. 80). Of all topics in South Asian studies, caste is one of the most contentious issues (Bayly, 1999) and one that cannot be resolved in this definition. It is important to note that there is a scholarly debate on the existence and importance of caste, much of which emphasises the

influence of the British rule on reinforcing caste-based stratification (Bayly, 1999). For the purposes of this research, caste is an encompassing term for both *Jati* and *Varna*. *Jati* means the birth group, and *Varna* means the order, class, or kind (Bayly, 1999; Swapnil, 2015; Mines, 2009). *Jati* is precise in how it locates an individual within a group, especially at a localised level. *Varna* is how a Hindu society organises into a ranked order of precedence: the Varna of Brahman (priests and spiritual people), the Varna of Kshatriya (rulers and warriors), the Varna of Vaishya (businesspeople and workers), and Varna of Shudras (labourers and servants). People who do not fall into one of these Varnas live in a position outside the system and were once known as 'untouchables' and now more commonly as *Dalits*.<sup>11</sup> It is important to note that when conducting research in a post-colonial context (in this case, research about women from India) that one does not ignore pre-colonial domination roots of caste and privileging of high-caste voices while ignoring Dalit women's voices (Rege, 1998); this will be discussed as a limitation of this study in the methodology section. In this study, data was collected on each woman's *Varna* to help understand their macro-social position in Indian society and within the diaspora, but did not investigate into *Jati* or other nuances of caste.

## RACE

Race is a social construction of categories based on what a person looks like. Often race is conflated with ethnicity, and the terms used interchangeably (Morning, 2011). While race is concerned with what one looks like, categories of ethnicity involved shared cultural difference such as religion, language, and customs (Morning, 2011). It is said that sociology, anthropology, and psychology contributed to the development of a social scientific study of race, but it was in sociology where race emerged into its own specialism during the mid-20th century (McKee, 1993). The historical context of race relations in the United States, particularly relating to Black women, is where intersectionality theory has its roots in Western sociological thought. I discuss intersectionality in much greater depth later in this chapter. The meaning of race changes depending on the place and time in history because it is a social construction. In Australia, the history of Irish Catholic settlement is an example of how power relations associated with race change over time. Prior to the end of White Australia Policy, Irish Catholics were considered the 'original ethnics' and were an underclass when compared to Anglo-Protestants. When the White Australia Policy ended and Asian migration increased to Australia, Anglo-Celtics emerged as a homogenous racial identity (Campion, 1982).

---

<sup>11</sup> A more in-depth discussion about those who are non-caste Hindus can be read in Bayly (1999) and Mines (2009).

## CULTURALIST AND STRUCTURALIST APPROACHES TO IMMIGRANT ENTREPRENEURSHIP

This section outlines the key theoretical developments in this field. I provide in-depth explanations for more recent theories, and how these are applied and tested in empirical work. Dominant theoretical approaches to understanding immigrant entrepreneurship historically tended to fall into culturalist or structuralist paradigms. Culturalist approaches focus on group characteristics and predetermined factors such as behaviour and attitudes of migrant communities that lead to entrepreneurialism. Structuralist approaches focus on external factors within the host country, such as labour market conditions or government policy that influence migrants' entrepreneurial activity.

### **CULTURALIST THEORIES**

#### CULTURAL THEORY

Cultural theory suggests that migrants have culturally predetermined features that are a prerequisite for entrepreneurial behaviour. That these predetermined factors include membership of a strong co-ethnic social network, meaning this culturalist approach is based on a collectivist model rather than Western individualism. Other predetermined features are thought to be a commitment to hard work, solidarity and loyalty, acceptance of risk, and orientation toward self-employment (Masurel et al., 2004; Volery, 2007). Early application of cultural theory can be traced to classic sociological works including Simmel's (1950) observations of the 'stranger' and trader, Sombart's (1911) analysis of the economic success of Jewish migrant entrepreneurs, and Weber's (1930) observations about the values of the Protestant religion and development of modern capitalism.

Many studies have since used cultural theory as a lens to examine immigrant entrepreneurship. For example, Nee and Nee (1973) conducted research among the Chinese community in San Francisco's Chinatown, including its small business owners and entrepreneurs. Masurel et al. (2004) quantified differences in approaches to marketing between Moroccan and non-Moroccan entrepreneurs in the Netherlands. The authors found that many entrepreneurs would seek opportunities beyond the co-ethnic community but the success of this was driven by factors such as education and training, information provision, and broader cultural orientation. While cultural theory is useful in understanding immigrant entrepreneurs' experiences, it has largely been abandoned for more complex and comprehensive conceptualisations of migrant entrepreneurship.



### ETHNIC ECONOMY

The ethnic economy is a broad culturalist approach to immigrant entrepreneurial behaviour and characteristics. It is a broad theory because of who is included in the 'ethnic economy'; anyone who is an immigrant with a common ethnicity and subsequently engages in economic activity would be part of the ethnic economy. The ethnic economy is not defined by geographic location, but by who is engaging in the economic activity. This might include entrepreneurs, unpaid family helpers, ethnic employers, and co-ethnic employees (Light & Bonacich, 1988). The ethnic economy also exists regardless of whether suppliers or customers are co-ethnics. Furthermore, the ethnic economy is not reliant on ethnic culture if it has paid employees, or if it also employs people who are not co-ethnics. Light and Bonacich defined the ethnic economy as ethnic 'simply because the business owners are ethnic and because, and to the extent that, their employees are co-ethnics too' (1988, p. xi).

The concept of the ethnic economy is widely used in immigrant entrepreneurship literature. This includes earlier research such as Light's (1972) analysis of Chinese, Japanese, and Black<sup>12</sup> enterprise in the United States and Bonacich and Modell's (1980) study of Japanese Americans. Critics of the ethnic economy argue that the definition is too broad, including any combination of ethnic ownership, employment of co-ethnics, and co-ethnic customers, robbing 'the term of much of its meaning' (Auster & Aldrich, 1984, p. 49). Despite criticism, contemporary studies of immigrant entrepreneurship demonstrate that the ethnic economy continues to play an important role in conceptual understandings of immigrant entrepreneurship and ethnic economies. This is true for both theoretical and empirical applications demonstrating that the ethnic economy endures as an important analytical tool (Edwards et al., 2016; Pécoud, 2010; Verver et al., 2020).

### ETHNIC ENCLAVE

The ethnic enclave is a culturalist approach that was first proposed by Wilson and Portes (1980) in their study of Cuban migrants in Miami.<sup>13</sup> The ethnic enclave is a cluster of businesses in a geographical location that services the co-ethnic community. The ethnic enclave differs from the

---

<sup>12</sup> Black is capitalised in this thesis as it refers specifically to African American women, terms that are often used interchangeably. The word Black is a noun and, like other minority groups such as Indians, Latinos, or Asians, constitutes a specific cultural group thus requires a proper noun (Crenshaw, 1993).

<sup>13</sup> Wilson and Portes (1980) examined labour market experiences rather than exclusively focusing on entrepreneurs, but made important observations and conclusions about how entrepreneurs were integral to the creation, formation, and success of ethnic enclaves. It was this success of migrants compared to ethnic or racial minority natives that led the authors to examine why and how these ethnic enclaves emerged and how they operated in parallel with the local labour market.

ethnic economy in several ways. Firstly, an 'ethnic enclave' does not include co-ethnic businesses that exist outside of the geographical cluster of ethnic businesses. Secondly, the ethnic enclave excludes businesses whose employees are not co-ethnics. Finally, the ethnic enclave excludes co-ethnic firms that provide a service to people who are not also co-ethnic. Research has shown that there are differences between business in ethnic enclaves and the dominant market. Immigrant entrepreneurs who emerge in ethnic enclaves have greater access to ethnic resources, while those with less co-ethnic social capital have greater access to dominant market resources (Aldrich & Waldinger, 1990; Ndofor & Priem, 2011). Within ethnic enclaves, social capital provides access to these necessary resources (Nahapiet & Ghoshal, 1998).

## **STRUCTURALIST THEORIES**

### **DISADVANTAGE THEORY**

Disadvantage theory highlights the exclusionary practices, such as racism and discrimination, which prevent immigrants from entering the mainstream labour market. Other common names for the disadvantage theory are the 'blocked mobility' or 'blocked opportunities' thesis. Despite the different terminology, the core argument is that structural factors drive immigrants towards entrepreneurship as a means for economic and social gain (Light, 1979). Bates (1997) describes the disadvantage as a 'push factor' toward self-employment, in contrast to class or social resources, which Bates describes as 'pull factors' (p. 16). Disadvantage theory emphasises that entrepreneurship is not a sign of success, but an alternative to unemployment (Light & Bonacich, 1988; Volery, 2007).

Disadvantage theory is important but limiting, as it assumes migrants are a homogenous, disadvantaged group of people. Van Tubergen (2005) argued that success among immigrant entrepreneurs was largely due to existing social and economic resources; people who were already successful. This is just one example of intra-group differences among migrants. Furthermore, disadvantage theory does not explain the macro social, economic, and political contexts of the origin and host countries. It also does not refer to differences between necessity and opportunity entrepreneurs, distinguishing between motivations for entrepreneurship.

### **MIDDLEMAN MINORITY**

The middleman minority thesis argues that the 'middleman' is a sojourner who intends on returning to their homeland at some time in the future; the tie to their homeland is demonstrated by remittances and home visits. These transnational networks extend between many geographic locations; middlemen are well travelled and often speak several languages (Blalock, 1967;

Bonacich, 1973; Bonacich & Modell, 1980). Economically, the 'middleman' is someone who plays the role 'between producer and consumer, employer and employee, owner and renter, elite and masses' (Bonacich, 1973, p. 583). The middleman minority has been applied to understand the experiences of several ethnic groups around the world including the Jewish in Europe, Chinese in Southeast Asia, Parsis in India (Bonacich, 1973; Bonacich & Modell, 1980). There are several parallels that can be drawn between these groups.

Firstly, these groups are the subject of a hostile reaction in their host country, in response to distinct racial, cultural, and/or religious differences. As a result of this, the groups are pushed to the margins of society where they are forced to earn an income without access to the mainstream labour market. However, rather than occupying the lowest economic strata, they manage to acquire considerable economic resources. It is argued that this success is due to solidarity within the homogenous ethnic community, pride amongst its members, and a commitment to overcome considerable challenges (Bonacich, 1973). Secondly, the middlemen are at an advantage in a status driven context; for example, colonial societies where there is a division between the imperial power and the 'natives'. These ethnic minority groups serve an important function within status-driven societies as they can 'do business with anyone' (Bonacich, 1973, p. 584), whereas the elites may not want to deal with the 'masses'. In addition, ethnic minorities take an objective approach to doing business, as they have little or no obligations to family and friends. As the 'middlemen', migrant entrepreneurs will carry the burden of hostility towards the elites from the masses as they manage the relationship between each group. In other words, the middleman fills the gap between the elite and the masses (Bonacich, 1973).

This middleman minority definition has post-colonial relevance, but more recent research has applied middleman minority approach to an historical understanding of Chinese immigrant entrepreneurs who arrived in low-income countries in Eastern Europe during the late 1980s and 1990s (Nyíri, 2011). During a small window of time in Eastern Europe, there was demand for low-cost consumer goods produced in China, favourable tax conditions, and relaxed immigration policies. At the same time, the political and economic environment in China was favourable for emigration. It was during this time that Chinese migrant entrepreneurs started to trade on the borders of the host country and Chinese provinces. These markets grew and became known as 'Chinese Markets'. Leveraging other Chinese networks, further migration continued into Eastern Europe and these communities endure today. Nyíri's analysis of these migrants, in terms of the middleman minority thesis, concluded that this wave of Chinese migrants experienced similar

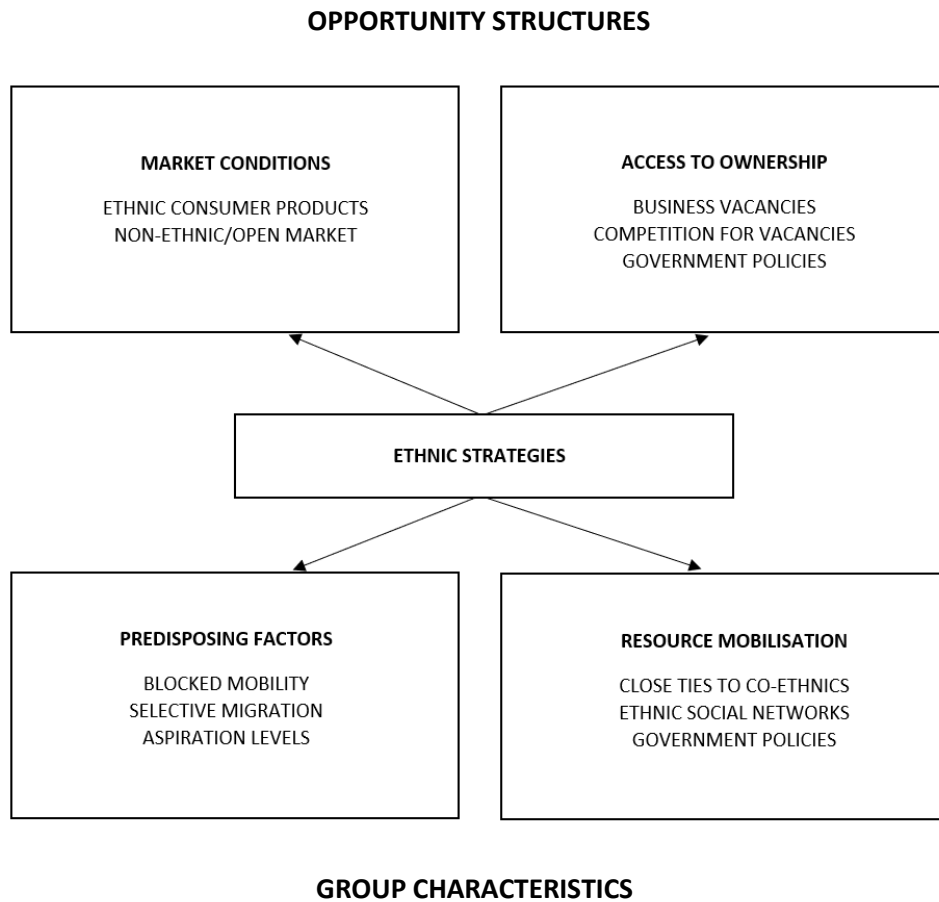
responses from the host country to that of immigrant entrepreneurs in colonial and imperial economies.

Bonacich (1973) had two main criticisms of middleman minority theory. Firstly, Bonacich questioned how we explain success from adversity given that discrimination generally hurts group solidarity and pride. Secondly, Bonacich argued that the functional approach may have merit; however, middleman groups persist after the imperial elite have departed (for example, the Parsis in India), and currently one can find them in industrialised societies (for example, New Zealand). One of the important critiques of middleman minority theory is that they are sojourners. Not all sojourners are middleman minority, but all middleman minorities are sojourners. By definition, this excludes immigrants who do not intend on returning to their homeland.

#### THE INTERACTIVE MODEL

The interactive model of immigrant entrepreneurship is a composite model that was developed by Waldinger et al. (1990). I will outline the interactive model in more depth than the earlier theories because it was a significant step toward a conceptual model for immigrant entrepreneurship. The interactive model was based on the premise that the higher rate of entrepreneurship among migrant communities could not be explained by personal characteristics alone, and it was therefore necessary to look for an explanation among social structural and cultural conditions (Aldrich & Waldinger, 1990). The interactive model presented is based on an interaction between two dimensions: the first is opportunity structures, and the second is group characteristics. Ethnic strategies emerge from the interaction between these two dimensions. A schematic of this model is illustrated in Figure 3.

FIGURE 3 INTERACTIVE MODEL



SOURCE: WALDINGER ET AL. (1990)

Opportunity structures are the structure and allocation of resources made available to an ethnic group. These opportunities are constantly changing in modern industrial societies and are therefore shaped by historically contingent factors (Aldrich & Waldinger, 1990). Market conditions are one component of the interactive model that influence opportunities for migrant entrepreneurs (Aldrich & Waldinger, 1990). On the one hand, market conditions may mean opportunities are only available among the co-ethnic community and therefore opportunities are limited. On the other hand, market conditions may mean that opportunities are available among the non-co-ethnic community and therefore greater opportunities are available (Waldinger et al., 1990; Aldrich & Waldinger, 1990). These two market conditions can be understood in terms of ethnic consumer products and non-ethnic/open markets. Access to ownership is affected by two conditions. The first is the level of inter-ethnic competition, and the second is state policies, which vary greatly between modern nation states (Aldrich & Waldinger, 1990).

Group characteristics determine which ethnic groups are more likely to become entrepreneurs. Two dimensions, predisposing factors and resource mobilisation, are what Aldrich and Waldinger (1990) identified in their interactive model. The predisposing factors that influence ethnic strategies can be understood as the 'skills and goals that individuals and groups bring with them to an opportunity' (Aldrich & Waldinger, 1990, p.122). This is based on the premise that it is the human capital of individuals, the learned skills rewarded by wages in a labour market, and sociocultural orientation, the family, and kinship networks that determine an ethnic group's achievements (Aldrich & Waldinger, 1990; Hirschman, 1982). Aldrich and Waldinger (1990) argued further that selective migration and conditions found in a host country are also determining factors. They prioritise resource mobilisation over the cultural or predisposing factors, which they argue is no different to any entrepreneurial group. Therefore, the interactive model makes a distinction between class resources and ethnic resources. This is because of an emergence of middle-class migrant entrepreneurs (Light, 1984). Ethnic social structures emphasise how ethnic communities are arranged and the linkages between friendship and kinship in the economy, housing, and in society. Aldrich and Waldinger (1990) argue that 'information about permits, laws, management, reliable suppliers, and promising business lines' (p. 127) are sought through personal networks or indirect relationships, and that these networks are directly linked to one's ethnic community. How these ethnic communities are structured differs between groups; some are more hierarchical and have greater familial obligation than others.

Ethnic strategies sit in the centre of the interactive model. Aldrich and Waldinger (1990) utilise the 'strategy' definition offered by Hamilton (1985): that ethnic strategies are the 'positioning of oneself to others to accomplish one's goals' (p. 408). Ethnic strategies can be distinguished from one's motivations as these tend to be strictly personal, whereas ethnic strategies are shaped by external social circumstances (Hamilton, 1985). This means that when operating in spaces that ethnic enterprise occupies, immigrant entrepreneurs tended to utilise four strategies: the first is through self-exploitation; the second is through expanding the business, moving forward or back in supply chain, or by opening new businesses; the third is through founding or becoming involved with ethnic business associations; and the fourth through marriage (Aldrich & Waldinger, 1990; Light & Bonacich, 1988; Sway, 1988; Werbner, 1984). Aldrich and Waldinger (1990) argue that the final strategy is through dealing with government, but ethnic enterprise tends to deal with government in the same way non-ethnic business does: through bribes, organising protests, searching for loopholes, and paying penalties. The nature of ethnic strategies

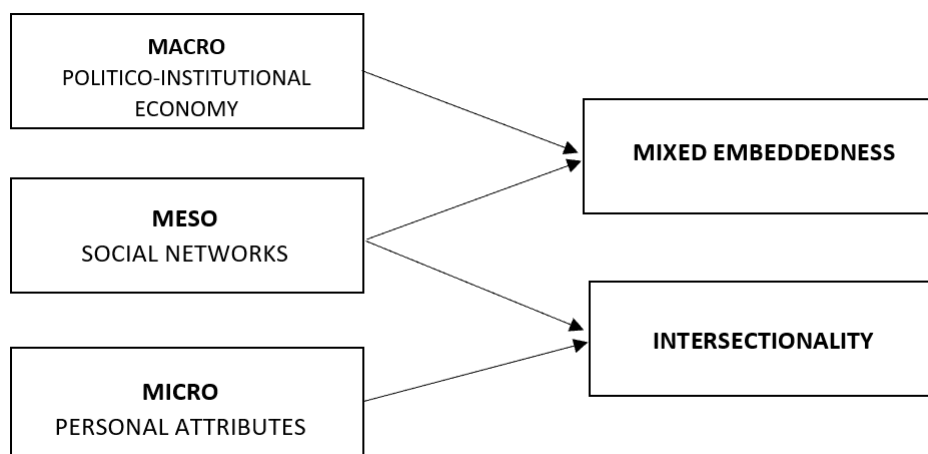
is such that they depend on both external factors and the ethnic group, and therefore are emergent in the conceptual model and sit at its centre.

As I mentioned at the start of this section on the interactive model, it was the first comprehensive attempt at a conceptual model to explain immigrant entrepreneurship. However, Rath argued that the interactive model is 'perhaps more of a classification than a model' used to explain ethnic strategies (2000, p. 4). In another criticism, it is argued that the interactive model is too narrow, as it provides little explanation of the spectrum of immigrant enterprise (Collins, 2003a; Li, 2001). It is also argued that the interactive model gives no weight to issues including race, gender, class, family, or globalisation (Collins et al., 1995; Collins, 2003a). Despite these criticisms, it is recognised that the interactive model was an important advancement in understanding immigrant entrepreneurship, as it represented 'an important step towards a more comprehensive theoretical approach and programme of research' (Rath, 2000, p. 4).

#### COMBINING MIXED EMBEDDEDNESS AND INTERSECTIONALITY

The previous sections outlined the key theoretical developments. In this next section, I outline the two bodies of literature and conceptual developments that I draw on to develop my theoretical contribution. I also review some of the key empirical literature that has drawn on these two approaches to position this study. The first of these conceptual developments is *mixed embeddedness*, and the second is *intersectionality*. Mixed embeddedness focuses on how immigrant entrepreneurs are embedded within the social, economic, and politico-institutional structural context. *Intersectionality* focused on the complex interaction between personal attributes and how these structure power in society. Together, mixed embeddedness and intersectionality provides a comprehensive, multilevel framework that includes micro, meso, and macro structures (Figure 4).

FIGURE 4 INTERSECTIONAL MIXED EMBEDDEDNESS LEVELS OF ANALYSIS



The multilevel model in Figure 4 reflects a broader trend in management research away from discretely focusing on macro or micro levels (Mathieu & Chen, 2011). Mixed embeddedness emphasises immigrant entrepreneurs' embeddedness within the politico-institutional context (macro) and their social networks (meso). Intersectionality emphasises personal attributes, which operates at the individual level (micro), but influences the organisation of power at the macro and meso levels. These three levels of analysis should not be treated as static categories; rather, they are dynamic and part of a broader dialectical approach (Ritzer & Goodman, 2008; Wiley, 1988).

A similar framework was proposed by Wang and Warn (2018),<sup>14</sup> which focused on Chinese immigrant entrepreneurs in Australia. Along with other critics of mixed embeddedness outlined in this chapter, Wang and Warn (2018) argue that mixed embeddedness lacks consideration for personal attributes. While I agree with their principle that any analysis should include micro through to macro factors, how we conceptualise mixed embeddedness and intersectionality is fundamentally different. My model is distinguishable from their framework for several reasons. Firstly, I utilise intersectionality true to its theoretical form, which highlights the hierarchies of power that personal attributes establish. Thus, intersectionality is not merely a tool for including categories of analysis (i.e., the personal attributes such as gender or class), but is a framework for understanding how these personal attributes organise power. Secondly, my model foregrounds gender and women as central to an intersectional analysis. Again, this is true to intersectionality's theoretical form, which seeks to understand women's experience of entrepreneurship as shaped

<sup>14</sup> This article was published after I completed my research design including conceptual framework data collection.



by identity and power. Thirdly, my model emphasises the role of intersectionality in shaping how women entrepreneurs are embedded within the social networks, economic context, and politico-institutional environment, and conversely that these factors also influence intersectionality (both identity and power relations). Fourthly, rather than including intersectionality as an additional component, I embed it within the model. Thus, my model conceptualises the micro as personal attributes (gender, class, caste, and race), meso as the social networks, and macro as the economic and politico-institutional. Finally, my empirical approach means that from my model emerges a case for intersectional mixed embeddedness being not only relevant to the entrepreneurial experience in the host country, but that women entrepreneurs are embedded within these structures and hierarchies of power long before migrating to Australia.

In the next sections of this chapter, I outline each pillar of this conceptual framework – mixed embeddedness and intersectionality – in terms of how these frameworks have sought to explain immigrant entrepreneurship. I then argue how my model of intersectional mixed embeddedness is a novel approach to explaining immigrant women’s entrepreneurial activity.

### **MIXED EMBEDDEDNESS**

Mixed embeddedness was developed after the interactive model. It builds on the interactive model’s limitations, but also draws on the limitations associated with the theory of embeddedness. Embeddedness is a theory proposed by American sociologist Mark Granovetter (1985), who argued that economic action is embedded in the structure of social relations in modern industrialised societies. The notion of embeddedness in economic sociology was influential and a popular analytical tool by scholars seeking to understand informal economic activity (Epstein, 1994; Roberts, 1994). However, Kloosterman et al. (1999) argue that in the context of immigrant entrepreneurs in the informal economy, embeddedness was ‘one-sided’ (p. 257), as it refers only to the social and cultural characteristics of an ethnic group. This means the wider institutional and economic context that immigrants are inserted within are ignored. Mixed embeddedness seeks to overcome this limitation by considering the intersection between the ‘social, economic and institutional contexts’ (Kloosterman et al., 1999, p. 257); therefore, bringing embeddedness closer to its original meaning first proposed by Karl Polanyi (Kloosterman et al., 1999). This means that immigrant entrepreneurship should be explored at the intersection of several disciplines, which is how I approach this study.

Mixed embeddedness was initially developed as a conceptual tool to help explain immigrant entrepreneurship in informal economies. To this end, it sought to understand prospects for upward mobility by 'taking into account not only their embeddedness in social networks of immigrants but also their embeddedness in the socio-economic and politico-institutional environment of the host country' (Kloosterman et al., 1999, p. 253). Kloosterman et al. (1999) argue that immigrant entrepreneurs are not only embedded within their ethnic opportunity structures and resources – i.e., the social networks – but also the social, economic, political, and institutional environment they are situated in. The latter is given the term 'politico-institutional', which I refer to throughout this thesis. In this sense, immigrant entrepreneurship takes place at the 'intersection of changes in socio-cultural frameworks on one side and transformation processes in (urban) economies on the other' (p. 257). It is because of these complex interactions that immigrant businesses emerge and thrive in spaces where local businesses do not. I will now outline the detail of each of the three factors that comprise mixed embeddedness: the social networks, the economic context, and the politico-institutional.

Social networks are both formal and informal networks that immigrant entrepreneurs are embedded in. Kloosterman et al. (1999) argue that immigrant entrepreneurs 'operate in cities with their own morphology, socio-economic, cultural, and political dynamics as well as in sectors with more or less established traditions of doing business' (p. 258). Where immigrant entrepreneurs are positioned geographically within a society varies and is influenced by the economic and politico-institutional environment. For example, in comparing housing policy in the United States and the Netherlands, Kloosterman et al. (1999) argue that Dutch societies have fewer 'ethnic neighbourhoods' (p. 259). This might result in fewer opportunities that are based on demand by co-ethnics. However, it is not only neighbourhoods where immigrant entrepreneurs are embedded in society, but also the membership organisations such as shop owner organisations. Kloosterman et al. (1999) use this example of how insiders and outsiders might create or reproduce opportunities depending on an immigrant's willingness to become involved in these groups. It is these informal and formal groupings that comprise social networks that immigrant entrepreneurs are embedded within.

The economic context that immigrant entrepreneurs are embedded in shape their experiences. Kloosterman et al. (1999) argues that the economic context that immigrant entrepreneurs occupy requires little capital and few formal qualifications, and the market conditions determine the opportunity structure that emerges. Understanding this economic context helps to explain immigrant entrepreneurship. This economic context is embedded within the social networks and

the politico-institutional environment; for example, the welfare system, organisation of markets, the regulatory environment, housing policies, and business associations and business practices that regulate markets (Kloosterman et al., 1999).

The politico-institutional context shapes the opportunity structure for immigrant entrepreneurs at several levels, including national, state, and local. For example, at one end, highly regulated welfare states in Europe may stifle low-value activities<sup>15</sup> due to factors such as high minimum wages. At the other end, such as in the United States, low-value activities might be more easily available to immigrant entrepreneurs (Kloosterman et al., 1999). Kloosterman et al. do acknowledge that opportunities might emerge for immigrant entrepreneurs at the low-value end of the market. Like Aldrich and Waldinger (1990), Kloosterman et al. (1999) identify opportunities where the market demands ethnic products, and where the phenomenon of succession occurs, and local business owners are replaced by immigrant business owners.

The interaction between how immigrant entrepreneurs are embedded in social networks, the economic context, and the politico-institutional environment means that mixed embeddedness can be configured in many ways (Kloosterman et al., 1999). However, central to the Kloosterman et al. conceptualisation of mixed embeddedness, its emphasis is on informal economic activity, rather than formal activity. It is only in later development of mixed embeddedness that Kloosterman (2010) gives room for consideration of high-skilled migrants, at least in theory, as a distinguishable group. Kloosterman identifies a continuum of skill level. At one end, high-skilled immigrants that migrate because of a country's favourable migration policy toward educated migrants. At the other end of the spectrum are low-skilled entrepreneurs. Kloosterman's premise and assumptions about who and what an immigrant entrepreneur is becomes clear in his analysis when he states that 'to understand the immigrant entrepreneurship, we have to take both poles into account and realise that immigrants can also start a firm that needs high levels of (formal) human capital' (p. 29). It is at the latter end of this continuum where this conceptual framework is applied. Other scholars and studies support this criticism that there is not enough consideration of the phenomenon of high-skilled, educated immigrant entrepreneurs. This supports my rationale for this study's conceptual framework.

For example, in a study of immigrant entrepreneurs in France, Ma Mung and Lacroix (2003) argue that from the 1990s onward, the profile of immigrants in France changed. The authors identify

---

<sup>15</sup> Kloosterman et al. (1999) describe low-value activities as 'location-bound manufacturing such as sweatshops, but also potentially booming post-industrial personal services such as childcare and housecleaning' (p. 257).

three socio-professional groupings: level personnel, executives, and upper echelon professionals. This is in addition to 'contractors, tradesmen, shopkeepers, heads of companies with ten or more employees' (p. 177). Ma Mung and Lacoix argue that it is among the executives and 'upper-echelon intellectual professionals' (p. 177) where the largest increase in foreigners has occurred. Furthermore, Mung and Lacoix identify that it is women who have contributed the most growth in this area and therefore have changed the socio-professional composition in France. Ma Mung and Lacoix argue that among these groups there is a desire for social mobility related to the creation of an 'economically, intellectually and technically trained class' (p. 178). Furthermore, that there is little attention given to heterogeneity within and between immigrant groups when considering the emergence and experience of immigrant entrepreneurship.

Another example of where the entrepreneurial activity of highly skilled immigrants was explored is the empirical work by Salamanca and Alcaraz (2018). In their study of Mexican immigrants to the United States, they applied a mixed embeddedness approach to their analysis of 20 in-depth interviews. Salamanca and Alcaraz argued in the past immigrant entrepreneurs did not require a large amount of capital to start businesses; however, this has changed as the profile of Mexican immigrant entrepreneurs has changed (they are wealthier and better educated) and therefore lines of credit become an important factor in their decision to engage in entrepreneurship in the United States. Salamanca and Alcaraz also concluded that while much of the research has focused on the institutional environment of the host country as a determinant for the emergence of immigrant-owned businesses, they argue that it is also the institutional environment of their country of origin. Finally, they found that immigrant entrepreneurs often owned businesses in both their home country of Mexico and in the United States. This study is particularly important because it illustrates a more comprehensive picture of immigrant entrepreneurial activity that is not limited to operating at the fringes of the (in)formal economy.

Drawing on the experiences of immigrant entrepreneurs from the Netherlands, Italy, Greece, and Vietnam who were based in Western Australia, Peters (2002) argued that while mixed embeddedness is a more useful analytical tool than previous theories, it does not explain the 'wide-ranging, inter-ethnic variation in entrepreneurial concentration observed among immigrant groups in host environments around the world' (p. 33).

Other studies and scholars have sought to overcome some of the shortcomings of mixed embeddedness, especially as it relates to capital (Ram et al., 2008), gender (Apitzsch, 2003; Pio, 2007a, 2007b), and race (Jones et al., 2014).

In their research examining Somali enterprise in the United Kingdom, Ram et al. (2008) drew on the approach used by Nee and Sanders (2001) study of Asian immigrants in the greater Los Angeles area, where they utilised Bourdieu's theory of capital to examine the economic trajectory of immigrants.<sup>16</sup> Ram et al. (2008) argue that by combining Bourdieu's theory of capital approach with mixed embeddedness, 'it injects a refreshing element of balance into an agenda previously over-preoccupied with the social capital vested in ethnic resources' (p. 429). This approach enabled analysis that moved away from a focus on ethnic resources to one that examines the interplay of social, economic, and human resources. The authors found in their study that among this group of immigrants and through a lens of the theory of capital and mixed embeddedness, Somali migrant entrepreneurs reflected the experiences of other ethnic minority businesses. This means that despite being a highly motivated group rich in social capital, they are concentrated in 'low-value added hypercompetitive sectors, where existence is precarious and under rewarded' (p. 441).

In a study of Indian women immigrant entrepreneurs in New Zealand, Pio (2007a) applied mixed embeddedness. The study included case studies of 12 women entrepreneurs who migrated to New Zealand from India, the women owned businesses that mostly focus on providing goods and services to the Indian community. Based on these rich histories, Pio deduces a four-stage model of entrepreneurial process. The first stage is low permeability, where entry to the local labour market is difficult even with English proficiency and university-level education. The second stage is underemployment, where women experience low levels of challenge, a low salary, low self-esteem, and low opportunities, but maintain a sense of aspiration and of a 'better life in the host country' (p. 420). The third is setting up of a micro-business, where they establish a solo enterprise that serves co-ethnics and thus self-esteem returns. The fourth stage is expansion of the business, where the women entrepreneur broadens her customer base, employs other co-ethnics, does not use government resources, women from business-family backgrounds become involved, and self-esteem is regained. Pio's study is important to gain understanding of processes associated with women's entrepreneurship, but, much like other research that applies mixed embeddedness, does not propose a more comprehensive model for women's immigrant entrepreneurship where deliberate attention is paid to different identity and characteristics. In

---

<sup>16</sup> Nee and Sanders (2001) modelled four trajectories for job patterns among migrants: the first is entrepreneurship, the second is professional-managerial-technical jobs, employment in the public sector, and semi- or low-skilled factory work and low-paid service jobs. The authors found that varying forms of social, human, and economic capital determined the trajectory of migrants into one of these groups. Given that this study focuses on broader job patterns and does not deal directly with immigrant entrepreneurial experience, it is not given exhaustive theoretical coverage in this chapter.

this sense, women are treated as one homogenous, disadvantaged group (albeit consideration is given to English-language capability and level of education in a categorical sense). In another study of seven Indian women entrepreneurs in New Zealand, Pio (2007b) applied mixed embeddedness along with consideration of the psycho-social factors experienced. In this study, Pio further validates her four-stage process for women's entrepreneurship in terms of self-efficacy at each of the four stages.

In a study of immigrant entrepreneurs in European Union countries, Apitzsch (2003) proposed the notion of biographical mixed embeddedness. Apitzsch foregrounds the role of women in the conceptualisation of mixed embeddedness. Through the synthesis of biographical evaluation and mixed embeddedness, Apitzsch argues that much of the literature and theoretical development in the field of immigrant entrepreneurship is gender blind, a result of an overemphasis on collectivist group characteristics of immigrant entrepreneurs (Apitzsch, 2003). This means that not only are traditional assumptions about women's roles as dependents within a family still common, but that achievement as immigrant entrepreneurs is that of a group and not the individual. This group success approach is why much of the research was gender blind and that 'women remain the "hidden side" of the success story of ethnic entrepreneurship' (Apitzsch, 2003, p. 169). Apitzsch argued that because the literature on women's self-employment stresses the importance of autonomy as a motivation for entrepreneurship, biographical evaluation methods would help to elucidate autonomy in greater detail. In this study, Apitzsch concludes that in contrast to the male-dominated mixed embeddedness, women's experience of entrepreneurship takes on a positive meaning as a transitional phase to 'occupational reinsertion' (p. 179). This process intersects with structural factors such as institutions and welfare states that either inhibit or enable their entrepreneurial activity. However, it is important to note that Apitzsch specifically focuses on what she describes as non-privileged forms of self-employment, including illegal entrepreneurial activity that falls outside the formal economy. Yet, Apitzsch does begin her article with the premise that all women are vulnerable and subject to marginalisation regardless of privilege, experience, and precariousness.

In a study of new immigrant enterprise in the United Kingdom among both European Union and non-European Union migrants, Jones et al. (2014) also utilise mixed embeddedness, with the inclusion of race in their framework. They do this because they argue that mixed embeddedness is concerned with the 'systemic exclusion of migrant entrepreneurs from parts of the economy' (p. 501) and therefore the framework implicitly 'accepts the role of racism' (p. 501). Jones et al. argue that race warrants explicit emphasis, and while they note that commercial vulnerability

might be the result of immaturity in the economic context rather than discrimination, racialised minorities in business will experience disadvantage that the local population might not. Jones et al. make three main conclusions. The first is that racialisation forms an important part of immigrant entrepreneurs' experiences. The second is that EU migrants in the United Kingdom are not immune from racialised experiences. And third, that regardless of EU country origin, immigrant entrepreneurs share common experiences based on a mixed embeddedness framework. This study is useful for informing the need to include race as a pillar of theoretical understanding, but also that race is socially constructed and experiences will differ depending on the time and place that the migration takes place and also on the subsequent host country's social, economic, and institutional context.

These studies (Apitzsch, 2003; Jones et al., 2014; Pio, 2007a, 2007b; Ram et al., 2008) provide important contributions in both the empirical and theoretical context. In terms of theory, they demonstrate how mixed embeddedness might be deployed independently or in synthesis with other frameworks. However, there remains a lack of theoretical development that gives attention to micro-understandings of identity within the mixed embeddedness framework. This critique is supported by Peters' (2002) study, which tested mixed embeddedness on a sample of immigrant entrepreneurs from the Netherlands, Italy, Greece, and Vietnam who were based in Western Australia. Peters argued that while mixed embeddedness is a more useful analytical tool than previous theories, it does not explain the 'wide-ranging, inter-ethnic variation in entrepreneurial concentration observed among immigrant groups in host environments around the world' (p. 33).

To understand why this is, it is useful to reflect on Kloosterman and Rath's (2018) discussion about how the conceptualisation and application of mixed embeddedness developed over time. Kloosterman and Rath (2018) argued that prior to their work, scholars in the field of immigrant entrepreneurship were anthropologists who focused more on issues of personal attributes and ethnicity rather than on general economic developments. This analysis, albeit flawed, is important because it highlights that one's personal attributes play a key role in immigrant entrepreneurship experience and was acknowledged in earlier literature. However, as their work developed and mixed embeddedness became increasingly sophisticated, they ignore personal attributes and their complex interaction in their theoretical models. While Peters' (2002) analysis pre-dates Kloosterman and Rath (2018), it is obvious that mixed embeddedness has not yet broadened enough to overcome 'the lack of historical perspective and focus on the lower end of the market' (Peters, 2002, p. 32).

This section on mixed embeddedness provides clarity around the need for a conceptual model that deliberately includes personal attributes in an analysis of immigrant entrepreneurship. It provides a rationale for me to include intersectionality as a second pillar to my framework, which I will now review in greater depth.

### **INTERSECTIONALITY**

The term intersectionality is ubiquitous and extends beyond the realm of academia. It is a term used by scholars, journalists, policy analysts, activists, and practitioners in many fields including teaching, advocacy organisations, and more. Within academia, intersectionality is applied across disciplines including women's studies, cultural studies, ethnic studies, media, political science, business, and others (Collins & Bilge, 2016). In the context of this study, intersectionality is applied as an analytical framework to understand how personal attributes such as gender, race, and class influence and shape migrant women's entrepreneurial activity.

The term intersectionality was introduced by Kimberlé Crenshaw in the late 1980s in the United States. Crenshaw's core idea was that gender and race were treated as 'mutually exclusive categories of experience and analysis' (1989, p. 139). In Crenshaw's analysis, she argues that anti-discrimination legislation in the United States uses a single-axis framework theoretically eliminates Black women. Crenshaw states that in race discrimination cases, discrimination is viewed through sex or class-privileged Blacks. Whereas in sex discrimination cases, focus is on race and class-privileged women. Crenshaw's approach to analysing discrimination overcame one of Western feminism's core limitations: that feminism spoke universally for all women (McCall, 2005). Such was the impact of intersectionality, it has been described as 'the most important theoretical contribution that women's studies, in conjunction with related fields, has made so far' (McCall, 2005, p. 1771).

While Crenshaw proposed the term intersectionality, Collins and Bilge (2016) argue that the period of second-wave feminism and social movement activism from the 1960s to the 1980s in the United States, is where intersectionality has its roots. They argue that it was the crises of the time that shaped intersectional thinking, with some of the key issues being 'colonialism, racism, sexism, militarism, and capitalist exploitation' (p. 64). Focusing on racism and sexism, Collins and Bilge refer to the critical texts of the 1970s and 1980s that highlighted the subordination, discrimination, and marginalisation of Black women. Given its historical and cultural relevance to this study, it is important to mention that in their 2016 book, Collins and Bilge point to what



they describe an ‘unexpected example’<sup>17</sup> (p. 3) of intersectional feminism that dates to 19th-century India. Bilge and Collins discuss Indian activist Savitribai Phule, who ‘confronted several axes of social division, namely caste, gender, religion, and economic disadvantage or class. Her political activism encompassed intersecting categories of social division – she didn’t just pick one’ (p. 4). That Phule’s work is mentioned by Collins and Bilge as a surprising anomaly in the history of intersectionality highlights that intersectionality itself is not immune to the silencing of history and identities, as intersectionality itself has emerged in popularity as a construct of Western feminist thought.

Intersectionality has been applied in several studies of immigrant entrepreneurship as an analytical tool for understanding the multidimensional or multi-axis experiences of women. (Agius Vallejo & Canizales, 2016; Chiang et al., 2013; Essers & Benschop 2007; Fielden & Davidson, 2012; Scott & Hussain, 2019; Valdez, 2011). This has helped to overcome some of the limitation of mixed embeddedness and other theoretical approaches to immigrant entrepreneurship as outlined earlier in this chapter (see Apitzsch, 2003; Jones et al., 2014; Ma Mung & Lacoix, 2003; Peters 2002; Pio, 2007a, 2007b; Ram et al., 2008). This is further reinforced by other studies that have identified the need for a more explicit approach to gender and immigrant entrepreneurship (Collins, 2003a, 2003b; Collins et al., 1995; Collins & Low 2010; Essers, et al., 2010). The next section outlines some of the key studies of immigrant entrepreneurship that have applied intersectionality.

In their study of Asian immigrant women entrepreneurs in Canada and Australia, Chiang et al. (2013) sought to overcome the dominant, middle-class, andro-centric approach in existing entrepreneurship discourse. They focused on giving space to discussions of racism and sexism experienced by minority women. Chiang et al. aimed to bring together the existing entrepreneurship discourse and immigrant entrepreneurship discourse by arguing that both bodies of work are blind to notions of gender, class, and race. The authors state that Asian women entrepreneurs who run primarily time- and labour-intensive small businesses struggle to survive in the same way marginalised or disadvantaged migrant working women do. The authors state

---

<sup>17</sup> While the example of Savitribai Phule might be an ‘unexpected example’ for a European or North American audience, it is not for readers of feminist history in India. Savitribai Phule is a prominent figure in India whose image can be seen in education buildings across the state of Maharashtra as one of the first female teachers in India and a prolific poet. Along with her husband, she founded the first school for girls in India, and was an activist for Dalit and backward castes. There is a university recently renamed after her, Savitribai Phule Pune University. It is argued that for 100 years her work was ignored because of her gender and/or caste (see Dhara, 2012; Patel, 2017). In more recent times, Savitribai Phule’s work has been acknowledged as some of the earliest intersectional feminist scholarship and activism (see Pandey, 2019).

that most women found it difficult to find employment and that they would draw on their own resources to start a business. By becoming an entrepreneur, they could overcome racism and sexism in the labour market, but that it was unavoidable in the business context in dealing with customers and clients. Chiang et al.'s findings are important, especially in the context of immigrant women's entrepreneurial experiences in Australia, especially as it highlights the experiences of racism and sexism and therefore the intersectionality framework important in this context of analysis.

Like Chiang et al. (2013), Essers and Benschop (2007) utilised intersectionality in an analysis of migrant women's entrepreneurship to overcome the masculine narrative of entrepreneurship. In their study of five Moroccan and Turkish women entrepreneurs in the Netherlands, Essers and Benschop utilise intersectionality to analyse the women's life stories. Essers and Benschop found that being a woman, Turkish or Moroccan, and an entrepreneur meant that certain strategies were required to navigate identity with different constituencies. These women generally had three strategies to do this: the first is to comply with traditional notions of femininity, the second is to censor their femininity or ethnicity depending on the situational context, and the third is to resist the masculine nature of entrepreneurship by disconnecting it from masculinity. It is through these processes that migrant women entrepreneurs disrupt narrowly defined notions of gender in their host country. It also enables these women to act as intermediaries between culture and gender and are 'experts in and representatives of different multicultural practices' (Essers & Benschop, 2007, p. 66). Essers and Benschop's study is important for giving voice to an otherwise marginalised group of women entrepreneurs in the immigrant entrepreneurship discourse, which is dominated by masculine theoretical and empirical work.

Scott and Hussain (2019) apply intersectionality to their study of entrepreneurs' access to finance schemes. While the research project was not focused only on gender, race, class, or other personal attributes, the authors use an intersectional analytical framework that might explain what they describe as a funding gap among ethnic women entrepreneurs. Scott and Hussein argue that by applying the intersectional framework to their analysis this might improve policy outcomes for ethnic women entrepreneurs. This was a novel utilisation of intersectionality to a field that the authors argue even they have previously ignored.

Another study, by Fielden and Davidson (2012), of Black, Asian and Minority Ethnic (BAME)<sup>18</sup> explores the intersection between gender and ethnicity with relation to women entrepreneurs'

---

<sup>18</sup> BAME (Black, Asian and Minority Ethnic) is the acronym utilised by the authors of this study and I have chosen to use it here for consistency with their work.

access to social support. Social support includes intangible emotional support, 'involving caring, acceptance and respect' (p. 562), and tangible support, 'in the form of financial assistance, information, knowledge and advice' (p. 562). Fielden and Davidson's methodology is important to note. While the broader BAME acronym groups 'Asian' together, their analysis separates Asians into South Asian (Indian, Pakistani, Bangladeshi), Chinese, and Middle Eastern. Furthermore, in their analysis, they further delineate Muslim as a distinct cultural and religious group across these three Asian ethnicities. The conclusions of the study was that BAME women entrepreneurs experienced discrimination at the intersection of gender and ethnicity. The study provided convincing empirical evidence that BAME women's experiences are not homogenous and depend on broader dimensions of identity such as religion, as well as cross-BAME intersections such as age. Furthermore, they concluded that BAME women often see 'discrimination' through a lens of religion and culture and, therefore, the authors question if 'discrimination' is a Western term that does not translate to BAME cultures. It is these differences that point to the need for social support programs to be tailored for different BAME groups, understanding that BAME women entrepreneurs are heterogeneous and a one-size-fits-all approach is inadequate.

Agius Vallejo and Canizales (2016) applied intersectionality to the entrepreneurial experiences of middle-class Latino/a migrants in Los Angeles. The study's intersectional framework identifies that gender, ethnicity, race, and intersectional group identity shapes entrepreneurial experiences. In the qualitative study, the authors include both men and women and therefore identify specific gender differences as they relate to not only experience but also access to capital. The authors also found that this group of Latinos/as are similarly driven to entrepreneurship by structural economic and ethnic factors, but the mechanisms for doing so are different to previous literature that focuses on low-income Latino entrepreneurs. Agius Vallejo and Canizales note that previous studies demonstrate that Latino entrepreneurship is the result of low-English and low-skill drivers that push them into self-employment. Whereas, in their study, the majority 'economic action rests squarely on individual human capital and class resources obtained via professional jobs, rather than ethnicity or gender' (p. 17). However, it is individual action that is structured by inequalities, which the authors argue is the result of building businesses in a highly stratified society. This study is one of the closest to this current study in terms of theoretical approach because it does not dismiss the importance of structural dynamics while foregrounding an intersectional framework.

Valdez's (2011) study of Latino/a immigrant entrepreneurs in Houston applies intersectionality to explain differences in trajectory of businesses. Valdez compares the experience of first-

generation Latino/a migrants who start businesses in the highly stratified United States, along with US-born, non-Hispanic, White and Black entrepreneurs. The author highlights through their analysis that common ethnic identity alone does not explain divergent life opportunities. Rather, that through combining ethnic identity alone with other notions of identity including race, class, and gender provide a fuller picture of how entrepreneurship 'is conditioned and inequality reproduced by the integration of structure and agency in the embedded American economy' (p. 6).

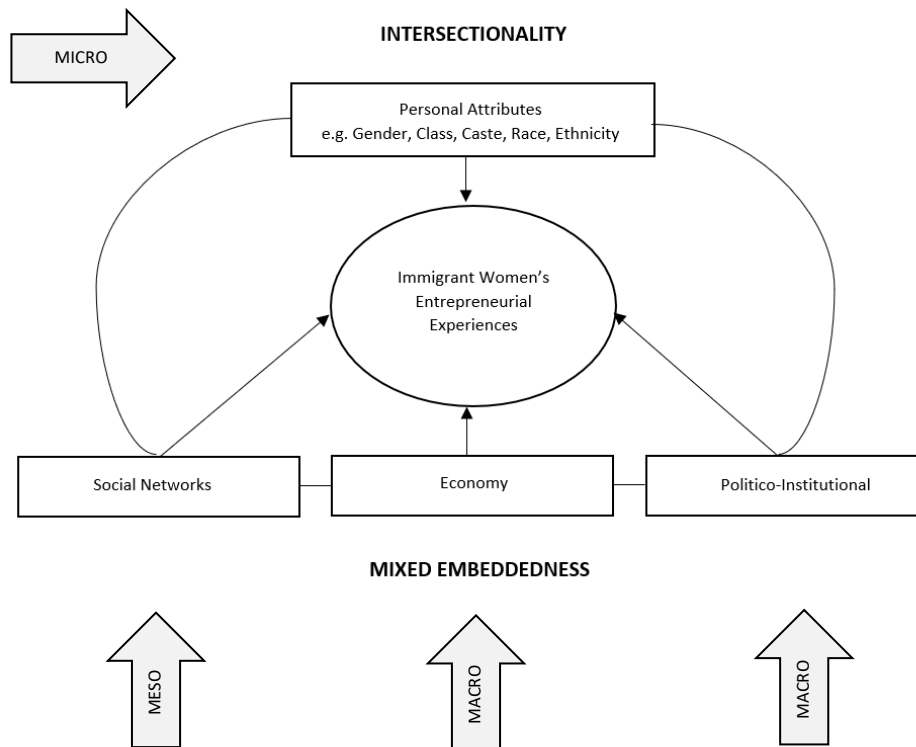
These empirical studies demonstrate that intersectionality is a useful framework for further understanding immigrant entrepreneurial activity. Something that scholars have called for in their assessment of the existing literature (Romero & Valdez, 2016; Collins, 2003a). However, while intersectionality has made important contributions to the immigrant entrepreneurship literature, it would benefit from a methodical framework to assess the external macro-structures that are included in the mixed embeddedness framework.

In this section, I argued that my conceptualisation of *intersectional mixed embeddedness* provides scope for analysing both the external forces that drive immigrant entrepreneurship while providing a space within the framework for analysis and discussion of identity, including gender, class, race, and others. In the next section, I develop this conceptual framework in terms of how it is applied in this study.

#### CONCEPTUAL FRAMEWORK: INTERSECTIONAL MIXED EMBEDDEDNESS

Intersectional mixed embeddedness is the deliberate bridging of established theories to create a new conceptual framework that helps to understand immigrant women's entrepreneurial activity. As discussed in the previous section, these two existing frameworks are mixed embeddedness and intersectionality; separately, both frameworks offer distinct ways of understanding the entrepreneurial activity of migrant women. However, bringing them both together offers a framework for analysis that not only considers macro-forces including social networks, the economy, and the institutional context, but also how personal attributes including gender, class, caste, and race influence migrant women's experiences of entrepreneurial activity. The schematic in Figure 5 presents the framework for intersectional mixed embeddedness and the interactions between each pillar.

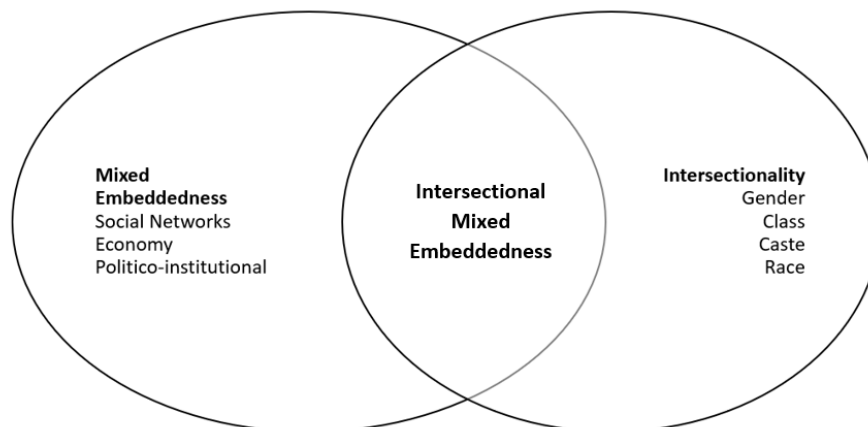
FIGURE 5 INTERSECTIONAL MIXED EMBEDDEDNESS SCHEMATIC



Intersectional mixed embeddedness overcomes an important gap in the literature that focuses on migrant women's entrepreneurial activity. The first is the mixed embeddedness literature, which theoretically overlooks personal attributes including gender, class, caste, and race (see conceptual model by Kloosterman et al., 1999, and reflection on theory over time Kloosterman & Rath, 2018). The second is that the intersectionality literature focused on these personal attributes tends to be blind to the macro-forces included in mixed embeddedness. In this sense, intersectionality might be viewed as a solution to the problem, but not an extension of theory.

In Figure 6, I demonstrate how intersectional mixed embeddedness brings together both bodies of work. The key components of mixed embeddedness (social networks, the economy, politico-institutional) and intersectionality (in this case gender, class, caste, and race) are deployed as levels of analysis to help me understand immigrant women's entrepreneurial activity. How this framework is applied to the analysis is discussed in the next chapter, which outlines the methodology for intersectional mixed embeddedness as it is applied in this study.

FIGURE 6 SYNTHESIS OF MIXED EMBEDDEDNESS AND INTERSECTIONALITY



By proposing *intersectional mixed embeddedness* as a theoretical contribution, this will help overcome the conceptual shortcomings of mixed embeddedness and other fragmented work that synthesises mixed embeddedness with notions of identity such as gender and race. It proposes a scope that is comprehensive: while acknowledging that regardless of where women's experiences sit within an axis on inequality, all women are vulnerable to precariousness and power dynamics while men are not (Apitzsch, 2003). Furthermore, in my framework I take the intersectionality pillar one step further and give space to seek how caste may or may not influence Indian-origin migrant women's entrepreneurial experiences. This is an acknowledgement that women of Indian origin have specific structural hierarchies that may influence entrepreneurial experience that is often ignored, especially by white feminists who are 'reluctant to confront the challenges posed to them by black and third world feminism' (Rege, 1998, p. WS 39).<sup>19</sup>

This includes the economic market conditions of the host country, the legal status of the migrant and the migrant's visa status. The meso-level of this model comprises the social networks aspect of mixed embeddedness. These include the co-ethnic resources, non-migrant resources, and transnational resources available to the migrant. The meso-level also comprises the social identity aspect of intersectionality. This is where social identity, including gender, caste, and ethnicity, is constructed. The micro-level of this model comprises the individual experience, where a person occupies a social position.

<sup>19</sup> For more on Western feminist scholarship that focuses its analysis on women in the global south, please see the seminal essay by Mohanty (1988) titled, 'Under Western Eyes: Feminist scholarship and colonial discourses'. I reflect on my position as a white Western woman conducting this research in the third chapter of this thesis.

In turn, they allow me to think about the different stages of entrepreneurial activity that lead to women establishing and operating businesses. Mixed embeddedness provides a framework for understanding the macro forces that enable or hinder migrant entrepreneurial activity. Intersectionality provides a framework for understanding female migrant entrepreneurs, as different personal attributes influence experiences that lead to establishing and operating a business.

Over the last decade, there has been several calls for conceptual development that intersectional mixed embeddedness overcomes. Most recently, Cardello et al. (2020) also argued that, based on their systemic review of the scientific literature focused on women entrepreneurs, there is a need for greater conceptual development that incorporates different levels of analysis with gender. In this context, they were referring to how culture and institutional practices intersect with gender. In Wigren-Kristofersen et al.'s (2019) call for papers for a special issue of *Entrepreneurship & Regional Development*, one of the more prolific journals for immigration and entrepreneurship research, they argue that 'despite the extensive coverage of the importance of embeddedness<sup>20</sup> for entrepreneurial activities, the research predominantly relies on somewhat static, single layered, and binary notions of embeddedness' (p. 2). Among other areas of research deficit, Wigren-Kristofersen et al.'s call for work addresses two questions: the first is 'How do different layers (social, spatial, institutional, gendered, class) of context relate and interchange to influence entrepreneurial activities?' (p. 3); and the second is 'What intersectional effects of embeddedness in context enable and constrain entrepreneurs?' (p. 3).

In 2017, Villares-Varela et al. argued that mixed embeddedness, for all its influence and claim to balance culturalist approaches, ignores the micro-level personal attributes of women. They argue the need for theory that pays close attention to gendered experience. Villares-Varela et al. go so far as to say intersectionality might be one way to do this, but offer no conceptual model incorporating it into mixed embeddedness. In 2013, Aliaga-Isla and Rialp's systematic review of immigrant entrepreneurship literature identified that 'more attention at the different layers of context in which immigrants are embedded is required. Thus, the multilevel research should be a way of understanding the micro-characteristics of immigrants' (p. 836). My conceptual framework is located at the crossroads of the conclusions of these studies, thus making it an important, and timely, contribution to this field of work.

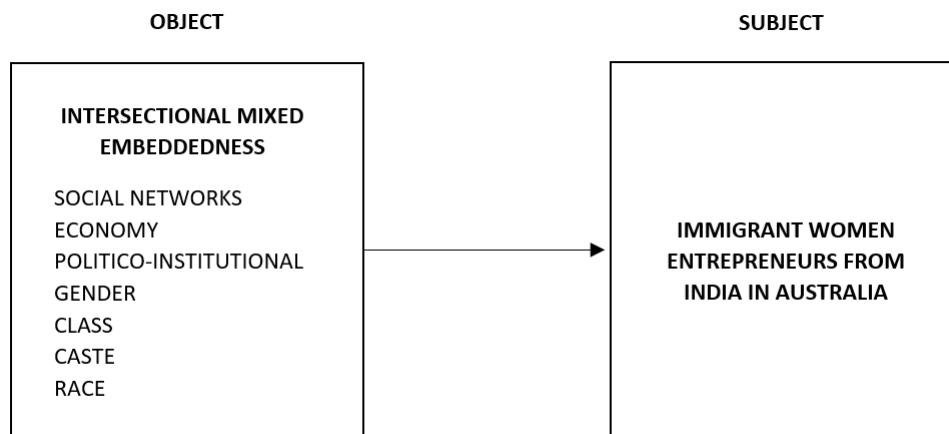
---

<sup>20</sup> Wigren-Kristofersen et al. (2019) specifically use the term 'embeddedness' rather than 'mixed embeddedness'. It is assumed that the authors were aiming to capture a broader scope of immigration and entrepreneurship literature than is covered in this chapter, which also has a similar deficit in terms of the multilayer approach and interaction between the entrepreneur and structure.

## EXPLANATORY MODEL

As already mentioned in this chapter, intersectional mixed embeddedness provides a framework for explaining Indian-origin immigrant women's entrepreneurial activity in Australia. This is because the framework sets out specific variables for analysis, which explain entrepreneurial activity. In Figure 7, I outline the explanatory model for the framework that I used in this study.

FIGURE 7 INTERSECTIONAL MIXED EMBEDDEDNESS EXPLANATORY MODEL



The intersectional mixed embeddedness explanatory model grounds this research so it is less susceptible to existing in what Thomas and Myers (2015) describe as 'methodological limbo' (p. 54), common among case study research approaches. Methodological limbo can occur when the researcher fails to identify both a *subject* and *object* to be studied. Often it is the case that the subject is identified without adequate or any attention paid to the object (Thomas & Myers, 2015). In the framework provided in Figure 7, I have clearly identified the object as the analytical and theoretical frame and the subject as a topic of practical and historical unity that is to be explained (Thomas & Myers, 2015). Therefore, intersectional mixed embeddedness (the object) means that it is the social networks, economy, politico-institutional (macro-forces), and gender, class, caste, and race (personal attributes) that shape Indian-origin immigrant women entrepreneurs' entrepreneurial activity in Australia (the subject).

Taking this deductive approach is more suited than a grounded theory or an inductive approach, as there is a considerable body of literature that has made significant contributions to theory, especially over the last 30 years (for examples see interactive theory Aldrich & Waldinger, 1990; for mixed embeddedness see Kloosterman et al., 1999; for intersectionality see Chiang et al., 2013). Rather, this theoretical model aims to extend theoretical understanding by proposing a more holistic approach to analysis that either approach cannot do in isolation to the other. It also



provides a framework for future research that might explore interactions between the two pillars of mixed embeddedness. In this sense, intersectional mixed embeddedness is not an explanatory model that seeks to make generalisations about a phenomenon. Rather, it seeks to explain a narrow and specific one of Indian-origin migrant women's entrepreneurial activity. Proposing this conceptual framework and modelling leads me to my research propositions and questions that I seek to answer and explain in this study.

### **RESEARCH PROPOSITIONS AND QUESTIONS**

A review of the major theoretical and conceptual developments in the field of immigrant entrepreneurship results in the conclusion that intersectional mixed embeddedness would enable the testing of the following propositions:

1. Immigrant women's entrepreneurship is embedded in the social, economic, and politico-institutional context of the host country.
2. Immigrant women's experiences of entrepreneurship are intersectional based on personal attributes including gender, class, caste, and race.
3. Intersectionality influences immigrant women entrepreneurs' embeddedness in the social, economic, and politico-institutional context of the host country.

To test these propositions, this study seeks to answer the following research questions:

1. What are the social networks, economic context, and politico-institutional factors that influence immigrant women's entrepreneurial experiences?
2. How do immigrant women's personal attributes and identity, such as gender, class, caste, and race, influence their entrepreneurial experience?
3. How do different personal attributes and identity influence immigrant women's embeddedness within the social networks, economic context, and politico-institutional environment?

### **CONCLUSION**

This chapter has outlined the major theoretical and empirical developments in the immigrant entrepreneurship literature. Early theories were either culturalist or structuralist in their approach. Culturalist approaches focused on group characteristics and were concerned with the co-ethnic economy and ethnic enclaves. Structuralist approaches such as disadvantage theory

and middleman minority were concerned with migrants' marginalisation from the mainstream labour market and economic activity. While these early theories are useful to help understand the motivations of migrant entrepreneurs, and who and where their businesses were located, it was not until the 1980s that conceptual models emerged. The first major development was interactive theory that explained immigrant entrepreneurship through a lens of co-ethnic group characteristics and opportunity structures.

Mixed embeddedness emerged in the late 1990s as a popular conceptual framework that looked not only at co-ethnic group characteristics through the lens of social networks, as well as economic forces, but also the political and institutional contexts that immigrant entrepreneurs were embedded in. While a popular framework for analysis, it was argued that mixed embeddedness was blind to the intra-group differences, particularly as they related to personal attributes and identity, especially gender, race, and class. This resulted in an emergence of work that applied intersectionality to examine how these personal attributes influenced the trajectory of immigrant entrepreneurs' businesses.

In this chapter, I argued that mixed embeddedness is a useful tool to analyse the external forces, and intersectionality to analyse the role of personal attributes, identity, and how they structure power. However, there is a dearth of literature that formally brings together these two bodies of work to explain immigrant entrepreneurial trajectories and experiences. In this study, I combine these two pillars and offer the theoretical contribution of *intersectional mixed embeddedness* to help understand the experiences of migrant women entrepreneurs of Indian origin who established businesses in Australia.

The intersectional mixed embeddedness approach that informs my research offers distinct ways of understanding women's immigration and entrepreneurship in the Indian diaspora in Australia. It allows me to think about the macro forces where migrant women's entrepreneurship emerges: the social networks, the economic context, and the politico-institutional environment. It also allows me to think about how personal attributes including gender, class, caste, and race interact with these macro forces, intersect in women's experiences, and how they shape entrepreneurial activity.

I utilise a deductive approach that employs the intersectional mixed embeddedness framework as the object of study in order to explain the subject of this study, which is immigrant women entrepreneurs who are of Indian origin in Australia. I also introduce into the framework the

notion of caste, recognising that women of Indian origin experience social stratification that Western intersectional theorists tend to ignore.

This leads me to three propositions and three questions that this study aims to address. The propositions are, firstly, that immigrant women's entrepreneurship is embedded in the social, economic, and politico-institutional context of the host country; secondly, that immigrant women's experiences of entrepreneurship are intersectional based on differing notions of identity, including gender, class, and race; and, thirdly, that intersectionality influences immigrant women entrepreneurs' embeddedness in the social, economic, and politico-institutional context of the host country. The research questions are, firstly, what are the social networks, economic context, and politico-institutional factors that influence immigrant women's entrepreneurial experiences? Secondly, how do immigrant women's personal attributes and identity, such as gender, class, caste, and race, influence their entrepreneurial experience? And, thirdly, how do different personal attributes and identity influence women's embeddedness within the social networks, economic context, and politico-institutional environment?

The next stage in examining these questions is to articulate a methodological approach that enables me to deductively explore the interaction between this theoretical framework and a narrow and specific phenomenon.

**CHAPTER THREE: A METHODOLOGY TO UNDERSTAND GENDER, MIGRATION, AND ENTREPRENEURSHIP****INTRODUCTION**

I first met Patience at a trade fair in Melbourne. We agreed to meet at a café at the conference centre where she and her husband would be working for the day. As Patience strode into the café, speaking to the barista on a first name basis, I was thrown by her tall stature, her extroverted personality, and by her fair skin yet strong Indian accent. As we sat down and started to talk, I excitedly explained to her that I had just returned from travelling through Himachal Pradesh in the north of India. The conversation between us went like this:

‘We went trekking up in Dharamsala,<sup>21</sup> and we visited this magnificent temple on the side of a mountain,’ I exclaimed. Patience’s face turned from warm to cold, and brazenly she responded, ‘Erin, if you are going to research India you must learn how to say place names properly. It is pronounced *Dharamshala!*’ In that moment, I remember feeling small, that I did not belong, and I should not be conducting this research.

As I listened to Patience’s advice and the conversation started to flow, her manner started to warm up again. Patience went on to explain in more detail why she wanted to meet with me, the young Anglo-Celtic woman named Erin conducting research on Indian migrant women. Patience said, ‘You are probably very shocked by my skin colour and thick accent? Everybody is. The truth is though, I was born in Kolkata,<sup>22</sup> I was raised in East Pakistan, and I am a British Indian, an Anglo Indian, and I am a business owner.’

Despite the tension in our first meeting, I went on to meet with Patience twice throughout this research project: once in Melbourne and once in Perth. Our meetings were the longest and often the most emotional in this study, as will be detailed in the empirical chapters of this thesis. Over time, Patience had warmed to me and understood my intentions as a researcher who was serious about the women in my study and my curiosity about India. Patience’s explanation about her identity, who she is, where she is from, and her stern words to me about how I engaged with India, exemplify why understanding the methodology, methods, and my own position as a researcher are critical to this study.

---

<sup>21</sup> Dharamshala is or Dharamsala are both correct spellings; however, in English the phonetic spelling is Dharamshala. I pronounced it as Dharamsala, which Patience advised me was the incorrect pronunciation.

<sup>22</sup> In this study I chose to use India place names accurate to the period post-Independence regardless of the point in history. When Patience was born, India was under British rule and Kolkata was named Calcutta.

Developing a methodology for this study presented several challenges as I wanted to deeply explore lives of individual women. In the previous chapter, I presented a complex theoretical model for approaching the study of women immigrant entrepreneurs. I demonstrate through intersectional mixed embeddedness it enables inclusion of many variables, the macro forces and several personal attributes, which shape entrepreneurial experience. This chapter outlines how I sought to address this methodological challenge.

The purpose of this chapter is to outline the methodology that was used in this study. This includes how I approached the research and experienced the field. Furthermore, the purpose is to position myself as the researcher and reflect on how this shaped the interpretations in the findings. In the first section of this chapter, I discuss how I approached the field. Here, I discuss the epistemological assumptions that underpin this research, and I present my research design. In the second section of this chapter, I discuss how I experienced the field. Here, I discuss the methods used in this study, the sample, and data analysis. I also provide information on my ethical considerations. Finally, I reflect on conducting this research by establishing my own positionality and how this impacted my experience of this research project.

#### APPROACHING THE FIELD

This first section of this chapter is concerned with how I approached designing this study. Firstly, I start with a philosophical reflection that grounds my research in a constructionist epistemology. Secondly, I outline the case study research design and justification for using this approach. Following this section, I will continue with how I experienced the field in terms of methodology.

#### PHILOSOPHICAL ASSUMPTIONS

Epistemology is concerned with how we come to know what we know (Creswell & Plano Clark, 2007; Crotty, 1998). Understanding the epistemological foundations of a research project is important as it determines what knowledge is, how knowledge is created, and how knowledge claims are justified (Creswell & Plano Clark, 2007). On one end of the epistemological continuum is objectivism: that knowledge is created through objective observation. At the other end of the continuum is constructionism; constructionism rejects objectivism and argues that knowledge is constructed through meaning, and people construct meaning in different ways (Crotty, 1998). Objectivism and constructionism can be understood in another way: that objectivism is *realism*

and constructionism is *relativism* (Delanty, 2005). On their own, positivism and constructionism in their purist form are extreme epistemological beliefs, with many possibilities in between.<sup>23</sup>

In this study, I argue that meaning is constructed by the subject and the researcher (in this case, me), and I therefore approach this methodology with a constructionist episteme. This is not to say that the world may not exist without humans – for example, galaxies, trees, and rocks would likely exist – but it is humans that give these things meaning (Crotty, 1998; Macquarrie, 1972). As Crotty (1998) argues, ‘it becomes a world of meaning only when meaning-making beings make sense of it’ (p. 10). A constructionist epistemology meant this study could be approached through idiographic research, whereby I treat each individual participant<sup>24</sup> as a separate case with particular characteristics from where unique experiences emerge (Wharton, 2005). This means I sought not to generalise but to explain a specific phenomenon within a specific context (Thomas & Myers, 2015; Wharton, 2005).

## RESEARCH DESIGN

The philosophical assumptions outlined above – a constructionist epistemology that enabled idiographic research – led me to seek a methodology that enabled me to measure my object (intersectional mixed embeddedness) and explore the subjects’ (participants) experience through multiple forms of data collection. For this reason, I chose to work with case studies. In this section, I provide a justification for why this was an appropriate research approach with relation to Thomas and Myers’ (2015) typology and Gerring’s (2007) approach to case study methodology.

Case studies were a popular approach to qualitative research in the early 20th century, but fell out of fashion until the 1990s. During this in-between period where case studies were not in vogue, sociological thought (and other disciplines) approached the study of society through *seeing the general in the particular* (Berger, 1966; Macionis, 2017). It was during the 1990s that the case study approach re-emerged as popular in sociological methodological approaches (Platt

---

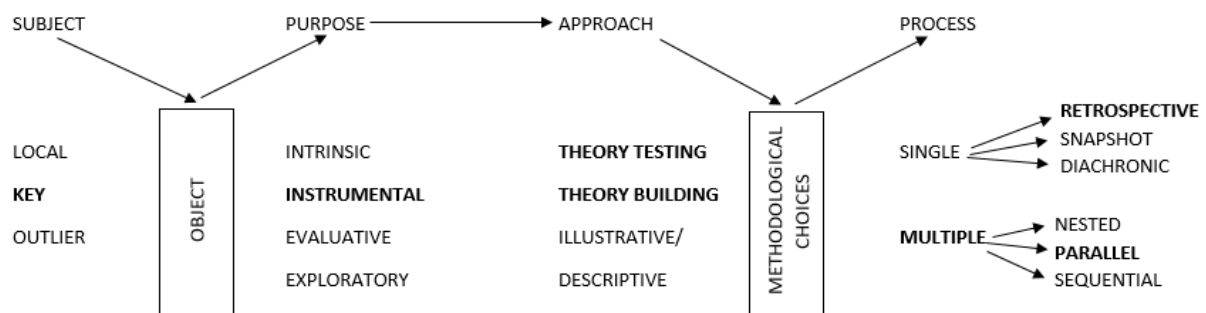
<sup>23</sup> There are also possibilities beyond these two key epistemological branches; for example, Crotty (1998) introduces ‘subjectivism’ as a third epistemology, which is the process of meaning being imposed onto an object rather than created through an interaction between subject and object. For more on subjectivism and associated debate please read the introductory chapter in Crotty (1998).

<sup>24</sup> The terms ‘informant’ and ‘participant’ are both common terms in social science and business research. Informant is popular among anthropologists and ethnographers, whereas participant seems to be more popular among sociologists and business disciplines. The decision to use participant rather than informant is mostly stylistic but also grounded in my own research training in the social science and business disciplines.

1992; Yin 1994). This increase in popularity was in part due to what Gerring (2007) referred to as 'a movement away from a variable-centred approach to causality in the social sciences and towards a case-based approach' (p. 9). Following this logic, I argue that case studies do not see the 'general in the particular' but seek the *particular in the particular*.

Since its re-emergence as a popular methodology, case study research is increasingly sophisticated. Given the increase in popularity, some of the earlier weaknesses such as lack of structure and process have been overcome (Platt, 1992<sup>25</sup>; Thomas & Myers, 2015; Yin, 1994). In their typology of case study, Thomas and Myers (2015) developed a process for case study design that I applied to my own decision-making process when designing this methodological approach. In Figure 8, I apply Thomas and Myers' (2015) typology to my case study approach and have identified, in bold font, the decisions I made in this design. Following Figure 8, I discuss the justification for these decisions.

FIGURE 8 TYPOLOGY OF CASE STUDY METHODOLOGY



SOURCE: THOMAS AND MYERS (2015)

Firstly, I identified that my cases are what Thomas and Myers (2015) describe as a *key case*; a key case is one that comes about through an inherent interest in the topic. I argue, as is discussed in greater depth in the reflections section of this chapter, that the cases came about through an interest in immigrant entrepreneurship among the Indian community. This was because of my own personal experience in India and working in entrepreneurial contexts. Knowing that my cases would be my subject, and my conceptual framework of *intersectional mixed embeddedness* was my object, I identified that this would be *instrumental* in guiding my work in both theory

<sup>25</sup> Platt's (1992) systematic review of references to 'case study' in methodological literature provides an historical overview of the rise, decline, and subsequent re-emergence of case studies. This research further supports the argument that case study research lacked any consistent process or structure, but the new rise in popularity from the 1990s showed promise of more rigorous analytical advances.

testing and theory building. This led me to this methodological stage in Thomas and Myers' typology where I chose to examine *multiple* cases in a *retrospective* manner – this means the women in my study would tell their story from an historical standpoint.

Building on Thomas and Myers' (2015) typology, I drew on Gerring (2007) to think more deeply about defining these cases in terms of scope, how they relate to each other, and how those decisions would help to answer my research questions. In Gerring's (2007) definitions, I have chosen a *multi-site study*, with each site defined as one case (participant). This is in contrast to a within-site study that focuses on one single case.

Gerring (2007) argued that it is important that cases have identifiable boundaries and include the primary topic that findings address. When the emphasis of the study of cases shifts from a case to a sample of cases, then the study becomes *cross-case*. It is important to emphasise that in case studies, each case (woman, in this instance) is intensely studied. Gerring argues that 'the fewer cases there are, and the more intensively they are studied, the more a work merits the appellation "case study"' (p. 20).

Gerring's argument is supported by Baxter and Jack (2008), who state that determining the unit (case/participant) of analysis shifts depending on the nature of the research questions. For example, if the question focuses on the decision-making process of a group of women then several women in one case is the optimal method to bind the unit. If the question focuses on the experience of women then the optimal method is to bind the unit using one woman's experience (Baxter & Jack, 2008). In this study, the research questions interrogate the collective and individual experiences, which makes it necessary to use multi-site case studies, and both within and between case analyses.

The validity of case studies is often undermined by the assumptions about generalisability of social science. Thomas and Myers (2015) argue that if case studies are not for making generalisations about findings, then case studies provide an opportunity for a different, more distinctive, and nuanced knowledge than generalised knowledge. Stake (2005) argues that 'case study is not a methodological choice, but a choice of what is to be studied'. In this sense, a case can be studied in many ways. Stake says, 'we could study it analytically or holistically, entirely by repeated measures or hermeneutically, organically or culturally, and by mixed methods' (p. 443). As a qualitative study, my conceptual framework enables me to do what qualitative case study researchers need to do, which is focus on the experiential knowledge while playing 'close



attention to the influence of social, political, and other dimensions' (Stake, 2005, p. 443). Applying established theories to explain a case or cases, as I do, is what George and Bennet (2005) describe as *disciplined configurative* analysis. More about limitations in this study will be discussed later in this chapter.

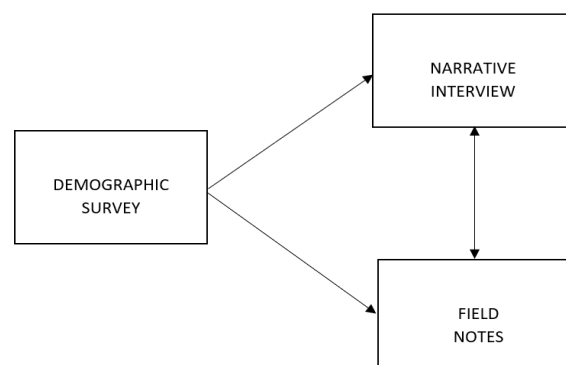
### EXPERIENCING THE FIELD

This section of this chapter details the methodology in the field, including data collection and analysis. Firstly, I begin with explaining the data collection methods of demographic survey, narrative interview, and field notes for each case study. Secondly, I outline how I analysed these data in relation to the conceptual framework. The fieldwork for this research was conducted between December 2014 and September 2015.

### APPROACHING THE CASE STUDIES

As previously mentioned, I chose to use three data points in each case study: firstly, a demographic survey; secondly, a narrative interview; and, thirdly, field notes – all of which are presented in Figure 9. These methods separate this study from other research in the field of immigrant entrepreneurship in the empirical context. Empirical, qualitative work in this field tend to draw on semi-structured interviews, secondary survey data, and secondary data available online (Aliaga-Isla & Rialp, 2013). Studies that relate to women's immigration and entrepreneurship tend to include interviews and/or field observations but seek common patterns and themes in large data sets (for examples see Collins & Low, 2010; Hewamanne, 2012; Pio, 2007a, 2007b).

FIGURE 9 CASE STUDY DATA COLLECTION PROCESS



As established earlier in this chapter, in this study I did not seek generalisable patterns but deep insight within a particular context. Treating each participant as a separate case meant I had more breadth in methods to achieve my objectives of rich, in-depth analysis. This is because the conceptual framework of this study brings together two large bodies of research with several variables that require deep analysis. How I applied the conceptual framework to my analysis and discussion will be discussed later in this chapter.

The multiple stage of data collection meant that this study has strong internal validity, which assists with confirming the reliability of qualitative research. Multiple sources of data collection, i.e. triangulation of data, meant that there was not one single source of information and increases credibility of the data (Merriam & Tisdell, 2015). It also meant that the time spent with each of the participants enabled me to have a close understanding of the phenomena I was seeking to understand – this distance to the participants is a strategy that Merriam and Tisdell (2015) describe as ‘adequate engagement in data collection (p. 246).

Before moving to the details about these three stages of the case study approach, it is important to note that the data collected was all in English. I do not speak fluent Hindi or any of the other 23 official languages of India. The amount of information and data available in English surpassed any need to conduct any stage of the data collection in one of the participant’s first or Indian language. This is because my participants all spoke fluent English and conversed easily with me. A similar study among Indian women in their country of origin might demand a different approach. Later in this chapter, I provide more detailed reflections on this research with relation to my positionality; noting that English was the language of this study is important at this stage. These next sections outline these three stages of data collection in greater depth: first is the demographic survey, second is the narrative interview, and third is the field notes.

### **DEMOGRAPHIC SURVEY**

The demographic survey was distributed to each woman prior to the narrative interview taking place as the first formal point of data collection. It also helped me to piece together their life story from the narrative interview. This is because the survey provided me with some context about how these women identified, their family, their migration history, and other related factors. These are all factors that might not be specifically spoken about during the interview, due to the narrative interview style outlined in the next section of this chapter. The questions asked of the participants in the demographic survey are provided in Table 1. These include the geographical

location, age, marital status, religion, year of migration to Australia, caste, number of dependent children under the age of 18, number of children over the age of 18, educational attainment, personal income, household income, the languages spoken at home, region of origin in India, and their industry sector.<sup>26</sup> It is important to note that these demographic indicators do not illustrate the complete picture of immigrant entrepreneurship but contribute to the broader context of the individual, complemented by the other stages of data collection.

### **NARRATIVE INTERVIEW**

While the demographic survey provided some context about whom I was to interview, and how they identified, the narrative interview was where I gathered depth of data. It is important to note that narrative interviews in themselves are a methodology; in this instance, I chose to include the narrative interview within my case studies, which served as the methodology. This was so I could collect other pieces of information through the demographic survey and field notes while utilising the individual story to inform my analyses.

There are similarities between narrative methodology and case study methodology, making them complementary in this study. This is because the subject of narratives are a case-centred approach, whereby the subject is the 'case' and this could be a person, an organisation, a community, or 'other unit of social life' (Riessman, 2012). Similarly, again with case studies, the methodological stance of narrative interviews is the rejection of 'the idea that the small number of narratives they present must be generalisable to a certain population' (Chase, 2005, p. 667). Rather, narrative inquiry seeks to position the individual meaning and experiences (Roberts, 2002).

Narrative interviews also complement a case study approach as they have a similar shared methodological history with intersectionality. Narrative interviews re-emerged as a popular method for social sciences around the time of intersectionality emerging as a popular conceptual and theoretical approach in Western research. Narrative interviews also complement a case study approach as they have a similar shared methodological history with intersectionality.

---

<sup>26</sup> Industry sectors are classified using the Australian and New Zealand Industrial Classification (ANZSIC) (ABS, 2006).

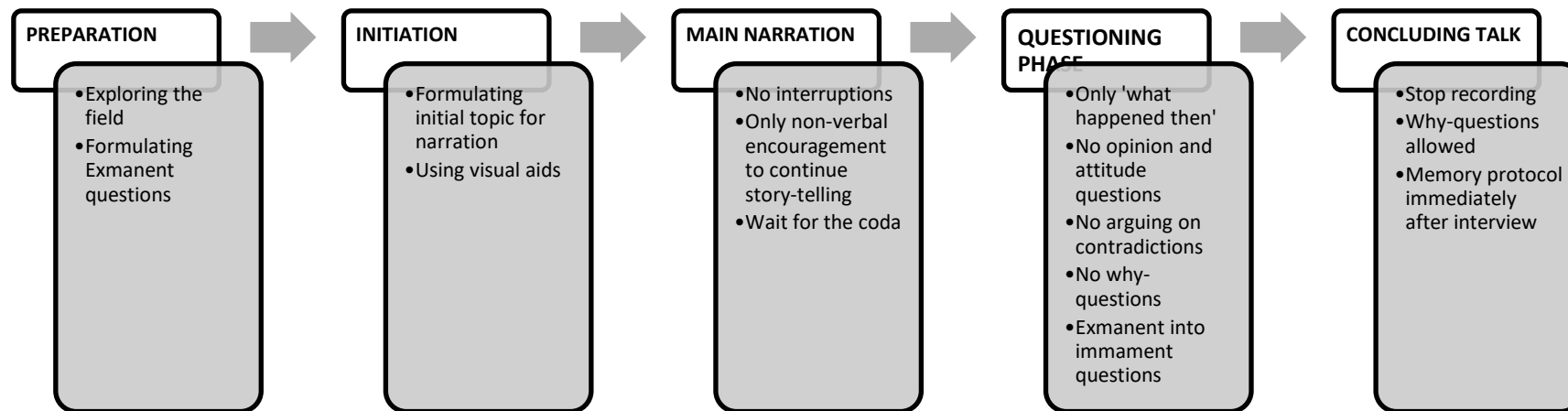
TABLE 1 DEMOGRAPHIC SURVEY DISTRIBUTED TO PARTICIPANTS

|                       | CASE ONE | CASE TWO | CASE THREE | CASE FOUR | CASE FIVE | CASE SIX | CASE SEVEN | CASE EIGHT |
|-----------------------|----------|----------|------------|-----------|-----------|----------|------------|------------|
| Geographical location |          |          |            |           |           |          |            |            |
| Age                   |          |          |            |           |           |          |            |            |
| Marital status        |          |          |            |           |           |          |            |            |
| Religion              |          |          |            |           |           |          |            |            |
| Year of migration     |          |          |            |           |           |          |            |            |
| Migration status      |          |          |            |           |           |          |            |            |
| Caste                 |          |          |            |           |           |          |            |            |
| Children < 18         |          |          |            |           |           |          |            |            |
| Children > 18         |          |          |            |           |           |          |            |            |
| Education             |          |          |            |           |           |          |            |            |
| Personal income       |          |          |            |           |           |          |            | -          |
| Household income      |          |          |            |           |           |          |            |            |
| Languages spoken      |          |          |            |           |           |          |            |            |
| Regional origin       |          |          |            |           |           |          |            |            |
| Industry              |          |          |            |           |           |          |            |            |

Narrative interviews also complement a case study approach as they have a similar shared methodological history with intersectionality. Narrative interviews re-emerged as a popular method for social sciences around the time of intersectionality emerging as a popular conceptual and theoretical approach in Western research. This is because narrative interviews sought to not only gather useful information about history, cultural change, and other events, but allowed women to be social actors who gave subjective meaning to their own lives and experiences (Chase, 2005; Andrews et al., 2008). For these reasons there would be a natural complementarity in the means (narrative inquiry) helping to achieve the end (intersectional analysis).

The methodological standpoint of giving agency and voice to the women who participate in narrative research had implications for the methods. It required that the question–response schema used in semi-structured or structured interviews was rejected (Jovchelovitch & Bauer, 2000). This is because these interview styles restrict storytelling and impose a direction for responses and discussion. Rather, an unstructured process that narrative provides would elicit a more *valid* response from the participant (Jovchelovitch & Bauer, 2000). While narrative interviews themselves *appear* unstructured to the participant, developments in methodology provide opportunity for the researcher (me) to approach the design in a more formalised manner. To do this, I used the model proposed by Jovchelovitch and Bauer (2000) and the narrative interview design by Bauer (1996) to guide this phase of the data collection. In Figure 10, I provide an outline of the narrative interview process proposed by Bauer (1996). This model comprises five different phases to the narrative interview process: the first was the preparation, the second was initiation, the third the main narration, the fourth the questioning phase, and the fifth the concluding talk. I will now discuss each of these phases in detail and how I applied each to my own interview design.

FIGURE 10 NARRATIVE INTERVIEW PHASES



SOURCE: JOVCHELOVITCH &amp; BAUER (2000); BAUER (1996)

## PREPARATION

The preparation phase of a narrative interview involves the researcher gathering information about the topic that they seek the participant to speak about. For me, this included reviewing the existing literature and development of theory in this field. It also involved extensive conversations with friends and colleagues among the Indian community, especially in Melbourne. Another part of the preparation phase of a narrative interview is to develop a *central topic* that the narrative interview will seek to address (Bauer, 1996). In deciding what the central topic would be, I utilised Bauer's (1996) guidelines to do this. These guidelines are:

1. That the topic is experiential to the participant.
2. The topic is not just personal but also of social and communal significance.
3. Participant is vividly interested in the topic, but this interest is not explicitly referred to.
4. The topic is broad enough for the participant to include all of the events of interest.
5. Indexical formations should be avoided; for example, reference to particular dates, named persons, or places.

Given that I was seeking an historical narrative that related to migration and entrepreneurial activity, my central topic then comprised five stages. These five stages – pre-migration, migration, settlement, establishing a business, and operating a business – are presented in Figure 11. This initial central topic represented the beginning and end of events that I was seeking to learn more about, and I utilised it to construct their narratives.

FIGURE 11 STAGES OF THE CENTRAL TOPIC FOR NARRATIVE INTERVIEW



SOURCE: ADAPTED FROM BAUER (1996)

Once I completed the preparation phase for the interview and received the demographic survey back from the participant, I was then ready to conduct the narrative interview.

## INITIATION

The initiation phase of the narrative interview is the introduction to the process of the interview. This usually followed a general welcome and small talk conversation. During this part of the

conversation, I found myself looking around the location of the interview as much as possible for the purposes of field notes. Once we settled in for the interview (for some this was seated on a lounge, others in their office), I asked permission to record the interview.

To introduce the interview, I said the following statement to each participant based on Bauer's (1996) guidelines:

'The purpose of this interview is to understand more about your experience of migrating to Australia and starting your own business. The interview will take place in two stages. Firstly, you will be asked to share your experiences with me. Secondly, there will be a questioning stage where I will ask you to clarify some of the information you have given me in your narration.'

While I said this, I provided them with a visual aid of the central topic as presented in Figure 11. This way the participant understood the beginning and the end of the narration I was seeking.

#### MAIN NARRATION

During the main narration stage of the interview, I would allow the participant to continue talking as much as they wished until I received what Bauer (1996) describes as *coda*, a natural end to the narration. According to Bauer's guidelines, I did the following:

- Restricted myself to active listening and non-verbal feedback, the participant was not interrupted.
- Probed the participant for anything else that she might wish to have added; for example, 'is there more you can tell me?'

I found that for each narrative interview there were several codas when the participant would stop talking about the central topic but then start again after a short break. For longer interviews, this often-included snacks and *chai*.

#### QUESTIONING PHASE

The questioning phase began when the interview came to a natural end. The purpose of this phase was for new information to emerge that was not presented during the self-generating schema of the narration. Again, I adhered to the following guidelines provided by Bauer (1996):

- Used only questions that are concerning events; for example, 'what happened before/after/then...?'
- Asked only immanent questions that emerged during the narration, and these questions



are only asked in the language used by the participant.

- Did not elucidate contradictions in the story, as to avoid cross-examination.

#### CONCLUDING TALK

At this stage of the interview, I switched off the digital recorder and small talk could begin. The information gathered during this stage is important for a contextual interpretation of the information given during the earlier phases of the interview. This is because the small talk occurs after the 'main show' (Bauer, 1996). I carried a notebook with me and noted down any important information that I gathered during the concluding talk phase.

The interviews ranged in length of time and are difficult to precisely determine their beginning and end. This was because interviews were longer than the recorded component and included the concluding talk. For example, I spent approximately four hours at Patience's home, but the recorded main narration was one hour and thirty minutes. Further to this, I visited Patience's workplace at a trade fair in Melbourne where I took field notes in addition to the field notes at her home. Another example is Krishna; we only met once when I spent approximately six hours at her house, and her main narration was approximately four hours. Throughout the migration and entrepreneurship narratives of each participant, I explain how and where I met each of the participants for the purposes of data collection.

#### FIELD NOTES

The field notes process took place on one or several occasions with each participant. As outlined in Figure 9, field notes could be recorded before the narrative interview took place (in one instance I took the demographic survey to the participant and made observations about her business before conducting her narrative interview later) or during the narrative interview meeting.

The purpose of collecting field notes was to document contextual information that would not be revealed during the demographic survey or the narrative interview (Phillipi & Lauderdale, 2018). As a method, field notes are what enables qualitative researchers to enhance their existing findings and 'provide rich context for analysis' (Phillipi & Lauderdale, 2018, p. 1).

My field notes were different for each woman that I met with, but for each I was looking for clues that might tell me about the variables in my conceptual framework. Some of these clues would include:

- Which suburb was their company was located in (if they had an office at all)? Was it a posh area, or was it a humbler location?
- Where did they live? What was their house or office like?
- Were there children around?
- Did they have awards or memberships of organisations?
- Did they have Indian or Western decorations in their business or home? Did they have photos of weddings in Indian or Western clothing?
- Was their house clean and tidy, lived in, or messy?
- Were their employees co-ethnics or from another ethnic group?
- How did they interact with others in the office, coffee shop, or at home?

Processing these kinds of observations enabled me to record what was relevant to the conceptual framework and use this information to contextualise the narratives and assist with their analysis. I will now turn to how I conducted the analyses of these data.

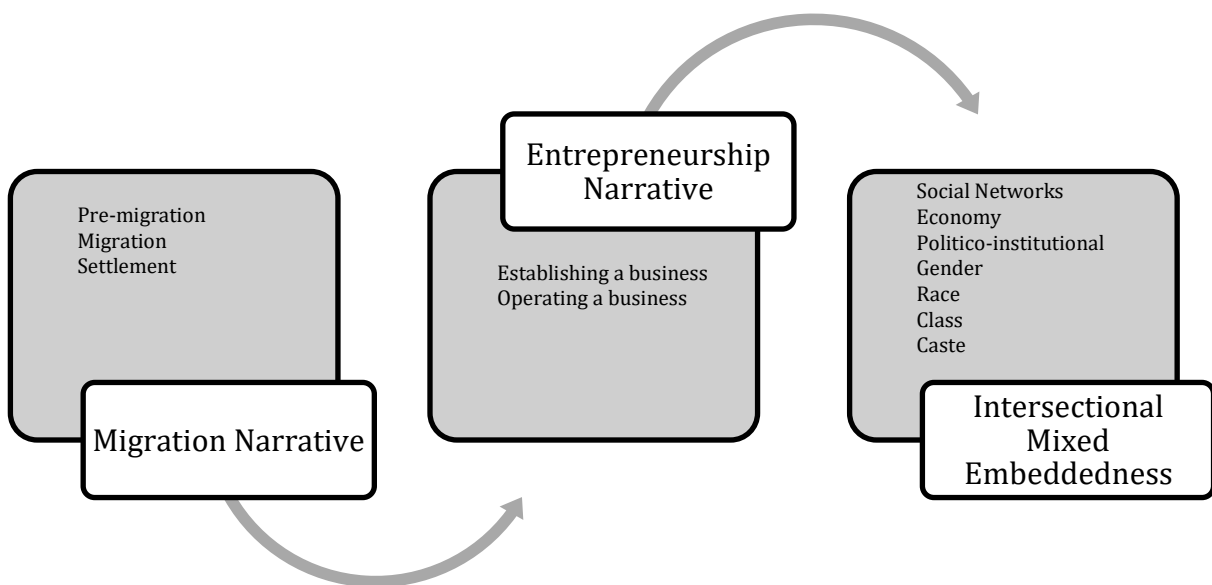
### **DATA ANALYSIS**

Case study inquiry, especially one that includes narrative analysis, presents a methodological challenge for any researcher in terms of how to go about analysing the data it generates. It is said that narrative interviews open a 'methodological repertoire' (Quinn, 2005, p. 6) rather than propose a set of rules to be abided by, and those methods should be drawn upon as a researcher requires (Roberts, 2002). Given the inter-disciplinary nature of this research and seemingly endless options for analysis, I chose to focus this analysis on the deeply theoretical nature of this project. This meant that I chose a thematic approach to the analysis, which is popular in the social sciences more broadly as a logico-scientific code, rather than a discursive or linguistic approach popular among anthropologists and ethnographers (Mitchell, 1981; Richardson, 1990; Roberts, 2002). This meant that I was able to define my own terms for the analysis (Manning & Callum-Swan, 1994). Taking this approach meant that I could identify themes within each case that relate to my conceptual framework, especially examples of embeddedness within social networks, the economy, and the politico-institutional environment, and examples of intersections with gender, race, class, and caste. In my approach to the analysis and results, I stay close to a narrative tradition by foregrounding the narrator's language and therefore their own meaning and agency (Richardson, 1990).

Given the amount of data that I collected about each participant, I had to make decisions about how to best present each case study. I found there were clearly two key stages to each woman's life that I could address separately, which the initial central topic provided a frame for. The first was their narrative about migration, and the second was their narrative about entrepreneurship. In the migration narrative I coded their data according to the stages of pre-migration, migration, and settlement. In the entrepreneurship narrative, I coded their data according to the stages of establishing a business and operating a business.

These two narratives gave me two bodies of narratives I then coded with relation to the conceptual framework variables. I coded evidence relating to the social networks, economy, politico-institutional environment, gender, race, class, and caste. This enabled me to examine each woman's story through the lens of intersectional mixed embeddedness. These layers of coding are presented in Figure 12.

FIGURE 12 CODING LAYERS AND PROCESS



For the qualitative data, the interviews were transcribed by an external company with funds provided by Monash University. Along with the field notes, which I wrote after completing the narrative interview, these were uploaded into the qualitative analysis program, Nvivo. Using the thematic analysis with the themes prescribed by my conceptual framework, I read through each transcript on several occasions and coded data. Nvivo produced a report of these data, which I then used to write up my results. The original interview recordings, interview transcripts, and Nvivo coding reports are stored securely as an audit trail for confirmability of the data.

I wrote each case study as a life story, using quotes as evidence for their stories and to support my arguments. I reduced and reordered their narratives into a chronological order. I divided their narratives into two parts: the first being migration experience and the second being entrepreneurial experience. This was to manage the sheer amount of data that I had available to me to analyse. For narrative interviews, it is important that the language of the interviewee is used in this process. I then analysed these narratives for evidence to help answer my research questions and provide evidence to support my propositions. This type of analysis provided a framework to highlight similarities and differences between the case studies (Flick et al., 2004). This approach also enabled me to use information from the demographic survey and field notes to contextualise the narrative interviews.

### **SAMPLE**

There were eight first-generation migrant women who were participants in this study. Eight case studies were chosen to manage the depth of analysis that could be achieved within each case, which Gerring argues is an important consideration when making analytical and sampling choices (2007). This is supported by Saunders et al. (2018) who argue that data saturation will have differing relevance and meaning depending on the role of theory and analysis in the research. Thus, in selecting eight participants I was not seeking a saturation of themes or generalisability, but a sample that enabled rich, contextual analysis of a complex, qualitative theoretical approach.

To recruit these eight women, I used a snowballing technique through personal links and networks within the Indian migrant community in Australia. This snowballing technique was initiated through conversations within academia, the business councils, community organisations, co-workers, and friends, and through advertising on social media networks such as Facebook and LinkedIn. Some of this occurred during the conversations throughout the initiation phase of the narrative interview. Throughout this process, I evaluated potential participants against five key criteria. These criteria were:

1. They identified as a female.
2. They identified as of Indian origin.
3. They were a first-generation migrant.
4. They started a business after migrating to Australia.
5. They operate their business in the formal economy.

I sought women from different geographic locations in Australia, the sample of participants lived in Perth (1), Sydney (3), and Melbourne (4). The women were from different age categories: three were 30–39 years, one was 40–49 years, two were 50–59 years, and two were 60 years and over. All women in the study were married, two had remarried after divorce after moving to Australia.

Six women identified as Hindu and two identified as Christian or Catholic. Of the six Hindu women, only four identified with caste. These were Brahmin (1) and Kshatriya (3). Two Hindu women explicitly said they do not identify with caste. The two Christian and Catholic women did not answer this question.

I was open to including women from any sector of business as I wanted this to reflect contemporary business conditions rather than prescribing or categorising according to my own bias or the bias of previous research. The participants were given the option of choosing from the categories of business provided by the Australian Bureau of Statistics (ABS, 2006). The final sample of women ran businesses in professional services (1), wholesale trade (2), arts and recreation services (1), information, media and telecommunications (2), healthcare and social assistance (1), and retail, trade, accommodation, and food services (1).

To anonymise the women in this study, some details are changed including the specific industry sector and their names. Pseudonyms were given to each of the women, which I chose based on the names of pioneering women from India. Not to confuse the participants in this study with these namesakes, I have included the list of pseudonyms and a brief description of them in Appendix A.

### **ETHICAL CONSIDERATIONS**

An application for ethics approval was submitted and obtained from Monash University Human Research Ethics Committee (MUHREC) on 9 December 2014 (CF 14/3583 – 2014001886 – Appendix B). In the ethics application, a sample of recruitment flyer for participants was provided (Appendix C). The study was approved as a ‘low risk’ study. In the application I identified that recollection of traumatic or negative experiences might occur during the interview.

An information flyer was circulated to potential participants that included an outline of the study. On volunteering to participate in the research, participants were provided with an explanatory

statement that included an overview of the project, the investigators, contact details for MUHREC, and information for mental health services (Appendix D).

Informed consent was obtained from all participants. This informed consent stated that participation was voluntary and that they could withdraw from the study at any time (Appendix E). Consent to digitally record the interview was again obtained at the commencement of the recorded component of the narrative interview. Please note that I reverted to my maiden name during this research, thus my name is Erin Lynn in the administrative documentation.

### **LIMITATIONS**

Given the qualitative nature of this study, I would like to address two key limitations that emerged from the methodology. The first relates to generalisability and the second relates to the sample. The case study methodology means that generalisability of these findings needs to be approached with caution. I have already discussed the limitations of case studies in this chapter; however, it is worth mentioning that such criticisms of generalisability are not limited to case studies but of the social sciences more broadly (Thomas & Myers, 2015). This study produced large amounts of rich data, not all of which could be unpacked in this study nor could be applied to groups beyond these women with their shared experiences. The findings in this study relate directly to the research questions and therefore the conceptual framework, but could be applied as providing another piece to a larger puzzle that helps us to understand immigrant entrepreneurial women. This brings me to the second limitation of this study.

The sample of women who took part in this study were limited in their representation of what it means to be 'Indian'. This may be the result of snowball sampling, and/or the result of who migrates from India to Australia. Again, casting a net wide enough to sample all of the identities of what it means to be Indian – language groups, regional groups, ethnic groups, and so much more – is its own discipline in itself. Having said that, I will make some particular points about how this limitation applies to this sample.

The women in this study are of Anglo-Indian/Catholic or Christian and Hindu heritage. There were no Muslim women who participated in this study, which is the second largest religious group after Hindus in India. Muslim people in India have long experienced discrimination<sup>27</sup> prior

---

<sup>27</sup> One example of systematic discrimination against Muslims in South Asia is the Citizenship Amendment Act (CAA), which enables non-Muslim migrants from neighbouring states, Pakistan, Bangladesh and Afghanistan, to

to and since Independence and the creation of separate Muslim states (namely Pakistan and Bangladesh). Nor were any women in this study of other religions that are common in India, such as Jain, Sikh, or Buddhist.<sup>28</sup> Further to religion, the women who identified with caste in this study identified as Kshatriya, a high caste that is second to Brahmin in the Varna system. This means that lower castes and Dalit women are not represented; this may be a consequence of factors in India that determine who migrates to Australia and is outside the scope of this particular study. Excluding women of religions other than Christianity or Hinduism, or women of lower caste, was not intentional and I acknowledge that in doing so their voices are not heard in this account of entrepreneurship among Indian migrant women. Giving voice to their experiences would be a worthwhile scholarly undertaking and add a further piece to the puzzle that I have described. I hope that I might be the person to undertake this research in the future.

As mentioned earlier in this chapter, this research was conducted entirely in English. Had I spoken one of the many other languages that were often the participants' first language at home, the results of this study might have been different. It might have given me more intimate access to life as an Indian migrant in Australia, especially as a woman.

A final limitation that relates to the sampling, was that the tenure of business was not a key criterion for including women within the sample. While the tenure of business emerged throughout the data collection process, it meant that comparisons between businesses could not be made. Therefore, the sample is a range of businesses with a range of tenures. While this is appropriate for a study such as this which focuses on particulars rather than generalisability, it does present a limitation in the data collection.

Given these limitations that I have described, before moving onto the empirical chapters, it is important to make note of my own reflections on conducting this research.

---

gain Indian citizenship, as well as expedites the citizenship of people from certain religions. It is argued that the CAA breaches the country's secular constitution and will lead to further marginalisation of Indian Muslims. India also has a long history of Hindu–Muslim riots in secular, post-Independence India; for a relatively comprehensive review read Graff and Galonnier (2013a; 2013b).

<sup>28</sup> This is a particularly important point with relation to Sikhs who are more concentrated in the Punjab state. According to the 2011 Census in India, 57.69 per cent of Punjabis identified as Sikh whereas only 1.72 per cent of the population in India identify as Sikh (Ministry of Home Affairs, 2011). This means there is a larger proportion of Punjabis migrating to Australia in relation to their prevalence in India. As mentioned in Chapter One of this thesis, Punjabi is second to Hindi as the most widely spoken Indian language at home in Australia, and one of the fastest growing languages in Australia. This would be worthy of further investigation with relation to what industries and entrepreneurial activity, if any, Punjabi Indians in Australia might take part in.

## REFLECTIONS ON CONDUCTING THIS RESEARCH

Self-identifying positionality when speaking, writing, and interpreting on behalf of other women is an established practice of recognising 'hierarchical relations of power during the research encounter' (Borland, 2007, p. 621). Similar to how feminist scholars pursue positionality in relation to research fields dominated by men, feminist scholars should understand and recognise their positionality among other women, especially with an effort to decolonise approaches to research (Bhavnani, 2007; Borland, 2007; Dunbar et al., 2003). Not only is this an important process from an epistemological standpoint, it has also been recognised at a narrative methods level where Western researchers should be more aware of the relationship between Western and non-Western narratives (Chase, 2005).

Studies by Western academics and scholars on and among diaspora groups occupy a different place to a Western researcher who might conduct research while physically within a post-colonial society. In the latter context, power hierarchies that influence the researcher's interpretations are perhaps more obvious and distinguishable in terms of an 'exploitative pattern of First World/Third World exchange' (Borland, 2007, p. 622). Research conducted among a diaspora whose origin is from a place where this explicit exchange might take place, means that conceptual assumptions about race, caste and other personal attributes should be reflected upon in terms of positionality in a global hierarchy (Dunbar et al., 2003). As a White, cis gender, educated and middle-class woman who was born, raised, and predominantly lives in Australia, I belong to a cultural and institutional power hierarchy where I occupy a position of privilege. This means that regardless of what is ideal, I will in some way shape the encounters in my research (Luttrell, 2010). In this section, I seek to position myself and acknowledge that there might consequently be what Luttrell (2010) describes as gains and losses as a result of my positionality.

I occupy this privilege in belonging to a racial group now known as Anglo-Celtic, and my family identifies with its Irish Catholic heritage whose family migrated to Australia in the early 20th century. Drawing on this background has parallels with many non-Anglo-Protestant British migrants from the late 19th century to today. Irish Catholics who migrated to Australia were treated as an underclass and have been described as Australia's 'first ethnics'<sup>29</sup> (Campion, 1982, p. 3). It was not until the end of the White Australia Policy, when Australia's migration pattern

---

<sup>29</sup> This description marginalises the many Asian and Indian migrants that already settled in Australia prior to the beginning of the White Australia Policy. Nonetheless, describing the Irish Catholics in this way situates how Protestants marginalised the Catholics and were blind to non-White experiences in Australia during the second half of the 20th century.



became increasingly multicultural, that the Irish Catholics became grouped in with Protestant Anglos to become 'Anglo-Celtic'. It is interesting that in historical accounts of Anglo-Indian migration, however, they are positioned in relation to Anglo-Celtics (see Blunt, 2015a, p. 142, for an example), which at the time was a separated group based on notions of religion and Irish Catholics remained an underclass (McHugh, 2009). The point in sharing this account of personal history relates to a shared colonial history that includes persecution by the British.<sup>30</sup>

Not only did my Irish heritage contribute to at least a one-way sense of shared history from my side as the researcher, I was also married (and later divorced) to an Anglo-Indian man with whom I share a daughter. Philippa, my daughter, is white presenting, but self-identifies with this heritage; albeit at the tender age of seven she thinks it is one literal quarter of her body that is Indian. She is proud that her Poppy is from Bombay, and she loves a Bollywood item number. She embraces Indian heritage in perhaps a way that many Anglo-Indians did not, which I would argue is my influence and not her father's. My now partner is Sri Lankan Australian, and he often observes the influence India has had on my approach to everyday things like cooking, parenting, and the movies and music that I consume. We can easily talk about race, gender roles, language, and customs in a way that someone without my experience might not.

Many think this is the origin of my interest in India, but I trace this curiosity back to my early childhood when my father would travel to Kolkata and Mumbai on cargo ships and bring home VHS videos of his visits to shore. He made us sit in our Anglo-Celtic, upper-middle-class home in Applecross, Western Australia, and watch these videos so we could learn more about the outside world that we were largely sheltered from. This was during the early 1990s when India was in economic crisis and during the beginnings of its economic reform.<sup>31</sup> The images I saw on these videos were of destitution on the streets, but also of goods being moved around the globe on ships, which is a symbol of prosperity. This deep curiosity about India has stayed with me until this day and I have visited the country on at least 15 different occasions for personal and professional reasons.

Regardless of my own heritage and long-time interest and engagement with India, I still acknowledge that I was an outsider in a position of privilege seeking to conduct research on a racialised migrant group. In approaching this throughout my study, I turned to influential

---

<sup>30</sup> For Anglo-Indians also report their own experiences of marginalisation following India's independence from the British in 1947 (Blunt, 2005a). This was also apparent during my fieldwork with reports of jobs being re-allocated away from Anglo-Indians.

<sup>31</sup> For a brief history on India's economic reform, see Aiyar (2016).

anthropologist Hortense Powdermaker and undertake a process of *stepping in* and *stepping out* (Powdermaker, 1966). This meant that I was being both the outsider and the insider, which is ‘the dialectical stance of involvement (insider) detachment (outsider) that a researcher adopts toward the informants in the culture studied’ (Sunstein & Chiseri-Strater, 2012, p. 417). This means stepping out of my sub-culture and into another sub-culture in order to conduct my research. In a sense, I am a tourist who travels into another sub-culture to find something very different and fascinating to research (Chiseri-Strater and Sunstein, 1997). By taking this approach where I moved between cultures, I could regard myself as someone who conducts research ‘among others rather than on them’ (Wolcott, 2009, p. 17, emphasis in original).

One way I would navigate this process is through deliberate mentions of my own experiences with India. I talked with every participant about my Anglo-Indian husband and daughter; this immediately opened a door to conversations about marriage, children, and family. For the Anglo-Indian participants, the deliberate mention of their British history meant they would easily discuss the implications of Independence on their family without the need to explain the basics of what they interpreted as discrimination. Fortunately, or otherwise, at the time of my fieldwork I was not yet separated. However, many of my participants were and, had that been the case, I wonder if that would open discussions around the reasons for their divorce after arriving in Australia.

My frequent travels to India meant that I had an increasing familiarity with languages and place names, which made conversations flow more easily than perhaps they would otherwise. That which was implied about regional origins, such as one participant’s Bihari family and how she was teased in school in Delhi, was a power hierarchy in India that I was familiar with. The treatment of Bihari migrants in India is often the subject of news in other, more affluent states of India.<sup>32</sup>

That I was not of Indian heritage myself, despite the many interactions with India and people of Indian origin, did have methodological implications for this research. This was particularly apparent in the approach to gathering data and analysing caste in the intersectional analysis. I believe I had a flawed understanding about how to reliably identify caste in a study such as this one. Caste, it seems, is not the same box-ticking exercise that will elucidate findings in the same

---

<sup>32</sup> It is relatively easy to search for news articles that report on discrimination against Biharis; see PTI (2016) for an example of a Member of Legislative Assembly belonging to the ruling Bharatiya Janata Party who claimed Bihari students were causing too much disruption in Kota, Rajasthan.

way ticking a box about household income level elucidates findings about one's economic class. This might be the result of not identifying and therefore not fully understanding caste. Working with the diaspora, the participants are from a post-colonial society and I am the result of a colonial Western education, and it seems I have not avoided imposing theoretical and cultural assumptions that reimpose hegemonic relations (Mohanty, 1998; Racine, 2011). Indeed, Collins (2009) argued that one of the key challenges for the trajectory of intersectionality is its applicability in non-Western settings, as it is a 'western social theory and set of social practices' (p. xii). This requires some work to overcome, if not to over-simplify, the influence of caste in an intersectional analysis.

One of the reasons that I so frequently travelled to India was that I started my own business delivering international study tours for Australian students in India. This also led me to work as a Lecturer in Entrepreneurship at Monash University, and to start a not-for-profit business, DICE Kids, which focused on enabling entrepreneurship skills among Australian children. That I had this experience as an entrepreneur in my own right meant that I had another mechanism to find ways for my participants to understand this process I was taking of 'stepping in' and researching 'among' rather than 'on'. I found that these experiences were less important when it came to this process. Rarely did we share experiences of starting businesses or challenges of staffing, marketing, or operations. It was more the shared family culture that opened doors and conversations throughout this project.

This section provides my reflections on conducting this research. This is an especially important process for a study conducted among immigrant women in a Western context by a Western researcher. It acknowledges the power relations between me and the women who participated in this research. It also outlines how my professional and personal experiences might shape my interpretations in this study.

## CONCLUSION

In this section I have covered the philosophical assumptions and the constructionist epistemology, and how this led to my approaching this research as case studies. I provided a justification for the case study approach that includes multiple points of data collection. I focused on the justification for narrative interviews as this formed the bulk of my data collection. I discussed the ethical considerations that I addressed with Monash University when seeking permission to conduct this research. I highlighted the limitations of this study, which are in

parallel to the research design. Finally, I provided some reflections on this research and how my positionality and privilege may have shaped this research project.

## **CHAPTER FOUR: MIGRATION NARRATIVES: PARTICIPANT ACCOUNTS OF MIGRATION TO AUSTRALIA**

### **INTRODUCTION**

In Chapter Three, I outlined how narratives are a methodological approach that can reveal rich information about how women experience migration and entrepreneurship. Specifically, that narratives that are included in in-depth case studies would provide a framework to analyse how intersectional mixed embeddedness might explain immigrant women's entrepreneurial experience.

In this chapter, I present demographic detail about the women, and each woman's individual migration story against the contextual backdrop of their lives in India and on arrival in Australia. I argue that this rich qualitative detail about each of the women's identities, including gender, class, caste, and race, helps us to understand how their pathway to entrepreneurship is influenced through an intersection of these identities, which shape relations of power. I argue that these women's experiences of migration are to some extent embedded in social networks, the economic context, and politico-institutional contexts even prior to establishing a business in Australia. Furthermore, I argue that there is an interaction between intersectionality and mixed embeddedness that shapes the lives of immigrant women entrepreneurs.

This chapter is structured as follows. First, I introduce each of the eight women who participated in this study, drawing on the results from the demographic survey. I then present each of their narratives individually, focusing on the stage of pre-migration, migration, and settlement. Third and finally, after each narrative I contextualise each woman's experience in terms of intersectional mixed embeddedness.

### **DEMOGRAPHIC SURVEY RESULTS**

The results of the demographic survey completed by the eight women that participated in the study are presented in Table 2. To summarise their basic characteristics, four lived in Melbourne, three lived in Sydney, and one lived in Perth. Two women were 60 years of age or more, two women were between 50 and 59 years of age, one was between 40 and 49 years, and three were between 30 and 39 years. All of the women were married. Two had divorced and remarried. Six of the eight women had children: two women had one child under 18 years, one woman had three children over 18 years, one had two children over 18 years, one woman had one child over 18 years, and one woman had both two children under 18 years and one over 18 years.

Disclosure of caste varied among the eight women. Two identified as Christian or Catholic, six identified as Hindu. Of the six who identified as Hindu, only four of them identified with caste. Those women who did identify with caste, noted that they were Kshatriya (n=3) or Brahmin (n=1). This means they belong to one of the two highest castes in Hindu's Varna system (see Chapter Two). The two Hindu women who did not identify with caste specifically wrote 'do not identify'. Of the two Christian and Catholic women, they simply did not answer rather than state 'do not identify'. Of the two Hindu women who did not identify with caste, there are no stand-out similarities between them other than that they migrated as adults and as spouses.

There are several reasons for why it might be that they chose not to identify with caste. Firstly, the women might simply not identify with caste. Secondly, the women might not have identified explicitly with caste and this is a methodological flaw in this study, in terms of the context when and to whom women may or may not reveal their caste identity. Thirdly, it might be that the women are beneficiaries of caste and less likely to see this as a defining their identity (Yengde, 2019), a phenomenon observed in North India where Kshatriya and Brahmin caste often self-reference caste, but Sudra and Vaishya castes do not do so as often (Mines, 2009). Fourthly, caste might be reproduced differently in the diaspora (Ganesh, 2011; Pio, 2007a), where it is particularly important for those who are of business castes (Pio, 2007a; Hewamanne, 2012).

All but one of the women arrived in Australia as the dependent of a highly skilled migrant, whether their spouse or their father. Patience was the only participant who did not identify as a dependent. Patience identified her migration status as 'British citizen'.<sup>33</sup> However, she was a child when she migrated, so it can be safely assumed that she too was a dependent of her father.<sup>34</sup> As explained later in the chapter, the decision to migrate was not on the volition of the women in this study. Each woman explains their lack of involvement in the decision to migrate, including where it went against their wishes.

---

<sup>33</sup> Patience identifying as a British citizen is important in relation to identity as an Anglo-Indian. Anglo-Indians were defined in the Indian Constitution as those whose mother tongue is English, have paternal European heritage, and are born or reside in India. See Sen (2017) for a recent study about Anglo-Indian women in Kolkata, which provides detailed background on Anglo-Indians in India.

<sup>34</sup> During the narrative interview, I learned that Patience did migrate with her father and mother.

TABLE 2 DEMOGRAPHIC SURVEY RESULTS

|                              | SHANU                                  | CHRISTINE                | PATIENCE              | KRISHNA                      | VINA                                       | PRIYANKA                            | CHHAVI                                     | MANASI   |
|------------------------------|--|--------------------------|-----------------------|------------------------------|--|-------------------------------------|--|--|
| <b>Geographical location</b> | Melbourne                              | Melbourne                | Perth                 | Melbourne                    | Sydney                                     | Sydney                              | Sydney                                     | Melbourne                                      |
| <b>Age</b>                   | 40–49 years                            | > 60 years               | > 60 years            | 30–39 years                  | 50–59 years                                | 30–39 years                         | 30–39 years                                | 50–59 years                                    |
| <b>Marital status</b>        | Remarried                              | Remarried                | Married               | Married                      | Married                                    | Married                             | Married                                    | Married  |
| <b>Religion</b>              | Hindu                                  | Catholic                 | Christian             | Hindu                        | Hindu                                      | Hindu                               | Hindu                                      | Hindu  |
| <b>Year of migration</b>     | 1987                                   | 1974                     | 1967                  | 2003                         | 1999/2000                                  | 1991                                | 1994                                       | 1989   |
| <b>Migration status</b>      | Spouse                                 | Spouse                   | British citizen       | Spouse                       | Permanent resident <sup>35</sup>           | Dependent of skilled migrant        | Dependent of skilled migrant               | Skilled migrant                                |
| <b>Caste</b>                 | Kshatriya                              | -                        | -                     | Did not identify             | Did not identify                           | Kshatriya                           | Kshatriya                                  | Brahmin  |
| <b>Children &lt; 18</b>      | 2                                      | 0                        | 0                     | 1                            | 0  | 1                                   | 0  | 0  |
| <b>Children &gt; 18</b>      | 1                                      | 3                        | 0                     | 0                            | 1  | 0                                   | 0  | 2  |
| <b>Education</b>             | Postgraduate                           | Bachelor's degree        | Postgraduate          | Postgraduate                 | Postgraduate                               | Higher School Certificate (Year 12) | Bachelor's degree                          | Bachelor's degree                              |
| <b>Personal income</b>       | > \$150,000                            | > \$150,000              | \$100,000 – \$124,999 | \$1 – \$24,999               | > \$150,000                                | \$100,000 – \$124,999               | \$1 – \$24,999                             | -  |
| <b>Household income</b>      | > \$150,000                            | > \$150,000              | -                     | > \$150,000                  | > \$150,000                                | > \$150,000                         | > \$150,000                                | > \$150,000                                    |
| <b>Languages spoken</b>      | English<br>Hindi<br>Bengali<br>Punjabi | Telugu<br>Tamil<br>Hindi | English<br>Hindi      | English<br>Hindi             | English<br>Hindi<br>Bengali                | English<br>Hindi<br>Bengali         | English<br>Hindi                           | English<br>Tamil<br>Hindi                      |
| <b>Regional origin</b>       | West Bengal                            | Andhra Pradesh           | West Bengal           | Uttar Pradesh                | West Bengal                                | -                                   | Delhi/Bihar <sup>36</sup>                  | Delhi  |
| <b>Industry</b>              | Professional services                  | Wholesale trade          | Wholesale trade       | Arts and recreation services | Information, media, and telecommunications | Healthcare and social assistance    | Information, media, and telecommunications | Retail trade / accommodation and food services |

<sup>35</sup> Vina said she was a permanent resident, but this residency was given to her husband as a highly skilled migrant.

<sup>36</sup> Chhavi said in her interview that she was originally from Bihar before moving to Delhi. This is important context, so I have added Bihar to her demographic survey response.

The women in this study migrated at varying points of time. The first to immigrate was Patience in 1967 and the latest to immigrate was Krishna in 2003. This is consistent with the patterns of modern migration from India to Australia (Department of Home Affairs, 2020b) discussed in Chapter One. Patience represents the post-Independence Anglo-Indian wave of migration to Australia,<sup>37</sup> and Krishna represents the wave of highly skilled Indian migrants in the late 1990s/early 2000s.

The women in this study were highly educated. Four achieved a postgraduate qualification, three a bachelor's degree, and one completed her Higher School Certificate (Year 12). Shanu and Krishna completed their postgraduate qualifications in Australia, while the other women who migrated as adults completed their tertiary education in India. This is consistent with Australian Government data that suggests migrants from India have a higher level of education when compared to the local population; albeit Australian Government data does not distinguish whether that education was achieved in Australia or India or both (Department of Home Affairs, 2020b).

The women had high household incomes but varied personal incomes. Seven of the women reported household incomes as \$150,000<sup>38</sup> or more. One did not respond to the household income question. Personal incomes varied more: three reported incomes of \$150,000 or more, two reported their personal income as between \$100,000 and \$124,999 (one of whom was the woman who did not report a household income), and two reported incomes between \$1 and \$24,999. One woman did not report her personal income but did report her household income, which was \$150,000 or more. Of the women with low personal incomes, they had businesses that were relatively newly established when compared to the other participants with higher personal incomes. In 2015–16, the mean household income in Australia was \$109,668.00, which puts these women in the highest quintile of household incomes, which includes those households with an income of \$104,468.00<sup>39</sup> or greater (ABS, 2017).

The women in this study spoke several languages, which were linked to their regional origin in India. All eight women reported that they are at least bilingual, speaking Hindi and English.

---

<sup>37</sup> Patience's arrival was in 1967 and therefore prior to the dismantling of the White Australia Policy in 1973 (Blunt, 2005b). During the 1960s, White Australia had become less restrictive for Anglo-Indians following India's independence.

<sup>38</sup> All dollar values are expressed in Australia Dollars.

<sup>39</sup> These figures were calculated by multiplying the weekly mean household income by the number of weeks per year from the ABS (2017).



Patience, Krishna, and Chhavi speak Hindi and English; their regional origins were north Indian states of West Bengal, Uttar Pradesh, and Bihar, respectively. Vina and Priyanka speak both Hindi and English as well as Bengali; Vina identified as being from West Bengal and Priyanka did not disclose her regional origin nor was I able to ascertain this throughout the project. That Priyanka speaks Bengali means she is likely from West Bengal. Mansi speaks Hindi, English, and Tamil, and she identified her regional origin as Delhi. Of the two women who speak four languages, Shanu speaks Hindi, English, Bengali, and Punjabi, and identified as from West Bengal. Christine speaks Hindi, English, Tamil, and Telegu, and identified as from Andhra Pradesh.

The women's businesses are in a range of different industries and sectors. One woman said her business industry was professional services, two said wholesale trade, one was in arts and recreation services, two were in information, media and telecommunications, one was in healthcare and social assistance, and another in retail trade/accommodation and food services. In some ways, this reflects the industries that Indian-born members of the Australian community work in (Varghese, 2018). However, according to Australian government records, there are many Indian-born members of the community who work in community and personal service, clerical and administration, sales, machine operators and drivers, and labourers. This means that this sample of women overwhelmingly belongs to the population of Indian-origin people in Australia working in white-collar industries, where Indians are disproportionately represented when compared to the total population (Varghese, 2018).

These demographic data provide a brief introduction to the eight women who participated in this study. While the purpose of this study is not to make generalisations about migrant women entrepreneurs of Indian origin, these eight women tell a consistent story within this sample. These women are well educated, they have high household incomes, if they identify with caste they are of high caste, they migrated as dependents of family or as spouse, they are married, and many have children. Yet, despite these similarities, they migrated at different points in time under different migration conditions, they live in different regions of Australia, come from a range of regions in India, and work in a variety of white-collar industry sectors. This tells us that entrepreneurialism among these women is not the result of one or two predetermined factors. The remainder of this chapter will be an in-depth exploration into their experiences in the pre-migration, migration, and settlement stages of their lives.

## CASE ONE: SHANU

**PRE-MIGRATION**

Shanu attributes her formative years between childhood and university as laying the foundation for her future leadership and entrepreneurship aptitude. This period was defined by a comfortable middle-class upbringing with a supportive family. Shanu grew up in a Kshatriya family in Kolkata, West Bengal. Living in north-east India meant that she was fluent in English, Hindi, Bengali, and Punjabi, which are commonly spoken languages in this region. Shanu's family is what she described as a middle-class family who lived in a complex with 36 other families. Shanu described the other children in the complex as 'siblings and family', all of whom 'have gone on to do very well because the playground was a very healthy, very competitive playground'. Shanu attributes her leadership to those early years in the playground.

*Before I was 15, I knew everything I needed to know in terms of navigating relationships, human relationships. And that has been my core ability as well over the years that led to my ability to be an entrepreneur. With people, I know how to collaborate with people, I know how to work with people.*

Shanu attributes relationship-building as core to her success as an entrepreneur, and that she developed the skill in the playground as a child.

Shanu's parents were supportive, especially her dad. She believed that this support was an important foundation to becoming an entrepreneur:

*My dad was always one that sort of always said I could be anything I ever wanted. If I wanted to be the Prime Minister, I could. I think that sets the stage, sets the scene or the tone of a life in the future when you have that really strong encouragement at a very early age in life.*

When Shanu went to university in Kolkata, she started her first business with a friend. They bought and sold handbags to other students at the university:

*We'd set up our little stall and we'd sell the handbags two, three, four times the price we bought them at. And we'd buy them for 20, we'd sell them for 60, 80 rupees but 80 rupees*

*is still \$2 perhaps, you know less than \$2 you could say today, it was 50 years ago. So but we were still doing very, very well in the school yard, in the college grounds.*

Shanu attributes her aptitude for entrepreneurship to these foundations that were established as a child in India. The foundation she describes is important to understanding her background in terms of intersectionality. Firstly, her father and parents were supportive of her choosing a professional career beyond marriage and becoming a housewife, which can be understood as an upper-middle-class aspiration and reality for women in urban India<sup>40</sup> (Gilbertson, 2018). Secondly, Shanu describes her high level of education and completion of tertiary education in India. Thirdly, Shanu is high-caste Kshatriya Varna. Together, these mean Shanu comes from a high-class high-caste background in India where women were encouraged to gain both paid employment and education and had the economic means to do so.

## **MIGRATION AND SETTLEMENT**

Shanu moved to Australia in 1987 after finishing university. Her move was decided by her fiancé. Shanu said that ‘anybody in India in that era in the 1980s that was going somewhere, needed to get out of the country – that was the mindset. You have to go to a foreign country’. Shanu said that while many families would go to the United States, her fiancé’s family was moving to Australia; she accepted that was where she would migrate to as his spouse. Shanu described her settlement in Sydney, Australia, as a difficult period of adjustment because of the relatively small population and change in lifestyle:

*I lived in Picnic Point<sup>41</sup> in the late 1980s. Come seven o’clock and eight o’clock and it’s dark, not a soul on the streets and you’ve come from a country that has a billion people and all the bars and all the home help and so on. Even though you had middle-class families in India had a very, very, high-end lifestyle. Highly social, all the work being done by your helpers and you’re like pampered, you’re like a princess at home without even realising you’re a princess so I was raised as a princess you can say.*

<sup>40</sup> Gilbertson (2018) juxtaposes this position with women of lower-middle-class families who prefer women to not engage in paid employment unless it is required for family survival.

<sup>41</sup> Picnic Point is a suburb in Sydney that is bordered by a National Park. At the time, Picnic Point would have been on the outskirts of suburban Sydney.

Given that Shanu came from an upper-class and upper-caste family in India, she found settling in Australia a 'real shock in terms of the family'. This was because she did not have domestic help and was required to take on the household responsibilities. This is consistent with literature about women in the South Asian diaspora, which argues that women are expected to focus on home and caring responsibilities (e.g., Satyen, 2021; Wali & Renzaho, 2018). Shanu said, 'there was no fun in Australia in those years, it was a lot of hard work because you're sort of isolated'. Shanu completed a computer programming course so she could secure employment in the computer industry. Shanu was employed by a multinational firm, which she described as her 'lucky break'. Shanu was promoted multiple times into a national manager role because her entrepreneurial skills were what Shanu described as 'evident to everybody'.

Shanu's case highlights the politico-institutional and economic contexts of the mixed embeddedness pillar, as well as the intersectionality pillar. Firstly, it highlights the politico-institutional factors as a driver for migration to Australia. It also highlights the economic context of India at the time, and that Australia was considered a more economically desirable country to live in.

While these macro forces were important, Shanu's case also reveals intersectional privilege and disadvantage. Firstly, indicators of her class and caste meant that on settlement in Australia she could continue her education and secure professional employment. Migrating on one hand was a loss of some class and caste privilege, such as help around the home, but on the other she maintained some privilege such as work and education. Despite this privilege, as a woman she lacked agency in decision-making about migration and this was imposed upon her by her husband and his family.

## CASE TWO: CHRISTINE

### **PRE-MIGRATION**

Christine grew up in a Catholic family in Andhra Pradesh in the south of India. Christine speaks Hindi, Telegu, Tamil, and English, which are the commonly spoken major languages in this region of South India. Her mother was a young bride but a qualified teacher when she moved to Andhra Pradesh with her husband who secured work with British American Tobacco (BAT).

The family lived in a compound common for Anglo-Indian families, which included a British Club<sup>42</sup> for exclusive use by those who lived there. When her father started work at BAT, British and Anglo-Indians held managerial roles. Christine said this helped to maintain the 'club lifestyle', where people would dress for dinner and maintain English protocol. Few Indians had managerial positions and those that did primarily worked in finance and accounts.

BAT gave the families free health care, canteens for food, subsidised meals, and other benefits. The senior management all had houses built by the British; Christine said, 'you would think you were in the UK or something'. She described that this compound life meant you did not mix with the people in the town. Given they lived in a compound,<sup>43</sup> Christine's mother could not work as a teacher and instead could only 'play cards or have coffee parties up at the club, or to stay at home'. When Christine and her twin sibling were born, the other British families in the compound asked if her mother would teach their young children in preparation for boarding school. Christine's mother would teach the children at the British Club as it had a school room set up especially for the young children. There were no school rooms for older children, as it was commonplace for Anglo-Indian children to travel to boarding school when they reached school age.<sup>44</sup>

There was demand for Christine's mother to teach children outside of the compound. Doctors and businessmen were asking if they too could send their children to her school. The British Club refused entry to the non-Anglo-Indian children, so Christine's mother decided to open a school outside the compound. The Anglo-Indian children followed Christine's mother to the new school as it was the only English medium in the area, and the number of enrolments grew quickly.

Many of the Indian families could not afford the fees for school, so Christine's father would support these children. Christine's family taught in the school, as did her aunty and her father on his retirement. Christine attributed some of the school's good reputation to the British influence, she said:

---

<sup>42</sup> 'Clubs' such as that which Christine refers to were ubiquitous in 19th- and 20th-century British colonies and are documented as places that maintained British elitism but also (re)produced racial and ethnic hierarchies. For more on the British Clubs in India, see Sinha (2001).

<sup>43</sup> Compounds were housing arrangements and cantonments that were exclusively for use by the British (including Anglo-Indians) in India prior to Independence. They were usually located some distance from the native population but employed Indians as servants. Similar to the club, these compounds (re)produced British elitism. For more about compounds and, in particular, the lives of women in these compounds, see Blunt (1999).

<sup>44</sup> British boarding schools were established in India to educate Anglo-Indian children. They were often located in hill stations, and children would travel long distances at a young age to reach them and would be based at the boarding school for approximately nine months of the year. For more on Anglo-Indian education in colonial India see Buettner (2000) and Blunt (2005b).

*It was really very, very established, had a very good reputation, very good reputation for a small country town where you wouldn't expect to have a school. Where children came in not wearing shoes, but when they left they could quote Shakespeare, poetry, could eat with a knife and fork, could go anywhere and have manners.*

While the family is now in Australia, and Christine's mother recently retired, the family continue to fund the school in Andhra Pradesh.

Christine's description of her childhood in India tells us about her position of relative privilege as an Anglo-Indian family securely employed by a British company. While she does not identify with caste, her family security means they were comfortably middle class and enjoyed privileges that the British established for their communities. While the family was economically middle class, they did not identify with caste and therefore this privilege was tied to British rule. This means that class and economic security was fragile and depended on the maintenance of this political power hierarchy. Thus, Christine's childhood was embedded in a political and institutional context that eventually drove many Anglo-Indians to leave India and immigrate to other British colonies post-Independence.

## **MIGRATION AND SETTLEMENT**

Christine describes this experience of migration through the lens of British India. Christine migrated to Australia in 1974, when she was 21 years old, in search of a career and job satisfaction. The decision to do so was driven the dismantling of the British Raj's power hierarchies in post-Independence India, as well as the nationalisation of the economy. In the early decades of post-Independence India, the middle class was dependent on the state in the form of state-managed economic development (Fernandes, 2016; Gilbertson, 2018). BAT was slowly nationalised as part of this increased dependence on the state, becoming the First Imperial Tobacco Company and then India Tobacco Company.

As part of this nationalisation process, the company was forced by the state to slowly bring in non-Anglo-Indians for managerial positions. The British managers left for England and the Anglo-Indian workers were appointed to various jobs including manual work such as stripping the leaf and working the presses. Christine said that Anglo-Indian families were entitled to a token system, which guaranteed employment for one family member. This meant that anyone who had a company job had enough income and would not live below the poverty line. The increasingly few

job prospects for Anglo-Indians in India meant that she and her husband chose to migrate to Australia:

*Anglo-Indians were considered minorities who were favoured by the British and therefore it was, Indians felt it was time to right the records and give their own people an opportunity.*

Christine said that Anglo-Indians were not educated and did not have qualifications and degrees, so they could not effectively compete in the Indian labour market. This meant many Anglo-Indians opted to go to other British colonies, including Australia, that had favourable migration programs for Anglo-Indians. Christine spoke of the 'huge wave of migrants' in the 1970s and recalled what was happening to families in Madras:<sup>45</sup>

*At the time, every person you met was either applying to go to Australia or had been to an interview at the High Commission, or had family going. It was almost like a wave, like a tsunami of people, Anglo-Indians, leaving.*

Christine's family did not migrate until almost 30 years after Independence. This was because her parents put the children through a college education in India. Her family had the money to do this, whereas many Anglo-Indian families did not have the resources. Christine said her family had no financial reason to leave India.

Christine married a man in India prior to migrating to Australia. Christine and her husband migrated with sponsorship from her father's friend who had arrived in Australia three years' prior. This sponsorship was a requirement for all Anglo-Indians to ensure they had accommodation guarantees and would be looked after financially. Christine's sponsor had three children that she grew up with in the compound, and they were very keen that she and her husband would join them. After Christine migrated to Australia, other members of her family followed.

Christine arrived in Australia on the Queen's Birthday weekend in 1974. She arrived on the Saturday, had her first interview with the Victorian Public Service on the Tuesday, and started work on the Wednesday. Christine said, 'and I haven't really stopped since! That was in 1974'. Christine would then work for the Victorian Public Service for 18 years. During her lengthy period

---

<sup>45</sup> Madras is the colonial name for Chennai and was renamed post-Independence. I chose to leave Christine's quote as Madras to highlight that her view of India is through the British lens of an Anglo-Indian.

in the public service, Christine earned an economics degree. Her role in the public service provided her the time and finances to pay her fees. Christine was able to study during office hours, but it was something she described as 'a bit of a struggle'.

Christine and her husband lived in Springvale, which was, at the time, a low socioeconomic suburb of Melbourne where other Indian migrants lived. In the first year, they saved enough to buy a house, which she said all migrants worked toward. At the time they did not question where they lived as they relied on known support systems as new migrants, and did not know where they 'should' be living, or which were the 'better' suburbs. It was not until Christine's sister met her partner, who was educated at an elite boys' school in Melbourne, that they were introduced to a new way of thinking about where they should live; she said that he 'opened their eyes'.

Christine's marriage broke down because of the new lifestyle along with her work in the public service. Christine said that she enjoyed the experience of working and mixing with Australians. Her husband found this challenging, that she was enjoying the company of other men, and women, such as going to the pub or going for a counter lunch. That he was conservative and not prepared to change after coming to Australia meant she could not see herself staying married to him. The tension between Christine's new attitude toward work and socialising is unsurprising, when considering Satyen (2021) and Wali and Renzaho (2018), who argue that the domestic role of women is important to men and find it difficult when these norms are challenged.<sup>46</sup> Furthermore, Walton-Roberts and Pratt (2005) argue that economically independent South Asian women 'represent a powerful agent of economic change' (p. 178), which may be seen to unsettle the traditional male breadwinner role.

Christine and her husband had one three-year-old child at the time. When they divorced, Christine moved to the inner north suburbs of Melbourne where she met her husband now of 30 years. They went on to have one more child together.

Christine's second and current husband is from an Anglo-Saxon background but adhered to traditional gender norms. He was confused by Christine's conservative Anglo-Indian heritage and what she described as 'feminist' ideas about working. Christine said she had to say that she was not willing to compromise and would continue working. Christine started working part-time with

---

<sup>46</sup> Wali and Renzaho (2018) found that some South Asian immigrant men who came from patriarchal societies found it difficult to adjust in Australia, especially when traditional male and female roles were challenged. This included increased participation in household and childcare work.



their child at home and worked with her sister, who also had a young child, to manage childcare and work commitments.

Christine's case reveals important detail about how politico-institutional factors in India were a driver for migration, and that this was inextricably linked to class. Christine's loss of Anglo-Indian privilege in post-Independence India was the macro politico-institutional driver that led to the decision to migrate to Australia. While for some Anglo-Indians migrating was to escape economic marginalisation, this was not the case for Christine's family, indicating a class privilege even among the Anglo-Indian community.

Christine also lost class status when she migrated to Australia. This was because she moved to a low socioeconomic suburb of Melbourne. However, through family networks, she and her sister were able to increase their class status by securing public service employment and moving to higher socioeconomic parts of Melbourne.

Class intersected with gender norms in Christine's experience. Her first husband was unable to adjust his boundaries of what was socially acceptable women's behaviour. Her second husband also had deeply held views on the role of women, especially an Indian-origin woman, in terms of paid employment. Traditional expectations of domesticity mean that she and her sister worked together to manage caring and paid employment responsibilities. These intertwined aspects of class and gender, which are ultimately influenced by the politico-institutional drivers that led to migration, influenced the steps toward Christine becoming an entrepreneur.

### CASE THREE: PATIENCE

#### **PRE-MIGRATION**

Patience was born in Kolkata, West Bengal, to a Christian, Anglo-Indian family. Patience speaks both Hindi and English fluently. The family lived in Dhaka, in what was East Pakistan but is now the independent state of Bangladesh.<sup>47</sup> Patience's mother travelled to Kolkata to give birth to Patience because, at the time, there were no hospitals in East Pakistan. The family lived in Dhaka as her father worked for a British steel shipping company, and being posted to East Pakistan meant it was 'great for us'. They lived in a colonial house with 2 acres of land outside. Patience said she still dreams of the house and described that period as 'idyllic times':

---

<sup>47</sup> The separate state of Bangladesh emerged in 1971 after Pakistan forces surrendered following a civil war in a push for an independent state from Pakistan (Commonwealth Secretariat, 2021).

*It was a different era, and it was the last of the colonial era. Like, we had 13 servants in 1967 and we lived outside Dhaka the capital and then most of the people now live in Dhaka and they had smaller houses, they still had servants, but they didn't have 13. Yeah, so it was the last of the ... and so I feel very lucky that I got the end of it.*

This lifestyle meant that her parents thought they were British, 'not English but British'. This meant that close friendship with non-Anglo-Indian local people was frowned upon. Patience's mother used to wear English clothes and people would send items from Scotland including cardigans. This also meant they missed opportunities to engage in Indian and Pakistani culture:

*In the market [in Dhaka] there were wonderful shawls and embroidered things which she never bought; it was too Indian, too local, or too Pakistani. And what opportunities they would have had. And they didn't, they were so busy trying to be British.*

While Patience's family lived in East Pakistan, the children would attend school in India at a British boarding school in Darjeeling, West Bengal. There was an enclave of Anglo-Indians in Kolkata, who would also travel long distances from a young age to go to this boarding school. Patience, like her parents and five generations before, was five and a half when she started:

*We used to fly to Kolkata, have the school uniforms made and then go up to Darjeeling to boarding school. We left in February and came back in November. We were little children at a boarding school. My mother came and saw me during the Easter break once every year for two weeks and it was great to see her. But they were hard times, but they were happy times, I have no regrets about the boarding school.*

Due to the separation of India and East Pakistan, the journey was long and interrupted by violence. It would take five days to travel between Darjeeling and Dhaka. Patience would turn her school shirt inside out so her mother would not see how dirty she had become during the journey. There were no telephones between India and East Pakistan, and Patience said her mother would travel to the airport every day as she did not know which flight they would come in from Kolkata on. During the interview, Patience told me this story and began to cry.

Patience said the quality of teaching was very good at the boarding school. She was taught mostly by European nuns, European teachers, and many Anglican teachers. Patience said she first learned

about Australia from an Australian nun working at the school, who told Patience about growing up outside Sydney and fighting bushfires. Patience said she thought to herself at the time, 'crumbs I hope I never go to that country, that horrible, horrible country where you have bushfires!'

Patience attended the boarding school for six years until she was 11 years old. In 1962, China had a border war with India and the school wrote to her parents and said the children were now considered overseas students and it would be too dangerous to go back to Darjeeling.<sup>48</sup> Instead, Patience stayed in Dhaka and went to a local convent school off and on. Patience never returned to the boarding school as a student. I recently learned from Patience that she did return as an adult in 2005 and hopes to return again one day, which demonstrates how important this part of her life was to her.

The schooling in Darjeeling that defined much of Patience's childhood was common among Anglo-Indian communities in India (Blunt, 2005b). That Patience spoke so vividly of this period in her life might be explained by the experience common for other Anglo-Indians where parents often moved frequently due to employment postings around India. This meant that boarding school was often the most permanent home they knew in India, and memories of their life 'are thus intimately bound up with memories of their early education' (Blunt, 2005b, p. 138).

This experience of school is intertwined with Patience's class in India, she was part of an elite Anglo-Indian community that sought to maintain its British heritage. Her childhood also tells us about the political and institutional factors that were occurring at the time, which ultimately led to a challenging childhood navigating war. However, it is also her and her family's embeddedness in this political and institutional context that (re)enforces the class privileges that Patience enjoyed, such as living in a large colonial house in a compound, travelling to British boarding schools, engaging in the club lifestyle and wearing imported British clothing.

## **MIGRATION AND SETTLEMENT**

Three years into Patience's schooling, the political circumstances in Dhaka changed. East Pakistan sought independence from West Pakistan, resulting in martial law. The family were unable to go outside of the compound. Patience said that it felt terribly exciting as a child, but you do not realise when you are young that people are 'being killed in the streets'.

---

<sup>48</sup> For more background on the Sino-Indian war see Garver (2004).

The political situation led Patience's father to move the family to Perth, Western Australia, in 1967. Her brother had already moved there as a student in boarding school. One week after the family arrived, Patience's mother was killed in a car accident. Patience said her father was heartbroken, as it was their dream to move to Australia. Despite the difficulty of the move and settlement period, Patience noticed the lack of division and that 'you were allowed to be friends with everyone, nobody was beneath you and you could love everyone, it was gorgeous'.

After finishing school, Patience married a Western Australian man. Initially, he was not interested in travelling to India with Patience as he had not enjoyed a previous visit to Bombay. However, they travelled back to India together and he became what she described as an 'Indophile'<sup>49</sup> who cannot stop talking about India. When Patience married her husband, she said of his family's response, 'It was really strange when I married Doug, the first question his parents asked Doug before they had met me was, "What colour is she?" And he said, "You know, she's quite fair." Anyway...'

After marriage, Patience went to teaching college and taught in schools for 35 years. Initially, Patience started her business on the side of teaching before eventually giving up her teaching responsibilities approximately eight years prior to the interview.

Patience's migration and settlement was deeply intertwined with the politico-institutional drivers in India following Independence and East Pakistan's desire to separate from West Pakistan (East Pakistan became the independent state of Bangladesh in 1972). Patience's British heritage gave her family a pathway to migrate to Australia, but this was intertwined with the family's elite Anglo-Indian class that supported their migration to Australia. This ultimately led to a middle-class life in Australia where Patience became a teacher and could utilise this safety-net to support her starting a business.

Patience's settlement was also intertwined with race, which she briefly mentioned. When she was to meet her future husband's family, they questioned the colour of her skin. While she was Anglo-Indian her upbringing meant that she felt more British, but that Anglo-Australians perceived her as more Indian. This sentiment is often shared by Anglo-Indians who feel like outsiders both in India and after settlement in Anglo or colonial countries (Blunt, 2005b).

---

<sup>49</sup> An Indophile is a colloquial term for a non-Indian who loves India and has 'more than a passing interest in things Indian, such as India's culture, cuisine, art, literature, religions, history and the people of India' (Urban Dictionary, 2021).

## CASE FOUR: KRISHNA

**PRE-MIGRATION**

Krishna was raised in Chennai in the South Indian state of Tamil Nadu, but her family is originally from Uttar Pradesh in North India. Krishna speaks Hindi and English. Krishna explained to me that her family was influential in Chennai, but did not explicitly elaborate on why this is. Krishna described her upbringing in a way that suggests her parents were modern in some respects, but that they were conservative in other ways:

*As a south Indian it definitely means a lot of traditions and conservative. I'm really proud that I was exposed to that kind of culture when I was young because ... my parents are very modern and all that, they sort of don't want to accept it that they're modern. They like to think that they're very traditional and they're very all that.*

It was clear from her upbringing that, compared to those around her in Chennai, they were more progressive than others. She made the point that her upbringing was different to other girls in Chennai:

*I was brought up in a particular way ... a lot of girls were in my suburb also were not given the freedom which I had got ... I could wear what I wanted to wear. I could have a boyfriend and it was okay.*

*I was allowed to go swimming, I was allowed to do a lot of things and I was permitted to do a lot of things which other girls from the same suburb, from the same community, were not allowed to.*

Despite this example of when Krishna said her parents were liberal, she also described them as protective when it came to certain groups of people being her friends. This was especially important as boys that she was friends with were all potential husbands. Krishna explained:

*Like I wasn't allowed to go with any guy I wanted to and that was a bit of an issue in my house because like I had a lot of friends, like I was social and my parents were okay if I go with certain people but they were not okay if I go with certain people. And I always wanted to go with those certain people because they were cool and they were not into commitment and marriage and all that bullshit and my parents would be happy because*

*these boys would be ... like even though they were teenagers, they would be the prospective husband.*

That Krishna wanted to spend time with people who she described as 'cool', who were not focused on marriage, meant they were not suitable friends for Krishna. This was likely due to class and caste boundaries that determine marriage in India (Gilbertson, 2018).

At university, Krishna said she was fortunate to choose what she wanted to study. Her father is a mathematics academic, and Krishna said he was 'desperate and passionate' for her to study mathematics. When she said she did not want to study mathematics, Krishna told me he said to her 'would you be kind enough to consider literature, like English literature', Krishna said this was 'because he loves people who can appreciate good literature'. Krishna wanted to study in an area that her father would be less likely to interfere in.

After university, Krishna moved to Hyderabad, which at the time was the capital city of Andhra Pradesh.<sup>50</sup> There she worked for a multinational company in an administrative role. Krishna said her father was comfortable with her move as she was not yet planning to marry and had secured work. Krishna loved Hyderabad because it is more cosmopolitan than Chennai.

Despite Krishna's strong emphasis on her progressive and modern upbringing, when she arrived in Hyderabad others did not perceive her to be this way and her peers perceived her as being conservative:

*I was perceived as 'oh that Chennai girl' because a lot of people came from Bombay and Pune and Delhi and Calcutta and they reckon because I was from Chennai I was ... like even before they understood me or even before I started interacting with them, there was a perception that she's from Chennai, Chennai means she is conservative.*

In Chennai, Krishna would wear traditional clothing such a *sari* in public and private spaces. When she moved to Hyderabad, she continued to wear traditional clothing, and the girls who came from other cities wore Western clothing, which was seen to be more modern. She was considered 'backward', but Krishna said it did not really bother her as she would just be confident, positive,

---

<sup>50</sup> Hyderabad is now the capital of the newly formed state of Telangana following a decades-long separation movement, but when Krishna lived in Hyderabad it was the capital city of Andhra Pradesh. For a brief overview of the history of Telangana and Andhra Pradesh see Janardhan and Raghavendra (2013).

and optimistic. She also said that Hyderabad life was ‘really great’ because of this cosmopolitanism.<sup>51</sup> It was during this time in Hyderabad that Krishna met her husband.

Krishna’s life in India reveals more about the intersectionality pillar than it does about mixed embeddedness. In terms of her class and caste, Krishna reveals a tension between a modern and conservative upbringing, and that she is likely middle class but not of the urban, cosmopolitan elite (Gilbertson, 2018). This is further reinforced by Krishna’s father’s occupation as a mathematics academic. While scholars are often of Brahmin caste, and Krishna’s surname is a South Indian Brahmin name, Krishna did not herself identify with caste. Krishna’s life as a middle-class urban Indian intersected with gender, as she revealed certain expectations of her, her friends, and marriage.

### **MIGRATION AND SETTLEMENT**

Discussions about where the couple would live started prior to Krishna and her husband’s marriage. One option was to stay in Hyderabad, but Krishna said many of their friends had already moved abroad to places like the United States. Krishna said she felt that Hyderabad was great when she was single, but that she ‘had enough’ of Hyderabad. Her preference was to move back to Chennai, but the decision was made to move to Australia. Krishna arrived in Australia in 2003, when she was 26 years of age. She felt that it would have been easier to move when she was younger as ‘it’s easy for you to adapt it, you know your place. I wasn’t that young, I was 26 by that time’.

Krishna’s husband was on deputation with an Indian company and the plan was to stay for one year. However, once they arrived her husband was offered another role with a local company, which meant he wanted to settle in Australia. Krishna said she was fine with the plan for one year, but she did not want to stay longer. Her husband was thrilled with the new job, and so they remained in Melbourne ever since.

Krishna’s husband was confident that, given her personality, she would immediately get accustomed to and like Melbourne. However, Krishna said she initially did not like it, that she was alone while he was at work each day and she was not used to being at home without working outside the home:

---

<sup>51</sup> Cosmopolitanism and modernity are associated with ideas of progressiveness and open-mindedness rather than things that are Western. For more on these concepts and how they are central to middle-class Hyderabad discourse see Gilbertson (2018).

*I was not mentally prepared for that life stage or sitting at the house and talking about children and laundry and cooking and all that stuff. Although I did all those things at home but I did them, then when you talk, when two people are talking you need to discuss about what did you cook today and how many clothes do you do laundry and stuff. I mean it's okay. And I can now ... I mean I'm not saying anything wrong about that, it's okay but that's fine, they like doing that, I think.*

In response to her unhappiness, Krishna's husband suggested she should start paid employment, which she thought 'was the best thing ever'. Krishna was offered a job as in a department store in sales. Krishna said she was excited and happy 'just to stand there and do nothing'. Once she started working, Krishna also enrolled in dance classes. She said that in Chennai most girls and boys learn dance or music, but she did not have the opportunity and wanted to learn something new. Krishna was proud of paying her own dance bills, and her husband was happy she was engrossed in an activity she was enjoying. Krishna said that she did this for three years.

Krishna found it hard to make friends. This was partly due to her work in customer service and that it was looked down upon among the Indian community they socialised with in Melbourne, and partly because of other inter-group differences. Krishna said she worked customer service in the department store to pay for her bills for dancing and to save money for travel. Krishna said that of wives in the Indian community that did work, it was to support paying for the mortgage. Krishna said 'this was cool', but she pointed to a deeply entrenched bias where it was okay for some people from India to work in customer service but not other people. This is likely linked to Krishna's perception of her own class status and gender role. Krishna's husband was a highly skilled migrant and should be perceived in the community as providing for the family. It might also be viewed as negatively taking away from Krishna's role as being responsible for the home (Wali & Renzaho, 2018).

Krishna said that her husband made friends with his work colleagues and their wives, but she found it difficult to get along with them. Krishna said this was because they would speak Malayalam (a regional language from Kerala), and were friends because of regional origin rather than personality. Furthermore, Krishna held her own biases toward these people:

*They will not accept it that they are from another state because they feel inferior. There's no reason to feel inferior. To be honest from other, there are a lot of other states who are*



*much more backward ... I'm not saying that I'm brought up more superior than them, they were also pretty good, no doubt about that.*

Krishna started to seek new friends online. She started using the social networking site Orkut, which was common among the Indian community and at one point the top-ranking social media site in India (Reuters, 2010). Krishna said she did it 'out of desperation'; she would take their phone number and go to their house because she was 'so lonely'. Krishna behaved similarly to what Wali and Renzaho (2018) argues is common among the South Asian diaspora and the result of collectivist attitudes, tending to reach out to people of similar backgrounds to overcome loneliness and isolation.

Once Krishna and her husband had their first child, Krishna joined a local council-organised mother's group. Here she realised that many women were studying or doing something else other than staying at home. This inspired Krishna to enrol in a Master's of Business and Marketing so that she could keep busy but also manage her family responsibilities. Krishna enjoyed this new lifestyle: new friends to meet, each semester a new subject, working on team projects together.

After completing her master's degree, Krishna wanted to start professional networking and became more involved in the Indian community in Melbourne. Reading the Indian newspaper, she saw a beauty pageant advertised and she called them to ask if she could help judge the competition. The woman managing the judging asked why she should allow it, and Krishna said she had a background in singing and dancing. When Krishna went to meet the woman running the pageant, she expected a large organisation but soon learned the woman needed help and support, and offered Krishna the judging role:

*She was flattered that someone actually came and sort of initiated and wanted ... like she perceived this whole thing as flattery, like I was basically flattering her and she was really being great about it. So I was like wow, cool, this is working, like just telling her that how good you are and how talented you are. So I kept on saying that to her and she was very happy about it. And then it was working for me at least. So I became a judge, and it was great!*

Krishna spoke of her time with this beauty pageant organisation and the treatment of people that were involved. She met an Indian woman who was preparing for a national competition and was receiving particularly special treatment:

*I went over to speak to her to get to know her and I realised she was divorced and all that ... I was like, wow, she is getting upper-class treatment just because she is taking part in the beauty pageant ... and then I looked at her looks and she was not better than me.*

Krishna's assessment of the woman who was competing in the pageant was of surprise that a divorced woman with dark skin was receiving preferential treatment. It has been said in India that it is worse to be divorced than widowed in India (Singh, 2013).

Fair skin is often associated with beauty (Karan, 2008; Parameswaran & Cardoza, 2009), which can act as form of cultural capital (Shroff et al., 2018) and intersects with other factors such as caste and class (Mishra, 2015).

*She was maybe a couple of skins lighter than me, but I never thought that meant anything in this country by itself. I never thought oh like my skin colour was a negative thing because like she was brought up in Chennai, and Chennai people are darker.*

It seemed to shock Krishna that this woman would receive 'upper-class treatment' simply because she was competing in a beauty pageant, and despite being only slightly fairer than her and divorced. This indicates that Krishna was striving herself for upper-class treatment that she felt she was deserving of, as she was married and her skin was a similar tone.

Krishna's migration and settlement in Australia continue to reveal intersectional experiences. This was especially revealing with enduring tensions between herself and other people's class, caste, regional origin, and skin tone, which suggests that she was highly cognisant of her relative position in society in both India and Australia. This is consistent with Gilbertson (2018), who argued that tension between sources of status is common among Indian women who are caught between high class and low class. It is also consistent with others who assert that Indians in the diaspora mark out themselves from others through regional origin, class, caste, and education boundary identity work (Gopalkrishnan & Babacan, 2007). Not only was class and caste pivotal to Krishna's experience, so was gender. This was especially important with regards to the decision to migrate, as her husband made this decision regardless of Krishna's desire to relocate back to India.

Krishna's experience of these intersectional systems of inequality were sources of tension that she carried with her to Australia. These intersectional tensions continued to dominate her experiences as she went on to become an entrepreneur.

#### CASE FIVE: VINA

##### **PRE-MIGRATION**

Vina grew up in Delhi in a family originally from West Bengal, who she said were wealthy and prestigious, especially on her mother's side. Vina did not share with me details of her childhood or how she was raised, but she said she completed university in India. Vina then went on to tell me about her life in advertising in India.

Working for a top-tier, multinational firm in India, Vina was in a senior leadership position as an international brand director. There, she 'fell in love' with intercultural marketing. Vina oversaw five or six offices across the country that all reported to her. At this point in her life, Vina said she was 'very much in India' and did not see herself as leaving; the decision to migrate was her husband's, and otherwise she would not have imagined this happening.

Vina's husband also worked for a multinational company, but he spent considerable time in the United States, Hong Kong, Japan, and Australia. He told Vina that he loved Australia and that it would be a good place to raise their son, who was very young at the time. Given the seniority of Vina's role in her company in India, she said it was not something you walk away from, 'leaving everything behind and walking off'. Vina said, 'but, well he was very keen that we do that'.

Vina's brief introduction to her life in India reveal intersectional factors that influenced her life experience and reveals important information. While Vina did not elaborate on her upbringing, she did highlight that she came from an elite family in West Bengal, and she carried that privilege with her. Vina was educated and had a successful career in a multinational firm, but it was after her marriage that the decision was made by her husband to move to Australia. This reinforces the point already made in this chapter, through both Shanu's and Krishna's experiences, that decisions to migrate were taken by the husband and that women are secondary to this decision (Gopalkrishnan & Babacan, 2007).

## MIGRATION AND SETTLEMENT

Vina migrated to Australia as a permanent resident, the visa was given to them as he was a highly skilled migrant. Vina was in her late 30s and she had a son. Vina said that it was a relatively easy decision at the time, but it was not a happy decision. It was made easier because her brother was recently posted to Australia. During the first three months in Australia, Vina, her husband, and son stayed with her brother. Despite the sadness about leaving India, Vina's memory of her migration experience was a positive one.

*Fortunately for me actually, unlike a lot of migrants who had a very sad, bad experience I had none, absolutely none.*

Vina said that Australia had a lot to offer and that she was able to seize these opportunities:

*I think I just found that Australia had a lot to offer, and I managed to seize those opportunities and my feeling was I was also very much appreciative of my clients and the company. And nothing really held you back in that way, except when it came to starting your business and finances.*

While Vina settled in Australia and searched for work, she drew on her network at her former company in India to make connections in Australia. As she started to make calls to these people, the first call was to a chairman of a company who answered her call directly, which took Vina by surprise:

*I was very surprised because normally you wouldn't expect a chairman to pick up the phone. So I thought he was joking and I kept asking him, 'Would you please pass this on to the secretary or PA of the Chairman', and he kept saying, 'I'm speaking', and then finally said, 'Okay, if you don't want to speak that's fine'.*

That Vina had the contact details for the chairman of a company in Australia affirms her claim that she is from a prestigious family in India. This network was critical for her career establishment in Australia as he agreed to interview Vina for a role in his company. Vina said that she went in without a CV and the chairman asked her to explain herself in a couple of words; she said, 'I'm a person who can make the best of a bad ball game'. By the end of the meeting, he offered her a position as an account manager. This role was many levels lower than what she was doing in India,

but she was given the best client, which at the time was Telstra.<sup>52</sup> Vina consulted with her brother and, on his advice, accepted the role immediately. In the company, Vina progressed quickly. Within three months she was promoted to general manager and after 12 months to managing director.

Vina contradicted her experience by saying that in Australia it is 'not who you know, but what you deliver'. Vina elaborated by saying that a lot of migrants will comment on having to know people, but Vina felt that the system is very 'fair and square'. This contradicts her story of seeking work in Australia, as she spoke directly to the chairman and secured an interview. Vina carried privilege from India to Australia and utilised her networks to ensure she could continue working in her industry.

When compared to India, Vina felt that she became more productive because of the way people operate in Australia. She said that in India people would 'tease you' and make you 'go around the bend, choosing stuff that would never happen'. Furthermore, people in India would be 'loathed to say no' and would say 'yes, yes, yes' when they mean 'no'. While Vina was successful working for a large company and stayed for six years, her entrepreneurial style and approach to business, as well as relationship with her clients, meant that she felt it was a good time to leave the company and go out on her own.

Vina's case highlights some components of mixed embeddedness – in particular, social networks – and this is inextricably linked with an intersectional experience of class. In sharing that she was connected to a company chairman, she revealed that her network led her to have a positive settlement experience. Vina's social network manifested differently to what Kloosterman et al. (1999) argued: rather than the social network being the mechanism for enabling entrepreneurship in the first instance, it enabled her to settle into a professional role that ensured Vina maintained class status.

While Vina was in a privileged position in relation to her social networks and class status, she was less privileged in terms of gender relations: Vina's decision to migrate was not of her own volition and caused her sadness; the decision to migrate was taken by her husband. This highlights how, on one hand, a migrant woman can be the beneficiary of some privilege and, on the other hand, inherently disadvantaged. This highlights an important intersection between mixed embeddedness and intersectionality.

---

<sup>52</sup> Telstra is Australia's largest telecommunications company by market share and is a member of the Australia Stock Market (ASX) 20.

## CASE SIX: PRIYANKA

**PRE-MIGRATION**

Priyanka was born and raised in India to a Kshatriya family, but she said she did not remember much of her life there as she was only six years old when her family moved to Australia. Priyanka did not identify her regional origin at any point during our interview, but did say she speaks both Hindi and English, which means she is likely from North India. Priyanka said she was 'tiny' but remembers having a lot of fun before migrating to Australia. Priyanka said she was very cultural; she enjoyed singing and dancing, and was always a top performer in arts, science, and maths, and reported being popular as a young girl.

In India, Priyanka remembered her father was in his 30s, and he was in business. She said he was a 'millionaire', which was 'pretty good' at that time. This was during the late 1980s, following decades of nationalisation following Independence. The Indian economy struggled during this period, which was prior to the liberalisation policies that were introduced during the 1990s.

**MIGRATION AND SETTLEMENT**

Priyanka said India was corrupt and political, which bothered her father, so he made the decision to come to Australia as a family. Priyanka arrived in Australia when she was six years old in 1991. Her family lived in Erskine Park, in the outer suburbs of Sydney. Priyanka said that her first few years in Australia were difficult because of the language barrier and what she called the 'cultural hit'. Priyanka said that in Erskine Park in the early 1990s there would be 'one in one hundred people who were brown'. She said that in the western suburbs of Sydney towards the Blue Mountains and Mount Druitt it was very much 'Australian colonised', so there were not a lot of Indians, Chinese, or Lebanese. Priyanka said this made her feel isolated; it was hard to make friends, and this was difficult because of where she had come from. Priyanka described it as 'a slap to the ego' because in India she was extremely popular.

By Year 10 at school, Priyanka could not make friends, she suffered from the eating disorders bulimia and anorexia, and eventually found herself in a relationship with a boy who used drugs:

*I suffered from bulimia, I was obsessed with laxatives, I was doing really stupid things with my health to try and get attention and friendship and I started failing a lot of subjects that I was enrolled in. By Year 10 I was anorexic, had a lot of issues around*

*depression and was in my first relationship in Year 10 with a boy who was into drugs.*

*So that was kind of my start to further negativity.*

The negative influence of her boyfriend continued from Year 10 through to Year 12, when Priyanka said she was meant to be focused on her Higher School Certificate (HSC). However, she recalls this boy and friends at the time as her first real set of friends since arriving in Australia. Eventually, Priyanka also started to experiment with different drugs so that she would 'fit in', and eventually she dropped out of the HSC and Year 12.<sup>53</sup>

While she was dealing with the negative influences in her life, Priyanka would come home and see her parents working hard. Her mother worked in a business that her father started in Parramatta, the central business district of the western suburbs of Sydney. Priyanka said they would go to Parramatta Mall and wait until 6:30 or 7:00 pm until her mother closed the store and they would go home together. These long hours meant that there was not much support from her parents as they were working hard to rebuild their finances, having converted their rupees to Australian dollars.

*Aside from the fact of having a roof over our heads and that sort of basic, the basic amenities, we had lost the luxury that we had there with the servants and all of that.*

That Priyanka had 'servants' in India tells us that she came from a middle-class family in India, but, similar to Shanu, Christine, and Patience's experience, some of that privilege was lost in moving to Australia. It is important to note that Priyanka's privilege was more similar to Shanu's based on economic class rather than Christine and Patience, whose privilege was dependent on their Anglo-Indian heritage. As Priyanka lost the economic class on arrival in Australia, it meant that her parents worked long hours to earn back the money they had lost in migrating.

*So my parents were very, very involved in sweating it out and that's what I saw at home but outside of home I constantly was battling with my self-esteem, battling with trying to get acceptance and a lot of racism and things like that.*

Priyanka started a relationship with a Lebanese Muslim. However, this relationship had no future, both because of religion and because Priyanka felt oppressed in the relationship, but she also felt looked after/accepted:

---

<sup>53</sup> In the demographic survey, Priyanka indicated that she completed her HSC, but it came through in her interview that she did not complete Year 12.

*He started to take over and consume my life in terms of decision-making capabilities. And which was, for me, I think it was okay in the sense that I was really always, I had no self-esteem, so it was just nice to get acceptance from someone from my perspective.*

Priyanka's relationship with her boyfriend turned serious when they became engaged. Her fiancé wanted Priyanka to convert to Islam, but she refused. Not wanting to convert was wrapped up in her own identity struggle, and that she did not feel like she belonged.

*So what I felt was from the time that I landed in the country to about 20, 22, 23 years old, I was always fighting identity crisis, self-esteem, I don't look like the people around me or the religion thing, just everything.*

She was constantly fighting an identity crisis of whether she was Indian or whether she was Australian, 'or should I be brown or white'. Further to this, she said she went to a Christian school and was constantly questioning Hinduism and Christianity. The added layer of her Muslim fiancé asking her to convert to Islam compounded this crisis, and he soon became physically and emotionally abusive:

*So he was very, very physically and mentally abusive and very emotionally abusive in the sense that when I was with him 'cause like if you're not Muslim you're not going to go to heaven and all of those things, so he's quite extreme.*

Priyanka secured casual work in an aged care home. Despite the negative experiences in her life, it was then when Priyanka helped her fiancé to establish a business. He was a security guard who subcontracted to major security companies in Sydney. Priyanka worked with him doing research through the Australian Tax Office and Fair Work Australia, then helped him set up the legal entity. While eventually this relationship would break down, it was the beginning of Priyanka starting her own entrepreneurial journey.

Priyanka's migration narrative highlights how mixed embeddedness manifests at both the migration and entrepreneurship stage. Priyanka's family migrated to Australia because of political drivers including corruption. While this is not the same as Kloosterman et al. (1999), who argue that the politico-institutional factors are based on the host country, it does tell us that the reason for migration that ultimately leads to entrepreneurship is also embedded within this framework.



In Priyanka's case, mixed embeddedness is inextricably linked with intersectionality, especially class and race. Priyanka did not carry her class privilege with her, instead her parents worked hard as shop owners and Priyanka did not finish high school or go to university. In this sense, Priyanka is more like the type of immigrant entrepreneur that Kloosterman et al. (1999) refers to, in that she had few formal qualifications and was on the margins of the labour market. Priyanka also spoke of racist experiences in Australia, which reinforced her lack of a sense of belonging and thus inability to gain more educational or class resources.

#### CASE SEVEN: CHHAVI

##### **PRE-MIGRATION**

Chhavi was born in Delhi to a Kshatriya family who were originally from the north-eastern state of Bihar, where her parents were raised and where her grandparents still live today. While the family is Hindu and not of Anglo-Indian origin, Chhavi said her father went to a very well-regarded Catholic boarding school in the hills in the eastern parts of India.<sup>54</sup> This meant that her father had good connections and an open mind:

*So a lot of his school mates were officers and stuff like that. So he had a very independent view of the world and is a lot more open-minded.*

She said her mother was raised by a father who was 'well-to-do', she went to a co-ed boarding school but was much more conservative than her father:

*I guess she had more conservative views of what's good, what's bad, only these professions are good and so on and so forth.*

After her parents were married, they moved to Delhi for work. Chhavi's father was an engineer and worked for a large government department, which meant all employees were provided housing in a colony establishment in South Delhi.

*It was a pretty awesome lifestyle. I feel like I had a really good childhood growing up there, it was very safe environment, very ... almost like a little bubble on its own and*

---

<sup>54</sup> Given the proximity of Bihar to Darjeeling, it is plausible that this is the same Catholic boarding school that Patience's brother would have attended, St Joseph's School, Darjeeling.

*there's like a club<sup>55</sup> in the middle in that, that's where all the families would get together on a weekly basis and all the festivals were celebrated together.*

Chhavi said it was a middle-class lifestyle and upbringing. Her parents would take them back to Bihar to visit relatives and grandparents, they would go on holidays, and had a good social network of friends. Eventually, Chhavi's father changed jobs to a private, French-owned company, which meant the family had to move colonies and Chhavi had to go to a large international school. Chhavi remembered this as being a big change for her and her parents, they encountered a lot of racism. Chhavi said her parents were not happy with how she was treated at school because she was a girl:

*I don't remember them, but they do tell me that even though I'd done really well in class the boy was awarded the class award or whatever it was, and they just felt like opportunities for a girl growing up in India was really limited. They just, I think, weren't very happy with that.*

This meant that Chhavi did not have the same opportunities as the boys at school. Around the same time, in 1992, there was a large riot<sup>56</sup> in Delhi due to political instability. These factors together initiated Chhavi's parents to consider whether staying in India and raising children would be a good idea or not.

Chhavi's life in India highlights both mixed embeddedness and intersectionality as central to her experience and how they intersect with each other. The political instability and economic uncertainty that came with this was an important driver for the family to migrate to Australia. For Chhavi, however, it was not just these drivers that influenced their decision. It was also racism and sexism toward people of Bihari origin in Delhi, and the political instability caused by communal riots between Muslims and Hindus across India. Furthermore, the sexist experiences of Chhavi at school led her parents to consider whether India was the right place to raise children.

---

<sup>55</sup> This 'club' is different to the British Clubs discussed in Christine's and Patience's case studies. An example of a club belonging to a South Delhi community is the Vasant Vihar Club. These clubs are for members of the local area and include restaurants, gym facilities, and pools. Unlike the British Clubs, there is a lack of research on clubs in post-colonial India. However, it can be assumed by the conditions of membership, which require sponsorship and have high membership fees, that these clubs are designed for members of a certain class, caste, and social circles.

<sup>56</sup> This riot appears to be an extension of the Bombay Riots that took place as the result of ongoing religious tensions between Hindus and Muslims. The *Los Angeles Times* has a digital record of this riot as it extended to Delhi (Drogin, 1992).

These details reveal that Chhavi was from a relatively progressive family who valued girls' education and experiences, but this awareness meant she was raised being cognisant of her disadvantaged position in society. This was carried throughout Chhavi's journey to entrepreneurship.

### **MIGRATION AND SETTLEMENT**

Many of Chhavi's friends and family were moving to Australia and other countries because of the economic and political situation in India. Chhavi recalls the decision to move as being a difficult decision, but her parents genuinely believed the children would have a better life in Australia. As the family did not move with existing employment, it meant the family had to sell everything to move:

*They had to sell-off their whole ... all of ... they had a pretty nice apartment and everything. I wouldn't say it's upper class but it was upper middle class I would say. And I think if they continued to live there, I think they would've done even better probably than if they had moved to Australia. But anyway, it was a conscious decision, they sold everything off, saved up just enough money for the air tickets and some allowance for them to live in Australia.*

Chhavi said this was very emotional and had a big impact on her because she was leaving all of her friends for good. When the family moved to Australia, they moved to Melbourne because her parents had friends already living there. Chhavi said they were not 'well-to-do' people and had a two- or three-bedroom unit in Burwood. It was very tight, but they were close friends and helped Chhavi's family set up, including finding her a new school.

Chhavi's parents put pressure on the children to succeed because of the sacrifices they made in migrating to Australia. This included in terms of remembering their culture and identity, and ensuring they succeeded in school, preferencing a trajectory toward engineering and medicine. When Chhavi started school, she was teased for her strong Indian accent. She also said children would laugh if she used a different word such as 'sketch pen' instead of 'texter':

*It was just little nuances like that, where I was a little bit made to feel different on a really subconscious level I think.*

Outside of school, her friends were Indian, which helped her to maintain her Indian culture. This, Chhavi said, had a positive impact on how she related to India. Chhavi and her friends would create an Indian dance and perform for her family. Reflecting on her community and friends, Chhavi said that she would get annoyed with these people when they said racism does not exist. Even now, her husband tells her, 'I have never really experienced racism and maybe it is the attitude you have'.

Education was important in Chhavi's family. In India, her mother was a teacher and would raise concerns about the standard of the Australian curriculum when compared to India. When her parents saved enough money and could move to a nicer suburb, Chhavi was moved from a public school to a Catholic school. For high school, her parents wanted her to go to an all-girls school. In her local area there were only co-ed Christian schools or grammar schools, which she said her parents could not afford. Eventually they found an all-girls school they could afford but it meant an hour and a half commute every day.

Chhavi's parents were focused on her securing a good mark in her Victorian Certificate of Education (VCE). They encouraged her to sit an exam for a selective public school, for which she was successful. While the fees were very low, the schools were prestigious, especially among the migrant community. This meant there was a high enrolment of Asian and Indian students, and that Caucasians were in the minority.

*I felt like I met a lot more people that were like-minded, had a similar ... even if they were from an Asian background, they had a similar ... everyone had a similar focus on education, on their family at least and that's why they had ended up here. But obviously others ... it was like a good environment from an academic, values point of view.*

Despite the pressure to succeed in high school, Chhavi said her father never told her what she had to do for her career. Chhavi said this 'was pretty bold for that time'. Her mother was more vocal in her opinions and was putting pressure on Chhavi to become a doctor or an engineer. Chhavi said that among her friends and family group it became quite competitive and 'quite toxic'. She said the women were particularly judgemental and that her mother was more affected by it than her father. Chhavi said that in completing her VCE, her best friend achieved a 99 Australian

Tertiary Admission Rank (ATAR), while Chhavi achieved 97.<sup>57</sup> Given that at the time of the interview it had been at least 15 years since school, Chhavi vividly remembering these scores tells us how important the ATAR score was in her community. This is consistent with other research, which argues that among the South Asian diaspora education is viewed as 'self-defining and personally empowering' (Hussain, 2005, p. 27; Anwar, 1998). This was also true for girls, whose education South Asian families increasingly value (Bhatti, 2002).

Chhavi chose to enrol in a commerce degree at university. Her peer group were critical because it was a lot more accessible than medicine and law, saying that 'any random person can do commerce'. Her family in both Australia and India kept it a secret. Chhavi excelled and focused on doing well in the course to prove her mother and family wrong. During her time at university, Chhavi became involved in women's finance groups and interned at one of the Big Four firms, which again her family and community did not understand. On graduating, Chhavi was offered a role in an investment bank in Sydney. When she told her mother the salary she said, 'What? Really? Okay, no, no, keep working hard. Keep going'. At around the same time around five Indian films were released that included investment bankers in them, suddenly her family and friends understood her choices.

Chhavi said that the nature of her investment banking role meant that she worked long hours. Often, she stayed as late as 3:00 am and 6:00 am, but this was expected of graduates. It was still the Global Financial Crisis (GFC), so it was a bad economic environment. Chhavi said she was also surrounded by 'alpha males'; she was the only female in an office of 25 men earning what she called 'ridiculous amounts of money'. Chhavi said there was politics in the office, but it was the sexist culture of banking that she did not like:

*My colleagues would make remarks that I was just ... like I'd let slide because I was, like, 'Ha ha, whatever, funny.' But it got to a stage where I was just, 'This is ridiculous.' Comments such as ... I made a joke like, 'Oh it'd be so funny if 20 years down the track we were at a board meeting and you were sitting across the table I just wouldn't be able to take you seriously, that's so funny.' And it'd, be, like, 'Oh the only reason you'd be in a boardroom is if you were serving tea for us.' And these were guys who were 23 or whatever and being paid well over 150 grand, just way too much money for ... and*

---

<sup>57</sup> The entrance score is a relative score given to students in their age group to rank their performance. An ATAR of 99 means the student was in the top 1 per cent of students in their state. ATARs inform university entrance for high school graduates. To read more go to the Universities Admission Centre's website: [www.uac.edu.au](http://www.uac.edu.au).

*they're just hugely arrogant. And it just breeds ... you've got a couple of people like that in the environment and they just feed off each other.*

Chhavi was ostracised when she approached her manager about her concerns:

*I took it up with my direct boss and he handled it and I was ostracised in that environment, like, 'Why would you do us in' and this kind of stuff. But I'm still happy that I brought that up, but I think it did work against me from a social point of view.*

In addition to the sexist behaviour, Chhavi did not like the traditional work environment that required internal politicking to advance, and that it did not align with her values.

*Having to know the right people or suck up to the right people to be able to move around really well and be given the right opportunities.*

At the same time as Chhavi made these assessments about her own career, her father was made redundant. Chhavi felt that she would work for one company for 20 years but not be in control and then let go. This reflection inspired Chhavi to consider other industries and looked for a new challenge. She secured a role in a technology company, before starting her own business.

Chhavi's migration and settlement narrative highlights important links between mixed embeddedness and intersectionality that led to entrepreneurship. While we already understand that Chhavi's family chose to migrate because of politico-institutional factors in India, it was the social networks factor of mixed embeddedness that shaped their migration and settlement experience. It was through the networks that helped them settle, and it was these same people who became lifelong friends. This is important as it provides a foundation for understanding Chhavi's entrepreneurship experience in the next chapter.

The mixed embeddedness of her experience was also influenced by intersectionality. We already know that gender was an important driver for Chhavi's family coming to Australia, but it was also race that was important. Chhavi experienced racism, but she also spoke of co-ethnic solidarity, which is interlinked with race. Similar to many of the other women, Chhavi experienced a significant loss of class privilege in migration, but her family worked to build up class resources, which she and her sibling benefited from.

## CASE EIGHT: MANASI

**PRE-MIGRATION**

Manasi was born and raised in Delhi to a Brahmin family, in what she called a ‘traditional middle-class family’. Her parents were originally from South India and met in Delhi, where her father was completing a Doctor of Philosophy. She said that she had a fortunate upbringing, with a lot of family and love and that, for her, her childhood was full of happy times and is something she ‘can go back to anytime and always lovely memories’:

*I had a beautiful childhood surrounded by a lot of families and love. And I think a normal childhood from what I remember, there was no specific incidents or anything in my life that I look back other than saying a lot of fun ... So I had, I would say, a fairly privileged childhood when I look at a lot of other people. In many ways I never really wanted for anything.*

Manasi said that her grandfather had a particular influence on her life. He had completed a master’s degree in literature and used to tell her Shakespearean stories, which meant they were more like friends. Manasi said his reading to her impacted her from a very young age and reading has been a big part of her life ever since.

Manasi has three sisters and no brother; for this reason Manasi said that her father overcompensated to ensure the three girls grew up independently. She said this was not always common among the community, and education was especially important so they had this to fall back on and could ‘stand on their own legs’ when they were married. All three sisters had arranged marriages, what Manasi called the ‘traditional way’.

Manasi said that her parents are now in their 80s and 90s and living in Pune, Maharashtra, and that while they have their health problems, they manage. Manasi said her parents have always been a ‘pillar of support’; her comments emphasised the support and positive reinforcement her parents gave her:

*I think, and that to me was probably leaving home and moving away from home and everything, that’s most probably been my key support pillar and strength if you like, at the back of my mind, knowing that I have a solid support and it doesn’t matter what I do. And people are allowed to explore or are allowed to ask a lot of questions and*

*growing up a lot of debates at home all the time, constantly, so we were allowed to be curious. There was never, 'You can't talk about this. You can't do this.' You had to follow certain social rules but generally we're allowed a lot of freedom and so there's a lot of trust.*

Manasi went to a school she said was for 'talented children' and then completed her Bachelor of Commerce at the University of Delhi. Her family only moved once during her childhood and so she said she had a stable upbringing. After college, Manasi's mother was in a hurry to get her married, she said her mother was very religious whereas her father was very philosophical. Her mother was unwell when Manasi was finishing college and, coupled with her being more religious, there was a lot of pressure to be married. Manasi said her mother used 'emotional blackmail':

*She kept telling me 'in case I die I want to know you are married' blah blah blah, 'let's get you married, let's get you married, let's get you married'.*

That her father was more philosophical meant that Manasi was taught to question everything and says in later life she is much more open to and accepting of things that are:

*Things people might say that can't happen and I might say, 'no, I'm open to it, I'm willing to look at it' and look at things differently.*

Manasi was introduced to her husband three days prior to their marriage, which she said is 'a bit unusual in this day and age', and even at the time when her friends usually went on one or two dates before deciding to marry.

Manasi's life in India highlights important information for an intersectional analysis rather than mixed embeddedness. Manasi was high caste and said she was middle class. However, that her father completed a doctorate and they lived in Delhi means they were part of an urban middle-class elite. Despite the open-minded approach to their upbringing, when it came to marriage, gender was important, as her marriage was arranged early. The intersection between caste, class, and gender is more revealing than other cases; the other women who identified with caste were all Kshatriya. Manasi's Brahmin family likely influenced more traditional practices in marriage, but being urban middle class meant she had opportunities for education and other class privileges.



## MIGRATION AND SETTLEMENT

After marriage, Manasi migrated to the United Kingdom (UK) before moving to Australia.<sup>58</sup> This was one year after she completed university. She said this was not a conscious decision that she took, or one that she had a choice in. It was traumatic for Manasi because she was leaving a big family and did not quite grasp that she was leaving.

After arriving in the UK, Manasi started working for a large publishing company in the accounts section. She decided to start the equivalent course to Australia's Certified Practising Accountant (CPA) qualification while working full time. This helped to 'cope with the loneliness and settling in'. Manasi that there was no Facetime or such thing, and instead relied on letters sent in the mail.

In the UK, Manasi and her husband lived with her parents-in-law, which took adjustment from both sides as Manasi was not used to their family or her husband. Manasi said this adjustment was particularly difficult as she 'was like chalk and cheese'; her own mother was very motherly and would cook and feed the family three different meals for the day and her father separately, whereas her mother-in-law would cook once and if you did not like it she would say, 'I really do not care'. This meant that Manasi chose to focus more on her work than home, but after three years she had her first child, which she said changed her life completely.

Their first son required a lot of attention, so Manasi chose to quit her job and stay at home with him. Manasi enrolled him in a special school at 18 months that would be able to 'take care of children like that'. Manasi said that the discipline at the school was 'very British', which she did not like. It meant her son would be disciplined if he did not eat his pudding, and as he did not have an allergy or religious reason not to eat it, he was constantly disciplined.

Manasi said that they were not enjoying the UK for two main reasons. The first reason was that they felt that London was not a very safe place for children to grow up because of security issues and racism. The family also needed to keep a dog in the backyard when her son was playing there to make sure he was protected. Manasi also experienced racial prejudice, which made her feel like a 'second-class citizen':

---

<sup>58</sup> Migrants who move twice after leaving their country of origin are known in the literature as 'twice migrants' and this is common among migrants from India. There are examples around the world, including twice-migrant Indo-Fijians (Kim, 2004), Indian-Guyanese (Schultz, 2014), and Sikhs in the UK (Bhachu, 1985). Research suggests that twice-migrant Chinese and Indians identify with their original homeland (Min & Park, 2014).

*I'd never come across any racial prejudice, so that was my first awareness of walking out on the streets and being called a Paki, I didn't even know ... it took me a week to understand what they were referring to. I'm not a Pakistani but ... They just say 'Paki go home. Paki go home' and I'm like, 'What is this?' So and my husband said, 'Oh just ignore it', because he went to London when he was 15 so he was a bit more used to all of that and he was like, 'Just ignore them, they're a bunch of idiots' and just you move on.*

It was not until Manasi moved to the UK that she had felt different or aware of racism:

*I didn't realise life is any other way until actually I came overseas, and it was quite funny that, then I came to England as my first time even it's ... I most probably came across certain level of racial awareness, until then I never had any, growing up in India I'd never had any at all since my first move to England, it made me, like, 'Oh.'*

The second reason they chose to migrate was because they were not enjoying the lifestyle in the United Kingdom. Manasia said that growing up in Delhi meant they enjoyed an outdoors lifestyle. There was always a place to run around with lots of friends, which is what Manasi and her husband imagined Australia would be like. Whereas, in the UK, they were restricted to playing indoors for six months of the year. Manasi and her husband considered the United States, but eventually settled on Australia.

Manasi and her husband did not have employment on arrival. They rented an apartment in Clayton, Melbourne, which she said was an outer suburb at the time. Manasi described Clayton as a 'very migrant place', with a lot of Greeks, Italians, Indians, and Sri Lankans. Her neighbours in their unit block were very multicultural and no one really spoke English. Manasi said her son spoke the Queen's English and was picking up habits she was not happy with.

This settlement period was disrupted as her husband had not yet sold the pharmacies they owned in London. He returned to sell these, while she stayed to settle in the children as they now had two boys. The family were permanently settled in Australia by December 1989 and Manasi still did not have many friends. She was introduced to a woman at this time who was very helpful and they remain friends today, 30 years later. She was the only other woman with kids, and Manasi said they would often talk about the class and caste system in India. Reflecting on this, when Manasi was young in India she did not notice class or caste; Manasi said that in the UK it was very

obvious, whereas in Australia 'there is none, so it's different, different society which I think is much better'.

Despite the positive experiences, Manasi was still not happy in Australia and the family planned to move back to London. This did not eventuate, and instead they moved to a nicer suburban area of Melbourne where they have their own house in a cul-de-sac. Manasi said this meant the kids could run around with the local kids and they started what she called a 'typical suburban lifestyle'.

Manasi said the transition to Australia was easier than the initial transition to the United Kingdom. Once they were finally settled, Manasi said they did not care much for material things, but they did care about giving their children a private education. They enrolled their boys in an elite Melbourne private boys' school where 'the fees are hefty'.

Most of the children at the school were Anglo; her sons looked Indian but had a very British accent and were outgoing. The children had trouble settling in because the other children's expectations of them was different as well. For one son, the teasing from other children meant that he shut down completely and stopped talking and reading in class. It was not until he was found reading alone at afterschool care that they identified he was avoiding group reading, because he was teased for his accent.

At this point, Manasi went to university to transfer her qualifications to Australia, including the CPA. At the same time, her husband bought his own pharmacy in Australia. Manasi said they wanted to build something of their lives while continuing to pay the children's school fees. However her husband's business was not doing very well, and they considered taking the boys out of private schooling. This was the last thing they wanted to do, so this is when Manasi began to focus more on her career while also being a 'super mum'.

When Manasi joined the corporate workforce in Australia, she was employed by a multinational telecommunications company that had just established a presence in Australia. Most of the staff were brought into Australia from the United Kingdom. Manasi said that it felt different to 10 to 15 years earlier in the UK and she did not experience any racial tension. She also said that because her managers were from the United Kingdom, she also did not feel any problems about being female. Manasi said this was because she felt Australian workplaces were still very male dominated, especially in the accounting profession. Manasi said she was never made to feel like a 'female' in the boardroom, whereas her friends were experiencing inappropriate behaviour in big corporates where people would 'crack jokes' about them being women. Another problem in the

Anglo-Australian male-dominated workplaces was that for Indian women who do not drink alcohol they could be left out of the corporate culture.

After her first company, Manasi moved to another large American technology company and worked her way to be a chief executive officer of the one of their units. After this, she was given a further opportunity with the Asia-Pacific team. The new role required her to travel significantly between the United States and the Asia-Pacific region. After 20 years, she realised that the balance between family and her career had become a challenge and, as much as she loved her career, her family was equally important, and she had to make the decision between work and family.

Manasi considered working for an Australian company rather than a multinational one but could not find the right role. This led Mansi to reflect and eventually decide to leave the corporate workforce:

*Then I was, like, 'Why am I swapping one for another?' Same lifestyle, no change, good, comfortable pay cheques but is there more to life than that? And what is it that you really want?*

In answering these questions, Manasi said the one thing she was always very fond of was food and cooking, and perhaps she could pursue this as a new career path. Rather than continue working for a large corporate, she would instead start her own business as a restaurateur.

Manasi's migration and settlement reveals a lack of embeddedness in social networks and tells us very little about the economic and politico-institutional context. Rather, Manasi's experience is defined largely by intersectionality. While Manasi was a twice migrant, in moving to Australia it took time for them to accumulate enough class resources to enable them to move to a middle-class suburb. They prioritised their children's education, which meant she needed to work full time while her husband ran their family business. This information about Manasi's class tells us about how caste does not translate in equal measure to class. While it might have contributed to Manasi's childhood privilege, it did not after migration.

Manasi's experience of class and caste is also linked to race, which defined parts of her migration experience and settlement experience. Firstly, in the UK Manasi went through a process of racialisation where she suddenly became aware of her race, as she had never felt different to others before (this might be linked to her class and caste back in India, where she was the beneficiary of both). On moving to Australia, both she and her children experienced racism, which

impacted her children's education. Furthermore, Manasi highlights that racism and culture meant she felt different from others in the workforce, especially Australian workers.

## CONCLUSION

In this chapter, I presented detailed information about the lives and migration experiences of the women in this study. Intersectionality, especially gender, class, caste, and race, all shape the pre-migration and migration experiences of immigrant women entrepreneurs. The reasons for migrating to Australia varied, but it was common among these women that they did not have agency over the decision to migrate. This decision was taken by their father or spouse, and often in cooperation with other family, including parents-in-law. The reasons for migrating included political and economic instability in India, decline of opportunities post India's Independence (for the Anglo-Indian women), and the prospect of better opportunities. At the migration stage of their experiences, these women lacked agency, they lost privileges they enjoyed in India, and were required to restart their lives again in Australia.

While gender was a key factor in determining migration and how they experience migration at different points in time, class and availability of resources determined the experience of settlement in Australia; for example, Vina had a more positive experience than Chhavi; Vina had access to the chairman of a company whereas Chhavi moved to a low socioeconomic suburb and lived with another family in a small apartment. Caste emerged as one explanation for the overall capability for these women to navigate migration and settlement, as they identified as upper-caste or Christine/Catholic. Race influenced experiences and shaped mindsets both in India and in Australia, highlighting that racialised experiences were not unique only following migration and is a source of tension within domestic migrant Indian communities.

This chapter also shows that many of these women were already embedded in their social networks, the economic context, and the politico-institutional environment that shaped their entrepreneurial experience. Social networks that are both informal and formal influenced experiences in different ways, whether the networks to help them settle in Australia or the networks to connect to professionals to seek employment. The economic context mattered in India and Australia; in India this pushed some women's families to migrate and the prospect of new opportunities in Australia pulled them to migrate. While the economic context differed across the women in this study, most explain that they lost economic resources in migrating to Australia.

Finally, this chapter shows that, for many of the women in this study, there is an interaction between intersectionality and mixed embeddedness that moulds their experience. This is because often the intersectional identity and power relations influenced how the mixed embeddedness factors were experienced. For some women, upper caste and class resources in India led to class resources in Australia. Gender influenced the politico-institutional factor, which meant the women migrated with no agency over decisions as the spouse and/or daughter of a highly skilled migrant/Anglo-Indian. The two pillars are inextricably linked and should not be considered without the other.

In the next chapter, I extend this analysis and framework to the establishment and operation of their businesses in Australia.

## **CHAPTER FIVE: ENTREPRENEURSHIP NARRATIVES: TRAJECTORIES OF MIGRANT WOMEN IN BUSINESS**

### **INTRODUCTION**

In Chapter Four, I outlined where intersectional mixed embeddedness explains the lives of women prior to migration, during migration, and during settlement in Australia. This analysis demonstrates that both the pillars of mixed embeddedness and intersectionality play important roles in the migration experience of immigrant entrepreneurs. The previous chapter tells us rich information about each of these pillars, and how these women are embedded in social networks, the economic context, and the politico-institutional environment. It also tells us nuanced information about their gender, class, caste, and race. This helps inform us about the findings that are presented in this chapter regarding their experiences of entrepreneurship.

In this chapter, I apply the intersectional mixed embeddedness approach to the entrepreneurial component of the women's narratives. I argue that immigrant women's entrepreneurial experiences are strongly influenced by the intersectionality pillar of this framework. I also argue that they are to some degree shaped by the mixed embeddedness pillar, but that among this group of women elements of mixed embeddedness have evolved and emerge in different ways to the original mixed embeddedness thesis.

This chapter is structured as follows. In the first part of each woman's narrative, I present their case as it relates to the stages of establishing and operating a business. These stages are combined as the narratives of each are intertwined. In the second part, I contextualise what these women reveal in relation to the intersectional mixed embeddedness framework.

### **CASE ONE: SHANU**

#### **ESTABLISHING AND OPERATING A BUSINESS**

Shanu worked as a national manager in a multinational software firm and her career accelerated fast. Shanu was asked by the company to establish an office in India. Within three months of accepting the opportunity, Shanu relocated to India with her daughter to start up the new software company. This was her first experience of establishing a business, what some would define as *intrapreneurship*:<sup>59</sup>

---

<sup>59</sup> Intrapreneurship is defined in the broadest sense as entrepreneurship within an existing organisation. organisation (Antoncic & Hisrich, 2003).

*Now this was an intrapreneurial, entrepreneurial, call it whatever you like but I walked in with \$300,000 capital, I walked into \$300k from the mothership which was the headquarters of this global multinational. Got \$300k, okay, let's see what you can do with it in 1996 and we instantly, we built an amazing organisation.*

Shanu built two operations for the company in India: sales and marketing, and consulting. Shanu approached the headquarters for a second round of funding of AUD1 million, which she secured. She described this time as an 'experience of a lifetime', and that any of the team involved in that start-up journey would 'only have amazing things to say':

*You know what it feels like when you actually set up a venture from scratch and the energy and the vibe, it's an unforgettable experience for everybody and it's good.*

Shanu said that revenue was important, that 'revenue was the centrepiece of everything'. The business culture was also central to her entrepreneurial experience, saying that she established a culture that was a 'fused version of the Australian and America culture'. When Shanu spoke of this culture she said they were 'a small little organisation competing with the big guns, a David and Goliath kind of environment'. This meant that they were the small organisation competing and winning against the larger corporate organisations: 'we're winning, winning, winning. We're in the news, we're on TV, we're on everywhere'. Shanu described the business as market leaders, which led to loyalty and team spirit:

*It's like we're just always on and you don't feel like you're working. You're on a mission and you're building something, and everyone's aligned, everyone knows exactly what we're doing, and we know how to attract the right people. And the right people also self-select themselves into these environments. They won't thrive if they're not similar in terms of their passion for what they're doing and their ability to just do whatever it takes. Everyone was like that and we were so clear about what we wanted to do.*

Shanu said that this culture gave her an opportunity to groom a generation of young people who could create their own value and wealth. Shanu described her team as like a family; Shanu said, 'I had brothers'. It was this culture that made Shanu happy and what she was most proud of.

While the business in India was successful, Shanu's marriage broke down. Her husband had chosen to remain in Australia rather than move to India with her:



*Since the beginning my husband had remained in Australia. So that tells a story. But that was also one of the reasons why I guess I gave my everything to that and that's what parents have to do, one of the parents have to put their lives to one side and go, venture takes over.*

The relationship breakdown was something Shanu said was 'an experience' to have alongside such a positive entrepreneurial journey. It was a 'bombshell', and the reason Shanu chose to implement a succession plan for a replacement to come from the United States and she could return to Australia. Shanu did not elaborate on her divorce but that her career took precedence over the marriage be explained by gender norms among the Indian migrant community. Studies have shown that among first-generation immigrant marriages there is an expectation that women sideline their career to focus on child-rearing, especially prior to children commencing school (Satyen, 2021; Wali & Renzaho, 2018). Shanu did not conform to these norms, and this led to the breakdown of the marriage.

In 2000, Shanu was 32 years of age and returned to Sydney, Australia, with her child. Shanu found herself to be a single mother, which was an unexpected and difficult experience for her. This led to a decision to step back from work and spend more time at home with family.

Shanu stayed for three years in Sydney before relocating to Melbourne to be closer to her family and friends. Reflecting on her circumstances and the financial side of the venture in India, Shanu said that the one mistake she made was not asking for equity, which she said is common among women entrepreneurs:

*One entrepreneurial mistake was that I did not ask for equity, which I would have if I just learnt how to say that one line which was: I would like 10% equity in what I created in India. I think he would have given it to me and I didn't ask but, yeah, I deserved it. I really did. This is one big mistake that women entrepreneurs make.*

Shanu said that this is something that men appear to do more easily than women. She said this is because men think of financially supporting their family whereas women are grateful to have employment where they can use their capabilities and balance home life.

When Shanu decided to stay at home with her child, she started her own professional services advisory firm. This meant she was able to manage her family while balancing her work responsibilities:

*I spent those years building my business, my entrepreneurial business and building up ... that was when I was a mum so those were my years as a true mum for love.*

Once Shanu established her firm, she remarried and had two more children. Shanu enrolled in a Master's in Innovation and Entrepreneurship. This degree inspired her to incorporate her consultancy business into a larger firm with more infrastructure. A university lecturer provided her an opportunity to propose an acquisition of her company. Shanu described her business as 'small fry', but it was generating enough business from India that she was attractive to a larger firm. Shanu's business model was to support cross-border transactions between Australia and India, including country-entry strategies, joint ventures, and mergers and acquisitions. The acquisition of Shanu's business was completed five years prior to our interview and since then Shanu worked within this larger firm. She was happy in the role as it meant she operated outside the confines of the rigid business structures while generating the company large profits.

Shanu again pointed out that one of her biggest mistakes was not asking for equity when she brought her business into the larger firm:

*Each time where I've sold myself short has been on the equity side. I've not yet learnt how to do that, so I am still learning.*

This led Shanu to discuss how she felt about women entrepreneurs, that women would do the work that they do regardless of how much they are getting paid. That men would not do the same work without their value being recognised:

*We don't know how to negotiate the best outcome for ourselves. The negotiations are a bit as women, and same for women entrepreneurs. ...even I value the opportunity to do things so much so that I feel like even if I didn't get paid, I'd do this.*

Shanu said that men would only do this work if they were paid, and if they were not paid, they would simply go to the beach. This, she said, was about how women do not place value on the work that they do.

Shanu describes her experience as an entrepreneur largely through the lens of the intersectionality pillar rather than mixed embeddedness. This is especially true of gender. Shanu discussed the gendered dynamic of why she established her business in the first place: to manage

her dual roles as a parent and primary income earner, as well as the operational aspects of entrepreneurship, including finances. This demonstrates that regardless of other forces at play, this is the frame in which Shanu views her experiences.

That Shanu views her experience through the lens of gender is both positive and negative. It is positive because Shanu saw entrepreneurship as a way to manage caring responsibilities. However, there is some evidence that women turn to entrepreneurship as they are unable to find the flexibility that they require in the labour market. Gender was viewed by Shanu as a negative, as she saw herself and other women not valuing their work and services in the same way as men.

#### CASE TWO: CHRISTINE

##### **ESTABLISHING AND OPERATING A BUSINESS**

It was the 1980s and Christine had an established career in the state of Victoria's public service. She worked part time so she could manage her family responsibilities. However, she evaluated her prospects within the service and concluded that there would be little opportunity for advancement, particularly as a part-time employee. Christine was worried she might be in the same job for the remainder of her career. Christine's career ambitions might be explained by other research, which illustrates how first-generation migrant women are able to exert their own economic agency (Walton-Roberts & Pratt, 2005).

When Christine was considering her career options, she had extended family who were running successful textile businesses in India, Japan, Europe, and America. Christine saw the opportunity to do the same in Australia. Christine said that homewares businesses were dominated by men who 'did not have a clue about homewares', with products such as polyester tablecloths, old-fashioned colours, and easy-care products.

Christine went to India and brought samples back to Australia to ask people if they were interested buying them. Christine thought becoming an agent would be the right way to set this business up; in other words, she would import and take a commission.

The regulatory system at the time meant there was a quota system on imports to Australia, and these quotas had to be purchased. These quotas were part of the Multi Fibre Arrangement (MFA)

that limited exports from developing countries to developed countries.<sup>60</sup> Christine said the system was so strong that only a few families owned the quotas, and these families would trade their quotas. This meant it was difficult to simply start importing towels; you had to have a quota, for example, for 200,000 towels. Christine worked around the quota system by importing products that were exempt from the MFA, and this subsequently influenced what she bought.

Christine approached the chief executive officer of a national homewares brand; they were her first customer, purchasing an order of tartan tablecloths. Christine said she had no idea how to cost the products, so she simply added 5 per cent. This meant from an order of AUD100,000 she made just AUD5,000:

*Of course, we<sup>61</sup> were then faced with the whole issue of how do you cost it out. We didn't know anything about importing, shipping, packaging costs, clearing; it was all a big minefield out there.*

Meeting a mentor was the positive turning point for Christine's business. The mentor was the owner of a small home and gift retail business in Melbourne's south-eastern suburbs, and advised them on what products would sell:

*We got here and she said, right, let me see your samples. These are nice ... these are nice ... jeez, this is shit ... this is crap ... oh, disgusting, you know. And we're both thinking, oh my God ... and oh these are nice, this is nice, this is okay, I'll take ... so she chose what she wanted, and she discarded all this stuff.*

The mentor also advised Christine and her sister, whom she was working with, on how to price their products:

*The lady there looked at the samples and she said, 'Oh I love these things, they're definitely going to sell; what's the price?' So in the car, we'd sort of tried to work out a price and things. We got there and she said, 'wait a minute', and she went to her filing*

---

<sup>60</sup> The Multi Fibre Arrangement (MFA) was agreed upon in 1973 and came into force in 1974. It governed the number of textile imports/exports from developing countries to developed countries. In 1995 it was slowly dismantled over 10 years, so the sector was governed under the General Agreement on Tariffs and Trade (GATT), prior to establishment of the World Trade Organization (WTO). The textiles industry is now governed by the general rules of the WTO and is not subject to the quotas of the MFA (WTO, 2021a, 2021b).

<sup>61</sup> Christine and her sister whom she started the business with initially.

*cabinet and she came out and she said, 'Hmm, someone else is selling this stuff and they're a lot more expensive than you; put the price up'. So we said, oh okay. 'So go home. I'll give you an idea what his prices are. You go and ... yeah, just go up.'*

Christine said she and her sister felt intuitively about hiring the mentor as a consultant for their own business:

*We just sort of felt that she seemed to know the market so we thought, should we go back and ask her if she'll work for us, which was like just ... no thought went into this, we just instinctively or intuitively said ... so we went back into her shop and we said, 'We've just been talking and since we just go to India and buy samples will you help us to choose and will you give us advice on what we should be buying for this market?' and she said, 'Yeah, sure'.*

Identifying the right product in a market dominated by men, and by bringing on the right mentor, meant Christine and her sister were able to establish a successful business.

*She really put us on the map because by then we were quite different from our competition, and we were able to develop a signature look. And when we went and did our first trade fair; we had a very small stand, we were absolutely inundated with orders, and the rest is history – that's how we started this business.*

Christine said that where there is a lack of mentoring or family in Australia there is a lot more trial and error for migrants starting a business. This meant business growth would be slow, and this was a real disadvantage:

*When I look back on the business, and we came into the business knowing no one, we had no connections, no networking; when you come as a migrant you come with a blank slate. You know nobody. You don't know ... you have no networking connections. So you haven't got anyone to mentor you or to tell you what to do.*

Despite reporting few networks, Christine's experience was shaped by drawing on both family and professional networks from her previous employment. Christine not only hired the mentor as a consultant, but she would also ask her former public service colleagues for advice on things like regulations and clearances for imports, as well as how to find a freight forwarder.

When Christine and her sister established their business, they were still working from their home with two small children. The first shipment arrived on Christine's front lawn, which she described as 'bales and bales of boxes'. They would take the boxes inside with wheelbarrows, which led the floorboards to sag. Christine said their husbands would become unhappy with all of the stock being stored around the house.

The financial operations of the business were approached with caution. The family needed to mortgage their homes, they never 'went out', they had an old typewriter, and a small warehouse. Christine said the current warehouse (which was large and in an inner-city semi-industrial but gentrifying area) where our interview was taking place was only bought after 20 years. The attitude was to not spend the money before it was earned and, because business has changed a lot throughout these 30 years, that approach has kept them in business.

Christine said that their Indian-origin background was not a disadvantage for them in the textile and homewares industry. She said that if you have the right product, with the right service, and at the right price, people will buy from you:

*One of the things that we did find is that people do not judge you on your background, or they do not judge you on your appearance. If you've got the right product, if you give them service, if the price is right, they'll buy it from you.*

Christine spoke specifically about race, skin colour, and appearance, also saying this did not act as a disadvantage, and they are known among their industry by their background:

*So we never had any barriers to our race or to our colour or to our appearance ... never once have we experienced any racism or even felt that people didn't want to talk to us or see our product, I mean and now we supply people all over Australia, everywhere. I mean we're known as 'the Indian ladies', 'the Indian ladies from Hyderabad'.*

I asked Christine how she felt about being known as 'the Indian ladies from Hyderabad', and she said, 'We don't mind, we don't mind'. I reiterated this question with, 'You don't mind?', and Christine said:

*They're all our friends. They love us, we love them, so that's happy. They don't mean it in a, you know, derogatory way.*

This means that Christine saw her clients as friends, which is understandable given that the business was established over 30 years ago.

Christine linked this again back to her point about disadvantage as a migrant because of a lack of networks. She also highlighted the importance of providing people with the right products rather than focusing on possibly being discriminated against because of race:

*It's the way they ... a lot of them are. We got a lot of country customers from Wagga and west of Wagga and places that we've never heard of, but they've all been loyal to the product. And as I said, you're only as good as your product. If we go from year to year, if they don't like the product, they don't buy it from you. It's got nothing to do with us being Indian or ... it's nothing.*

From the outside, the branding of Christine's business distinctly leverages their Indian heritage. This includes the name, logos, and products. Christine said that when people hear that you own a textile business, they think you trade in products bought from India and sold in Australia:

*Meaning you go to India and get all this mirror work and embroidered, you know the Indian ethnic-style things.*

Whereas Christine's business was not about what she described as 'ethnic style things', there was an element of Indian culture in their branding. This branding had become increasingly important over time. Christine said that the brand is something they did not initially trade in and focused more on buying and selling a product:

*For many years we spent money only on buying and selling product. But we've realised that having actually a brand is more valuable to a business because if you want to sell a business, people buy a brand, they don't buy a business. The brand of the business is ... distinctly Indian ... that people can easily associate.*

As the business landscape has changed over the last 30 years, Christine said the business was forced to focus on brand, especially as social media became more important in marketing.

When the business was started, Christine would import products from India whereas now the products are designed to a seasonal trend. The products are designed in Australia and made using

Indian techniques, specifically from the hand looming industry. She talked about the looms in the south of India where the textiles were hand woven and, in the south, they first used hand looms, then power looms, and then mill-made products. Further to this, Christine reflected on the families they worked with in India and how this relates to caste:

*There are still only certain families and certain castes do this kind of work in the south ... it's very much an entrenched skill that some families, and certain areas, specialise in doing this sort of thing.*<sup>62</sup>

Christine and I discussed this further, as I asked her about the notion of 'occupational caste', to which she said, 'it is still strong' in India. Christine did not herself identify with caste, as a Catholic Anglo-Indian, but through disclosing how her business drew on the skills of a specific caste, Christine embeds herself within the broader caste system.<sup>63</sup>

Christine said after 30 years in business, having a second generation of family in the business has given it a different dimension:

*We are much more technology-driven, we use a lot of social media in the design; so, we've got different demographic buying our product.*

That it was a family business meant that Christine had to manage how this would work operationally. When the business started, everyone (the sisters) was responsible for everything. This was confusing for staff and meant little accountability. Nowadays, each family member has their role, such as Director of Sales, Director of Product, and Director of Operations and Finance:

---

<sup>62</sup> A brief search of the internet returned contradicting answers regarding the caste of handloomers in South India. Some report that they are a sub-caste of Brahmanical origin (e.g., Lamba, 2018), others report that handloomers are predominantly uneducated and of Backward Caste (e.g. Balasubrahmanyam & Muthumeenakshi, 2018).

<sup>63</sup> Anglo-Indians and caste have a complex history in terms of caste. Prior to India's Independence from the British, Hindu Indians rejected Anglo-Indians from the Hindu caste system, which meant they were neither entirely accepted by the British nor the Indians. In 1934, Hedin wrote that 'the mixed-blood may share with the British, if he will, their claim of superiority to pure-blood Indians, but he may not pretend to equality with the European-born Englishman' (p. 176). In 1935, Cressey wrote that 'from the Hindu point of view there is no place in the system of caste for persons of mixed blood. Women who break caste through their relations with Europeans become outcastes and they and their offspring are cut off from all contact with Hindu culture' (p. 264). Post-Independence, Anglo-Indians are considered a marginal minority group with no caste (Blunt, 2005b; Gist & Wright, 1973).



*We all have our own roles in the business. And we've had to come from a family business driven by just the need to buy and sell, to a proper professional outfit that actually have systems and a brand, and marketing and all of that.*

This also means making sure family conflict and responsibilities is manageable, preferencing work with immediate family rather than the children of the sibling business partners:

*We've done it in such a way that our own family member works with us. So there's no conflict and bad feeling. So if I had my sister's daughter working for me and if I was unhappy that would cause friction with my sister. So we've worked out that it's better if my daughter works with me, then if I say to her look, I'm pissed off with you, or whatever, it stays in the family and there's no conflict.*

While it is a family business, Christine emphasised that they are there because they have skills, not just because they are family:

*Anushka is travelling with her mother at the moment, they've gone to Europe. She's our design. She actually is in charge of all the design, overall look and brand, of our product; she's very good. I mean she was a baby when we started the business. She's grown up with the business, but she also went to university, did commerce and did a bit of design. My daughter did finance, worked in a bank in London for many years, so she's come back with those skills. None of them have got jobs just because they need a job, they've got a job because they can contribute to the business.*

Another positive of a family business means that everyone can manage both their work and family responsibilities. For example, Christine's daughter works part-time because she has two children and focuses on sales and special projects. Christine and her sisters' husbands now also work in the business.

Christine attributed her success to what she called a 'migrant mentality'. I asked her to explain what she meant by this, and Christine said that the migrant mentality was understanding the importance of financial security when you live somewhere and you do not have a safety net. Christine compared this to her Anglo-Australian friends and extended family, who often tell her to work less and take a cut in salary and wages. This, Christine said, is not something migrants are

willing to do. Christine differentiated her mentality with that of her children, who are now second-generation migrants and do not have the same 'migrant mentality':

*A lot of Aussie friends who say to me, 'Oh come on Christine, you could work four days a week, yeah, you could work four days a week; take a cut in salary, enjoy your life', and I think, I can still work for a few more years ... so I think that's a very migrant thing, you don't feel secure financially and I wonder if you ever ... but our children don't feel that way.*

When I questioned Christine further about her children and why they did not feel the same way, she said:

*They don't feel insecure financially because I suppose they know they've got something to fall back on, whereas we had nothing to fall back on.*

While Christine associated this with the migrant mentality, it is also that that her children feel more financially secure. This is possibly due to the success of the family business, rather than directly being a second-generation migrant.

Christine also remains connected to India through her family's philanthropic activity with the school her mother started. Christine and her siblings continue to fund the school in Andhra Pradesh and she says keeps them connected to India:

*We have to go to the school at least four or five times a year, and to travel to India just for the school. And the children we support we have to actually ... because we don't give them any money. So we pay for their fees, we've got to buy their uniforms, shoes, books, get them all set for school. And so that we have to do that personally; it's like having 55 children of your own. But nonetheless we do it.*

Christine's experience as an immigrant entrepreneur was shaped by several dimensions of intersectional mixed embeddedness. Firstly, in terms of the mixed embeddedness pillar, Christine's experience was shaped by her social networks (positively and negatively), the economic context and, to a degree, the politico-institutional environment.

Christine's social networks that supported her business were both informal and formal networks. Her family were her main network that shaped the early entrepreneurial experience in terms of her sister and family support in establishing the business. This continued until present day, with many family members being employed by the business. The mentor Christine and her sister paid to assist them along with previous colleagues in the public service were more formal networks. What is important is that, unlike Kloosterman et al. (1999), these networks did not constitute an ethnic economy that they operated within (selling products to co-ethnics), rather it was a model of leveraging family as a resource to support their entrepreneurial endeavour.

Christine's social networks of family and friends also operated in a transnational space, so she could import products to sell in Australia. In some ways, Christine's experience fits with the middleman minority thesis; albeit the presumption that a middleman is a sojourner is less accurate for Christine's experience.

The economic environment that Christine and her sister were in at the time meant there were few opportunities for advancement within the public sector. Rather, the opportunity for advancement and profits existed in the private sector.

The politico-institutional context partly contributed to their experiences, especially in the transnational context. This meant that Christine and her sister were bound by a trading system that restricted imports. This intersected with their social networks, who helped them to navigate these rules. Differently to Kloosterman et al. (1999), the regulatory environment was less about local labour market regulations such as welfare or low minimum wages, rather it was the international trading system that determined the products that ultimately made them successful in the market.

The intersectionality pillar also emerged as shaping Christine's experience, especially relating to race, gender, caste, and class.

Race was perceived as largely positive by Christine; she did not describe experiences that she attributed to being racist. Rather, her clients noticing that they were Indian-origin meant they were remembered and had a positive impact. Christine also talked about race, or ethnicity as a proxy for race, in terms of the branding of their business. In this sense, she leveraged her race and ethnicity to create a memorable brand. While Christine does not interpret these experiences as

racist or negative, another person might do, whereas Christine was able to overcome this to her advantage.

Gender was a defining feature in much of Christine's narrative. The business was established by Christine and her sisters, and it helped them to manage their caring responsibilities at home. Despite this positive element, their husbands were not initially supportive given the impact it had around the house prior to them establishing a warehouse. That the husbands went on to join the business supports Christine's assertion that they are fine with it now, but this might be a result of significant financial reward, which enabled her to reposition herself within the domestic power dynamics.

Caste was discussed in the context of occupational caste of others in India. This is important, because Christine described how her business was established by leveraging people's expertise of that caste. That caste emerged in this transnational space was a unique finding among these case studies. It also means that while Christine herself did not identify with caste, she was complicit in the system of social stratification that (re)creates systems of inequality.

Finally, class also defined Christine's experience. She spoke about the men she and her sisters went on to marry, who went to elite Melbourne schools and lived in wealthy suburbs. Their education level and professional roles demonstrate that they were opportunity entrepreneurs rather than women who were forced into entrepreneurship. They had global, transnational family networks that enabled them to invest in products to sell in Australia.

### CASE THREE: PATIENCE

#### **ESTABLISHING AND OPERATING A BUSINESS**

Patience was living in Perth, Western Australia, when she started her business: important wholesale fashion products for Australian retailers. Patience established the business while she and her husband were both working full time: Patience as a schoolteacher and her husband as a lecturer at a university. Patience's teaching salary was often used in their business. She said that they would be bankrupt had they not done so. Eventually though, she was able to give up her teaching role:

*It was with absolute terror that I gave up teaching and it was the best thing I ever did, and business grew.*

As the business started to grow, they could no longer balance it with their employment. Eventually her husband also resigned from his lecturing role to work in the business, especially because his family were businesspeople.

When Patience started her business, she initially imported products from China, and it had no relationship to her life in India. Patience and her husband would travel together to the Canton Fair in Guangzhou, one of the biggest trade fairs in the world. During one of these trips, they went through Hong Kong to meet a friend from Kolkata and explained that they were dissatisfied with a product they had seen at the fair, which they needed to import for a major Australian client. The friend from Kolkata said he would send some samples of that particular product from a factory in India. Patience was not positive about the proposal and was sceptical about working with India. She said: 'Those idiots, don't trust them, they'll sell their grandmother's eyeballs!' Two weeks after this conversation took place, the samples arrived. Patience was totally surprised and said, 'I felt horrible, I felt ghastly', about what she previously said. Instead, the samples were exactly what they needed, and she asked their friend in Kolkata to go to the Delhi Fair (like the Canton Fair in scale and size) to buy them on their behalf.

Patience and her husband travelled to Kolkata to visit the factory and decided to work with them more permanently. For six or seven years, they travelled to and worked in Kolkata three or four times a year to work with the collection until they had a sale-worthy range. Working with the factory to develop products to be sold in Australia took time, and this was a difficult balance to strike:

*What looks brilliant in India you bring back to Australia and you go, 'Oh maybe not. Turn the gold down.' All those things, but it was wonderful, we loved working in the factory.*

The factory employed local men from Kolkata as labour. Patience enjoyed that this gave the opportunity to practice the Hindi and Bengali languages. She learned these languages from the domestic helpers in her home in Dhaka and in the boarding school in Darjeeling. Patience said that now she does not have the opportunity to practice her language and now she speaks 'terrible Hindi', as they only travel back to India once a year. Despite the positive experience they had with the factory in Kolkata, they no longer have a need for personalised branding on bags and have since shifted back to working with China.

There are distinctions between the roles of Patience and her husband in the business. Patience focuses on the creative side including seasonal trends, whereas her husband focuses on the financial side of the business:

*I do the creative side, I do the, I know it sounds a bit big-headed doesn't it, but because of all these magazines and things I look at trends and we try to follow trends and Doug of course does the money.*

Patience said that her husband's focus on the financial side is because he is bolder when it comes to sales:

*He's very good at selling whereas I'm not so bold. At the Trade Fair he'll grab ... because everything's barcoded and we just scan so you might come from a shop called 'Pressies' or something and you say, 'I'll have three of those and two of those and one of those and eight of those' and whatever, and Doug will just see you and say, 'Come on let's do an order, whereas I'll say, 'Welcome to the stand. This is our new collection; would you like to see it? How are you?' Whereas he's much more out there. I'm different. So we both have areas of strength.*

There are staff in the office who support administrative and accounting functions. Patience said her staff are Australian, but she sometimes employed Indian accountants. She said they tend to only stay temporarily while trying to secure work in large accounting firms. Patience said most of these employees migrated as students, finished their qualifications, and were looking for Australian experience:

*... who had just finished their accounting qualification and really, they wanted a part time or a small job to give them experience. And I mean they were quite open, they were all hoping to work for an accounting company and we were equally open to say we wanted someone to hang around.*

Patience's brother is also employed in the business; he suffered brain damage in a car accident and could no longer work, but he comes into the office to help where he can. Patience said this was nice as they could have lunch and tea together. The other employees include an office manager, which Patience says helps them when they need to follow up accounts and puts a middleman between them and their clients who they then have to see at trade fairs.

Patience reflected on the family and business in India; she said her husband's niece, who is Anglo-Australian, is now married to an Indian man and lives in Hyderabad. Both the niece and her husband own companies, the niece employs over 3,000 people in a cleaning company working for major airlines and airports. For her niece, part of being married to an Indian man in business meant hosting a 'small' wedding of 300 people that cost \$25,000 for the flowers alone. Patience said this was to ensure they looked affluent and to impress their clients.

*Yeah, but I think being married to an Indian has helped her. It gives her credibility.*

While her niece-in-law is Anglo-Australian, being married to an Indian man gives her legitimacy in business as an immigrant entrepreneur in India.

Patience's entrepreneurial activity was shaped by some aspects of mixed embeddedness and some aspects of the intersectionality pillars. For mixed embeddedness, it was the social networks that were particularly important, especially as Patience grew her business with India. For intersectionality, it was gender, race, and class that were revealed as important to her experience. Social networks were important in both a formal and informal context. In the formal sense, social networks played a role in Patience establishing a business that leveraged her background in India. It was her friend from Kolkata that introduced her to the factory that she went on to work with for several years. Patience's informal networks such as her family were also equally important in shaping her experience, as her husband joined the business as well as her brother. This meant that as a family they could accommodate her brother's special needs as well.

Gender played an important contribution in that Patience described gendered roles that she and her husband had within the business. Patience talked about her role on the creative side while he 'of course' did the finances and sales. It was an assumption that this was the role of the husband in the business. Patience did not have children of her own, unlike the other women in this study, so gender did not feature in terms of the family need to balance caring responsibilities.

#### CASE FOUR: KRISHNA

##### **ESTABLISHING AND OPERATING A BUSINESS**

Krishna started her business in 2011, four years prior to us meeting, when she bought the rights to a beauty pageant in Melbourne. During her time working with the owner of another pageant, Krishna was curious about the how someone would be able to own rights to a pageant name.

Krishna conducted research and identified a woman in Sydney who owned rights to one pageant and researched the names of a range of other pageants in India where there was not yet competition in Australia. Krishna spoke to the owners of one, who agreed to allow her to use it for a trial period. Krishna said that having the rights was important within the local Indian community because of pageantry's relationship to Bollywood:<sup>64</sup>

*I knew what it meant a lot, especially for an Indian because I know most Indian women, they like all this. Because see the most Indian population, especially Indian women in any part of the world they're bred, they're brought up in the Bollywood within their subconscious.*

Krishna started her business after completing her master's degree and having a child, which meant that she could manage her family responsibilities at home and not put her son into childcare. Starting a business was not something Krishna's immediate and extended family approved of. This was because a business is to earn money and maximise profit, which means gaining a benefit. In her 'family culture', as she described it, it is the wrong thing doing anything to gain benefit. Krishna said 'whether it is monetary or non-monetary, it is the wrong thing' to do:

*I did not think of monetary gain completely, I thought like nothing ... I'm doing something which is going to give me a lot of happiness, I work to be happy because meeting people, you know what it's like, I enjoy doing that. For the next two years I will be doing this because my son is not ready to go to school. Only if he goes to school, I can start work. That is something I had in my mind. And in the meantime, I get this time, the opportunity to try something new and exciting.*

Krishna's family culture viewed Bollywood and intellectualism as different things, but over time attitudes toward this had changed.

---

<sup>64</sup> I first learned of the significance of beauty pageants and Bollywood in the documentary *The World Before Her*, which examines the trajectory of two women's lives in India. One woman is attending the beauty boot camp for Miss India, and the other is attending a boot camp for the Durga Vahini, a Hindu Nationalist group for women. In juxtaposing the lives of these women, the documentary elucidates the role of beauty pageants as a pathway to Bollywood and what it describes as 'freedom from the constant constraint of patriarchal society' (Pahuja, 2012).



*Like my dad is an academician and like I said, he's a perfectionist and he's just awesome but he's so up-to-date with Bollywood. So, whether people accept it or not, Indians are also consciously aware of Bollywood culture and subconsciously.*

Krishna leveraged her master's degree in marketing to pursue a digital marketing strategy. She leveraged her existing network on Facebook that she built through her early experience with the beauty pageant agent. This meant that Krishna was leveraging her previous work experience to establish her business.

After the success of her first event, Krishna decided to do more events, and this was when she started to build her business's reputation. This meant that she started to get more attention from people, including invitations for parties, and that this was something she enjoyed:

*I was like wow, if you're an entrepreneur and if you're in a beauty pageant, you do get invited to parties. I'm like I think it's exciting, I think I should stay with this and not rush ... As I said, Indian women, like not women, these girls, they like all the glamour and all this nonsense.*

Krishna was concerned that people would think she would fail. A lot of people wanted to meet her to find out what her intentions and goals were. Krishna's approach to dealing with this was to remain focused on the business operations rather than what other people thought or said about her.

Krishna decided that her business would run the one major event each year, but when I interviewed her she was not yet planning the next because of what she described as 'rough, horrible experiences'. These experiences, Krishna said, related to problems with how male entrepreneurs perceive female entrepreneurs in the Indian community. This was because it was not perceived in the community as appropriate for women entrepreneurs to network with male entrepreneurs in the same way:

*If you work with male entrepreneurs, if this male tells this male, 'Let's go out, okay let's go out and talk, okay, so let's meet up'. It's cool. But if I call a male friend out, it's like completely wrong. Can you believe that?*

Krishna's husband and parents did not have a problem with her meeting with other male entrepreneurs because they knew she was networking rather than seeking extramarital relationships. However, among the Indian community she was perceived as a 'sex object' for wanting to network with men who were not her husband:

*You're an entrepreneur, I'm also an entrepreneur [the men]. So if you lot can go out, I can go out with you too, it's not a big deal. But if I go out then it's not acceptable. Then if a woman is going out and she has to be accompanied by her husband. It's very important because if she's not accompanied by her husband then she's a sex object.*

The tension between Krishna exerting her agency as a woman entrepreneur and the values of the Indian community is consistent with literature about first-generation migrant women from India (Dasgupta, 1998; Satyen, 2021). First-generation migrant women from India are expected to bear the responsibility of child-rearing as the mother, regardless of their workload (Dasgupta, 1998). While the notion of gender equality exists among the Indian community, this is limited in practice and women are expected to conform to gender norms (Satyen, 2021).

Despite the community norms and expectations, Krishna said that it was not limited to the Indian community, but that Australian-born men also had the same view:

*You should be accompanied by your husband every time you go out. I was shocked when he said that. And this is an Aussie guy saying [it].*

That an Australian man made these comments means that perceptions of Krishna's work in the pageant industry, or her networking with other men, were not bound by the Indian community's expectations of women but society more broadly.

This issue was difficult to discuss with her husband, who said she perceived an issue that was not real, because men would go out without their wives and it was fine. Krishna recalled a time she asked her husband to accompany her to a party:

*He goes to the party and then he shows me, 'Look at him, look at him, he's not with his wife'. I said, 'He's a man...', and then he tells me it's all in your mind. Can you believe it? It's not in my mind, like it was not in my mind. I experienced issues, so I told him that you*

*have to come with me otherwise people, you know, they'll just think that you're just out there.*

The complexity of managing these relationships had an impact on her personal life. She felt as though she could stay in business if she did not attend social functions, which she enjoyed:

*I think I can still survive, I think I still ... I may still have scope, maybe, I'm not sure. Only if I do only business and no fun, no happiness, no personal life, nothing.*

These complex relationships also had implications for her marriage, but Krishna said separation and divorce was not an option. Further to this, finding a new partner would not be possible as she said separated and unmarried men were not desirable husbands:

*You can't change your husband, it's impossible. You can't do that. Because you know like everyone else, like there are many single men and divorced, separated people as well, there are many people like that, they're just looking for one-night stands pretty much and they're not husband material, they're not husband material.*

That Krishna viewed separated or divorced men as not desirable as a husband, means that despite exerting her own agency over her career choices, there were limits to her own moral boundaries. This is consistent with Gilbertson (2018) who argues that the limits of moral discourse intersect with gender and class in urban India, specifically in Hyderabad, which is where Krishna spent several formative years as a young adult.

Krishna went further to explain how men used their favourable position in the community to exert control over her. She said it was acceptable for men to do what they want, and other men will cover their secrets for them. However, if women want to spend time with other men, regardless of whether it is just a professional relationship, men will contact their husband to ensure they are aware of how their wife is behaving. Krishna said this was because these men were afraid of women's ambitions and that they might be more successful than them:

*Because I'm a woman, my husband, they [the men] will have their own access to reach my husband to make sure that he knows so that he knows what she's doing, what she's not doing, and they will convince him that don't let her go anywhere because it's not a good thing, as they're ambitious because they know they don't stand a chance.*

Krishna said men would also exert control by using information about other men. This was about controlling the market, not because they were in love with Krishna:

*'You don't want your wife to know what are you doing, so you might as well listen to me, what I'm saying, better stay away from Krishna.' And it's not because of love or anything, there's no love here, it's all ego.*

This means that men would utilise unequal gender norms to control other men, in the same way they would utilise these norms to control women.

Similarly, Krishna said this was used against her if she did not continue to be committed to doing business with certain men in the Indian community. While she felt in companies it was appropriate to work with them for a year or two then move on, with individuals it was not okay, and it would be used against her:

*I just want to have good relations with everyone at the same time. Why I'm not ... it's not going double timing or full timing with something, we are not doing, working with 20 or so relations. But these men, it's unacceptable, like they don't believe, they don't realise that we are doing business here. For them it's like if you're a woman then forget about business, you have to be committed to me or leave, then we will make sure that your business continues.*

These negative experiences meant that in order for Krishna to continue as an entrepreneur in the Indian community, she would have to change her thinking altogether. Krishna especially felt this applied to how she thinks about 'womanhood', and that it was up to her to change rather than the men:

*If I have to continue this business in this community, I have to start ... I will change my thinking completely and my whole idea of womanhood and then start again from scratch, which I believe I'm still finding very tough to come to terms with that. But if I can change it then I can still do it but if I can't change it then there's no way I can continue.*

Krishna felt that being a women entrepreneur was the reason she was experiencing these challenges, and that this made her a second-class citizen:

*At the end of the day you are a second-rate person, second-rate citizen. You're in business, whatever you're doing, you are a second-rate citizen.*

Krishna said that women who are entrepreneurs are only there because their husbands have a company rather than being true entrepreneurs themselves:

*There are many other women who claim that 'Oh I'm an entrepreneur, I'm this, I'm that', but their husbands ... basically their husbands have the business and they're just sort of complementing it.*

Krishna's experience was shaped by the mixed embeddedness pillar and the intersectionality pillar. For mixed embeddedness, this was dominated by social networks. For intersectionality, this was dominated by her experience of gender.

Krishna's social networks contributed significantly to the establishment of her business. In the context of Kloosterman et al. (1999), these networks were largely co-ethnics who supported her to establish the business in the first instance, as well as the co-ethnic community as consumers of her product. Her business directly targeted other Indian women. Once her business was established, these networks worked both with and against her in terms of the business's trajectory. This is deeply linked with the intersectional pillar of gender that emerged as characterising her experience.

Gender emerged as important, as something that shaped Krishna's experiences in terms of whom the business was targeted to, her relationship with the Indian community while she operated her business, and her relationship with her husband. In the first instance, the business leveraged women's desires to be in Bollywood and the beauty industry, and the business was perceived as increasing their chances of achieving this. In this sense, it is an industry that exploits and commodifies gender. This is particularly important in the context of India where Bollywood originates, but is also much like Western ideas of the beauty industry and Hollywood. In the second instance, gender shaped how she could interact with men and women in operating her business. There was clear evidence women were expected to comply with traditional gender norms, and these norms were exploited for personal gain. Among the community that Krishna was working with, this puts women at a significant disadvantage as entrepreneurs. In the third instance, both of these first two dynamics impacted on Krishna's relationship where her husband could not understand the challenges she perceived in the Indian business community.

## CASE FIVE: VINA

**ESTABLISHING AND OPERATING A BUSINESS**

After leading within a company as managing director for six years in the advertising sector, Vina decided to establish her own business. This was because the clients were quite involved with her and liked the way she worked. Some of her clients 'egged her on' saying that Vina had an 'entrepreneurial style', because she is not bureaucratic:

*I am quite flat structured in the way I work, very open to people and I believe that ideas don't have to only come from the top, they can even come from an intern, they can come from anywhere.*

Vina's aversion to bureaucracy was complemented by her innovative and entrepreneurial approach to her work, of which she said 'that's not a style that goes down very well with a structured environment'. For these reasons, Vina chose to start her own multicultural marketing firm.

Initially, Vina started her business by working as a consultant for a large company. She soon decided to pull out and work independently because she still felt constrained by the large company environment. Providing a workplace for others that was less structured meant people were more likely to enjoy their work and that was one motivation for starting her business:

*My style was a little bit different, I believed in work-life balance, I believed in, okay, if a person cannot come in sharp at 8:30 it doesn't matter if the person is staying behind and working another half an hour or an hour later, it doesn't worry me. But I think in a larger organisation those flexibilities were not there and those flexibilities are very important if you really want to motivate certain people.*

Vina often talked about Australia being a place where there was a lot to offer in terms of work and life opportunities and she had managed to seize those opportunities; therefore, she was extremely appreciative of her clients and now her company.

Vina said that the one thing holding people and women back in establishing a business is access to finances. Vina said her personal challenge while trying to secure funding from financial institutions was that they did not see her income or experience as a track record. To overcome

this, Vina approached two different clients who agreed to fund her to start the company. When they agreed to fund her business, Vina was in disbelief, until the day the money landed in her bank account:

*The accountant actually came back and said, 'Look, I found some pretty large deposits in your account.' I said, 'Really?' and it was surprising. And before I knew it, when we traced it out, we found both these companies had deposited large sums of money. And when I asked them, 'Look, we don't really have ... it may be a mistake because your account department may have made a mistake and we will just now have this repatriated back to you', and they said, 'No, it's no mistake. We know we want to be with you, we know you're going to do our campaign, go for it.' So literally I was funded by two of my long-standing clients.*

Vina identified three stages of growth in her business. The first was when Vina said companies would contact her because of her professional and personal background, as she had work experience in India. The second stage of growth was when existing clients with projects offshore – for example, banks working in China, India, and the Philippines – would ask Vina to provide sessions to educate project managers about doing business in those countries. The third stage of growth happened in a similar way, where clients would contact her when they would have visiting delegations from the country. In all three stages, Vina identified a link between her existing relationship with the client and her understanding of working internationally. Vina's success was attributed to her maturity and experience working with a country like India, where decisions are often taken at the last minute, and she could integrate this understanding with the best Australia had to offer.

It is this approach of integrating Australian and Indian business styles that Vina described as meeting people 'halfway'. In Vina's experience, she found that people tended to become focused on themselves and their own community, they would do business with people they already know. Whereas meeting halfway meant that international opportunities opened up for her beyond India, such as China, as she knew how to reach out to Australians:

*When I'm looking at international marketing it's both ways, like there's a Chinese company that's coming in but they are very keen to introduce their product to Australians. So here it's not necessarily the multicultural audiences and why they feel because, look, they know our culture and how we operate and they know ... and they'll*

*be able to help us to ride any obstacles that we may have in our thinking or marketing barriers when we approach this market.*

While Vina identified the importance of reaching beyond her own community in business, she did say that joining an Indian business association was important, and this was something she had done 15 years ago. Vina is heavily involved in these organisations that promote the building of both economic and people-to-people relationships between Australia and India. Vina reflected and said that she felt integration in Australia is very important, but without losing your identity:

*Nobody is asking you that you lose your identity and don't look back. But I think it's really important to look forward rather than looking back and use those cultural roots and traditions and strengths and values that you have to really take you forward in this journey.*

Vina chose to engage the most with business associations and would take on leadership positions. She chose to join business organisations rather than community organisations, as she identified as a businessperson and professional first. This enabled her to keep her connection to India while staying focused, rather than taking on leadership roles in community organisations, which she says can 'drag you down and you tend to lose focus'.

In managing her business and work-life balance, Vina said that she very rarely takes work home, something she said is often difficult as a business owner as you always have phone calls and emails. Even now, Vina said that she starts early in the morning at 5:30 am to take a few emails, followed by a walk. However, she refuses to use the evening to 'drag my business back to the personal'. This links back to Vina's motivation to start her business; she wanted to have more work-life balance and create that environment for others as well.

Vina's experience as an entrepreneur was shaped by the mixed embeddedness pillar rather than intersectionality pillar. This is especially true for social networks both formal and informal. Vina said that her networks were responsible for the funding that helped her establish her company, and it was also the source of her clients. However, contrary to what Kloosterman et al. (1999) argue as to where entrepreneurship emerges from, these funders and clients were not co-ethnics rather they were companies seeking to sell their product to international markets both in Australia and abroad. Vina's networks that supported her business establishment were previous clients, demonstrating that leveraging existing work experience was critical to her success.



These international markets were not only India, but also Southeast Asia and China. In visiting Vina's business, I noticed that her teams' ethnicities varied and reflected these markets the company operated in. While other women in this study utilised transnational networks often associated with India, Vina's were broader, but ultimately leveraged from the India connection and also her understanding of the differences with the Australian market.

#### CASE SIX: PRIYANKA

##### **ESTABLISHING AND OPERATING A BUSINESS**

Priyanka was 21 years old and had just moved in with her partner who was a security guard. Her partner would come home and talk about the larger companies that would subcontract to smaller security companies. Priyanka did not realise she had an entrepreneurial spirit at the time, but as he discussed the security industry with her, she encouraged him to start his own business:

*I would always say I think you're smarter than what you're doing, which is a security guard, let's start a company and if you're not sure how to, I'll do it for you.*

Priyanka was unemployed, so she supported her partner in establishing the legal entity and the administrative side of the business. After five years, Priyanka decided to break up with her partner because she felt it was a waste of time being with him. This was because she wanted to get married, but he kept delaying a wedding.

Priyanka was 23 years old, she was still unemployed, and the only experience she had was starting this company for her now ex-partner. Back at home and living with her parents, she observed how hard they were working and started to read books on leadership, business, and management; Priyanka said she was drawn to reading.

Priyanka's father recommended she drop her resume into the aged care home near their house, saying at least it would be a job and better than nothing. Priyanka worked at the aged care home and in a pub to pay off the car loan she had to her father. Only three months into working in the aged care home, Priyanka was finding it difficult to work for someone else:

*I was there for three months before I realised that I can't work under anyone 'cause I'd never done it before and I was constantly clashing in terms of personality and I realised*

*that I had become very dominating over time because I was so suppressed for a very long time. So I started being a little more demanding than I had ever been, almost like I was so over it and very rebellious because I was in this sort of suffocating relationship, my ex-relationship.*

The dissatisfaction of working for someone else led Priyanka to want to start her own business, and she considered different options. Three main reasons led to her starting a business in aged care. The first was that she identified in the aged care home that there was room for improvement, especially in terms of service:

*Age care people are herded like cows in facilities, they're treated like crap, with no dignity and I just thought that there was so much room for improvement.*

The second reason was that her grandmother was soon diagnosed with cancer and Priyanka observed the difference between the care people receive at home compared to an aged care centre. The third was that she had the experience of establishing her ex-partner's business in the security industry. Combined, Priyanka developed the concept of labour hire and deploying people for aged care services:

*I was familiar with that and I was already working in a nursing home, I thought I'm going to start my own business and that's what I did.*

Priyanka was 24 when she started the business; she had no friends and her primary support was her parents. Priyanka's parents provided her emotional support, but otherwise she felt very alone on her entrepreneurial journey, which was consuming her life:

*I mean your parents are supportive, but when it comes to your emotions and what you've gone through, no one can really understand that and I felt that working and my business, which completely consumed me, was sort of my only outlet, my business because my only outlet, became my only life and that's what started my entrepreneurial sort of journey.*

Priyanka met her husband through her family, as their fathers had a dinner meeting at the family home one day. It took some time before they started dating, which only happened after meeting again at a train station and then connecting on Facebook. Once they married, her husband

eventually left his corporate job to join her business and lead operations so she could focus more on strategy:

*I was looking for a business partner to scale because it was starting to get all involving and because it's the transactional nature of the business and the small dollar value in terms of the margins, I really wanted to have a business partner to be able to then focus strategically on the business.*

In working with her husband, Priyanka said she started to notice that a lot of women tend to use their sexuality a lot in the business, but she only noticed this once her husband joined her company. I asked Priyanka to elaborate more about this for me:

*Well in simple terms women can be flirtatious to get their way, and if it was any other business partner I wouldn't really care, but it's my husband right so I tend to notice these things and then they linger in my mind for a little bit longer than they should. I'd say that that's probably the only thing that bothers me about us working together.*

Priyanka further reflected on the family nature of the business and said they are both logical and rational individuals, which helps in terms of the growth of the business. This was also helpful because she knew he would always have the best intentions for business performance, as it would help with family wealth:

*It's got its positives in the sense that who else would you want as a business partner where the whole profits of the business still come into your own personal family wealth and because it's your business partner, it's your husband, of course they're going to have the best intentions all the time for the business, so you can always expect 100 per cent performance.*

The success of Priyanka's business was obvious when I met her at her office in Sydney. Displayed on the wall were awards she and the business had received, and in her office a photo of her and Sir Richard Branson on his island that is famous in the entrepreneurial community, Necker Island. Priyanka said that following her business and personal success, she is more mature and is interested in working with the Indian community and teaming up with other Indians. This was partly because, at the time of our meeting, there were no aged care facilities that cater for Indians and other multicultural communities. Priyanka questioned me, 'with growing populations of

Asians, Chinese, and Indians, where are they going to age?' Priyanka said these groups of people are particularly isolated:

*I'm experiencing that with my grandfather now who's alone and with my parents working and all the grandkids, everyone's at work, he spends 10 to 12 hours a day completely isolated from society.*

Priyanka said this has increased her ties to the Indian community in Australia and in India. She said she was going to India later in the year to explore opening a business in India as well. Priyanka reflected and said it might be something to do with her self-esteem because in the past she refused to have a business that had anything to do with the Indian community:

*I'm wondering if it's something to do with self-esteem, but maybe because I'm so much more secure in my heritage and my culture and I respect the Australian culture, I'm much more open to wanting to do business and wanting to pursue personal relationships in India, which is very different if you had spoken to me like five, six, eight years ago, it would not be the case.*

Priyanka said that since her teenage years she has worked hard to be an 'Australian', and so she could not see herself starting a business that was promoting Indian services:

*Because the time that I came there was way too much racism and it was always a self-esteem issue for me and quite a negative journey. So from that perspective I don't think that I could have ever really started a business that was just promoting Indian culture, heritage or products or whatever, services.*

Priyanka's aversion to working with the Indian community in business is consistent with Krishnan and Berry (1992), who argue that migrants who attempt to assimilate to the host culture at the exclusion of their native culture experience greater levels of stress than those who integrate by maintaining values of both cultures. Priyanka's narrative suggests she has been able to overcome this through success in business and is now in a position to not only accept her Indian heritage but work with India and the Indian diaspora.

Priyanka's entrepreneurial experiences were largely shaped by the intersectionality pillar, especially regarding her experiences of gender and race, and is largely absent of mixed embeddedness, if not rejecting it altogether.

Priyanka's gendered experience of entrepreneurship was shaped by the negative experiences with her former partner. She said she was oppressed in the relationship, but she also gained the necessary skills that ultimately led to her establishing a business. Not coping in a traditional work environment, experience in business administration, and insights from her brief work experience in aged care intertwined when she started her company.

Race and racist experience were particularly important for Priyanka as an entrepreneur. Her experiences with racism as a child led her to reject her Indian heritage and ultimately led to a path of self-destruction. Despite this, Priyanka attributes much of her drive to start her own business to the fact she could not cope in a normal work environment and was rebellious. Gender is inextricably linked to race and ethnicity for Priyanka, who identified that her inter-faith partnership contributed her relationship breakdown while also rejecting her heritage. Overcoming this aversion to her heritage as she became successful in business has led Priyanka to engage more with the Indian community, which in turn may lead to even greater business success.

Mixed embeddedness is largely absent in terms of how it contributed to Priyanka's entrepreneurial experiences. Priyanka did not have friends or a co-ethnic social network that allowed for her business to emerge. The economic context at the time was only a factor in the context that Priyanka was unemployed, but she attributes to this to her own self-destruction and non-completion of high school. The politico-institutional environment is absent from Priyanka's description, but it could be considered that the broader regulatory environment did not prevent or prohibit Priyanka from establishing a business.

#### CASE SEVEN: CHHAVI

##### **ESTABLISHING AND OPERATING A BUSINESS**

Chhavi was working as an investment banker after finishing university. She worked long hours and her health was deteriorating, so Chhavi decided it was not her long-term career path. Chhavi did not think starting a business was an option, as no one in her family had done it before. Her extended family had all migrated to Australia as skilled migrants, and they worked for companies

rather than establishing businesses. The people in the Indian community she knew who did have businesses were those doing child care or who owned a beauty parlour. Chhavi said this work was not viewed as a career choice in her community:

*It was viewed upon as not a career choice, it was, like, you couldn't be a doctor or an engineer, so you don't have great skills so you're doing this. So it was looked down upon.*

Chhavi said this was even described in subtle terms at times. One time she dated a boy whose family owned a restaurant and her parents discouraged her away from it because they said, 'Oh they own a restaurant'. It was not seen as successful, even though Chhavi said they were probably a huge success. That her parents held views on who would make an appropriate partner for Chhavi is consistent with other research that indicates Indian women often come from patriarchal backgrounds where men have authority over decision-making (Wali & Renzaho, 2018). This is also consistent with the tension between traditional South Asian notions of marriage and collectivism and Western marriages and individualism (Bhopal, 1997).

Chhavi's parents were also critical of a family friend who started a business and was accumulating a lot of wealth, he had nice cars and could afford to live in a nice area, but her family questioned why they were successful:

*One of our close family friends had gotten into business but it became a very ... we don't know what he's doing ... he seems to be getting along well, like accumulating a lot of wealth and you can see it in what he's doing, like he's got suddenly nice cars and a really big house in a really nice area. But we don't know what he's doing. He says he's doing this, but we don't really know what he's doing. It was just really strange.*

At the same time, Chhavi's father was made redundant after 17 years; this made Chhavi think about committing the next 20 years to a company, and it made her 'question my end game'. She said this was not the future she imagined for herself, that she would climb a corporate ladder and she could just be let go. Chhavi said she would feel like a number.

Chhavi decided to look at different industries and thought working in a tech company might be interesting. Her then fiancé had started to work for a global tech company, and it appeared to be faster paced, people have to trust each other more, and it was challenging work. Chhavi started to

focus on finding work in the sector and potential employers were impressed by her experience, but the role was either too senior or too junior:

*I think over a period of six months it was just, I'd would be interviewed at really good places and everyone was really happy with me but it was just, 'We just don't think this role will motivate you enough', just really unfulfilling feedback. It was just, like, 'Just hire me and we'll find out kind of thing. Just give me a go.'*

While searching for a new role in tech, Chhavi was planning her own wedding. This led her to start a side project to learn some of the skills she needed for the tech industry. Unknown to Chhavi, this was when she would start her business, an online portal for South Asian brides.

Chhavi said she wrote down everything she wanted to learn, and that the main goal was to learn how to build a website. Initially she started by writing down ideas for a blog, but then after discussing them with friends they suggested she make a website for wedding inspiration. Chhavi taught herself from the internet and social media then launched the website.

Chhavi said she felt addicted to her new side project. She really liked the feeling of it being her own, and that she created something out of nothing. Chhavi enjoyed the freedom and flexibility it provided. Despite the challenges that came along with it, Chhavi said, 'I love the fact I could make a call on something and not have to ask and get approval for it'.

Soon after, Chhavi was successful in getting a job in a tech company in marketing. It allowed her one day off per week to work on her side project. The company was just being established in Australia, but after some time it required an increasing amount of commitment. Chhavi had to decide about whether to continue in the role:

*I was just not feeling like I was giving my 100% in anything and I was doing a less than, by my standards, a good job in both things. So I think we had to check our finances and just had to think about whether this was viable, knowing that the business potentially for the first couple of years may not make the same income that I was making prior.*

Along with the decision about finances, that they did not yet have children also helped Chhavi and her husband decide it was the right time for her to work in her business full time:

*But I think we kept coming back to the fact that this is the right time to do it, we don't have kids and it has got a bit of momentum, the concept is validated to some extent and it felt like the right time to focus all my energy on it and see what I can do with it.*

Chhavi and her husband also saw it as an opportunity to live and work overseas again, as there was potential to start an Indian office with a tech start-up:

*I definitely see this having an office in India because ultimately that will be the market and that's one of the questions I keep thinking about is, when do we do that and I'd prefer to do it earlier rather than later but then it's a lifestyle choice as well, and how will I make that work. Because my husband and I do want to work overseas as well, live overseas for a couple of years.*

In addition to the financial timing, the lack of children and drive to live overseas, Chhavi also said that being creative was something that kept coming up. At the time she was reflecting deeply on her purpose and what she wanted to contribute to the world. Chhavi saw the business as a wellbeing thing as much as anything else.

Chhavi's cofounder for the business is her husband, but she said this was 'more because he has no choice', and that he is very helpful. On telling her parents her decision, Chhavi said they were surprisingly helpful:

*It's been interesting, so when I told my parents all of this they were surprisingly really open, they were happy with it and I'm like, 'Really? After all these years?'*

Chhavi recently was able to hire people in the business. She said she used social media to recruit, which further gave validation to the products; she said, 'Oh, okay, people are interested in this'. As she had little income it meant that there was an internship set up and then a full time position with an equity arrangement.

Chhavi said in the next 12 months she has big goals for aggressive growth, and that she wants to be in a position where she could raise another round of funding to expand her business more strategically into the Asia-Pacific region. This is because that is predominantly where her market is, not just in Australia. Chhavi also said there is a significant following from the United States, and that it was nice to know there is a pathway to that growth at the right time. Chhavi said that she can be impatient rather than looking at strategies that are 10, or even just five, years away.



Chhavi's experience is shaped more by intersectionality than mixed embeddedness. This includes gender but also highlights how ethnicity (instead of race, like her migration story) plays an important role in shaping intersectional experiences as well. Mixed embeddedness emerges in Chhavi's story, but mostly in the context of social networks.

The gendered experience is positive and additive because her business focuses on South Asian brides, and that she was one herself ultimately led to her establishing this business. Managing family responsibilities emerged in Chhavi's story as well, but it was the lack of these responsibilities that was the gateway for starting the business. This is converse to the other women with children in this study who say that their business was an opportunity to manage those responsibilities. This means, as entrepreneurs, the presence or absence of children is something that shapes entrepreneurial decisions.

Mixed embeddedness emerges in Chhavi's story but demonstrates how immigrant entrepreneurs are embedded in social networks. In particular, it shows how these networks have changed since Kloosterman et al. (1999) first proposed this framework. Chhavi's business is a platform for South Asian brides across the global Indian diaspora. The social networks play as significant a role as proposed by Kloosterman et al. (1999), but now this is playing out in an online and transnational space where co-ethnics are customers and employees, and they are consuming ethnic products.

#### CASE EIGHT: MANASI

##### **ESTABLISHING AND OPERATING A BUSINESS**

Manasi was working for a multinational company and flying around the world regularly. It was during one of these flights home from Houston that she decided to quit her job and start her own business. She came home to her husband to discuss it with him; they made lists of pros and cons. While it did not make the most financial sense, her gut was leaning toward it. For 20 years she had joked about retiring and starting a cake store with a bookshop, but instead she decided to open a restaurant. Manasi made the decision to go down the food path; she knew it was risky and would cost a lot of money.

Manasi had not intended for the restaurant to be Indian, but had noticed that most Indian restaurants serve rogan josh and butter chicken, the traditional North Indian food that is 'very spicy, oily, fatty, rich, and most of the places don't look necessarily clean and fresh'. Manasi said she saw this as an opportunity to do something different in the Indian restaurant space. Manasi

made a five-year plan that included enough money for the risk and enough money for retirement at the same level as if she had not left her corporate career.

Manasi was warned away from going into the food industry. People said: 'You don't want to get into it, it's difficult, staff problems, there's that and everything.' Manasi did not see this as a barrier because of her 80-hour weeks in her corporate career. Manasi eventually met supportive people who had been through the experience of establishing a food business, who had been successful, but also understood the challenges. They would say things to her like, 'Indian food, your idea's fantastic, you should be doing this' and 'It's not as difficult as you'd think, I started'.

Once Manasi settled on the business idea, she said her biggest challenge to overcome would be having customers understand what she was trying to do with Indian food – to make it fresh and easily available. Manasi also did not want a little shop around the corner because it would not be challenging enough for her, she wanted something she could then franchise:

*I don't want one coffee shop in the corner, that's not challenging enough so I'm going to do this thing where I start something which I can replicate and eventually franchise.*

Manasi described her approach to establishing her business as going 'the typical corporate route', and hired consultants for things she did not have knowledge about. On reflection, Manasi said this was an expensive mistake. Later she spoke to people who advised her to hire more appropriate consultants who were 'young, funky people' that would make success of the brand. Manasi also asked a specialised consultant to help her make the food in commercial quantities:

*I got this lady to help me commercialise it. So I had my menu and then she did help me to commercialise, if you're cooking one kilo versus 10 kilos how do you manage that. How do you break the recipe down so that ... she taught me how to keep the secret of my recipe but at the same time being able to get somebody else to do the cooking.*

With her brand and menu in order, the next challenge was finding an appropriate location. When she did find one, there were problems with the original store and she was forced to take one with less visibility than the first. I met Manasi at the store one day, and it was tucked away in a large food court in the legal district of Melbourne's Central Business District.

*Because this was not ever a food place, it's tucked in, although it's in the laneway actually we are hidden away. The stairs blocks us a lot. Think of my place without any window dressing before, yeah, the previous landlords wouldn't allow any kind of publicity.*

It was an expensive operation to fit out the store. The interior of the store was brightly decorated, with a floor to ceiling mural of Mohandas Gandhi. Manasi put investment into the design and technical components, including the exhaust fans and grease taps. As she was a first timer, she did what she was told by the landlords and was not aware of her rights. It was only when meeting with others in the building that she realised how difficult they would be. By the time the restaurant was established it was the middle of winter:

*I trusted that, within three months I will break even so I came in here with a very high expectation, three to six months the business would be making money. So we came here in the middle of winter, terrible winter last year, we came in, the place is a wind tunnel, didn't even know that. Nobody knew we were there, we weren't allowed to advertise, we can't distribute, the only thing we can use is Facebook and Twitter and all of that.*

Manasi started to face financial difficult when the restaurant opened. One of her sons resigned from his corporate job as a lawyer and joined the restaurant to help with marketing and legal side of the business. It had reached the three to six months mark where she thought she would break even, but it did not happen. She said she made the 'classic mistakes' of first timers; that people saw Indian food but could not buy a rogan josh. The female customer would buy a salad but not the upsells. Soon their customers were all women and no men.

After six months, Manasi said she had to balance her integrity and the books, so they introduced a rice and curry to the menu in a rice bowl and called it a 'not butter chicken'. This was a turning point as men started to come to the business:

*My turnover was doubled the moment I introduced rice bowl because I think men started coming, and also number two, they started thinking, 'Oh that curry place', because that's how people associate.*

Manasi described this as what people are used to when it comes to Indian food, because it is what they have been given in the past. Manasi did not want to be a part of this typical Indian food culture; however, it would require time and money to change people's understanding:

*You can't blame the people because that's what they've been served, that's what they've been exposed to. And everywhere Indian restaurants unfortunately keep doing that and that's the whole thing I wanted to change and I'm, like, 'I'm becoming part of them now. Now the problem is solving the problem.' But education and change might happen, it needs a deep pocket and a lot of time, that's what I'm learning.*

Reflecting on these lessons in business, Manasi said it had been one of the most difficult periods in her life, and that establishing the business was more difficult than migrating to London:

*So the last year whilst it looks like I'm living my dream, which I am in many ways, but it's been more stressful than my whole entire life I would say, a lot tougher than my migration to London too when I look, I was younger as well so you're more resilient then, yes. I don't think I've cried as much as I have in the last six months, a lot of ups and downs too.*

Manasi said she felt she did not have a choice but to make the business work, but that she should have walked away from it at the six-month mark. Other people told her that six months is too early and it can take years to establish a brand.

Manasi's husband is supportive, despite what Manasi called her 'catastrophic thinking' regarding the financial risk:

*I'm used to being independent, financially, never had to put my hand out for money to anybody ever in my life so that's been one of the hardest factors for me. When I first started it was very different, yes, I had my package and then I was borrowing this much which I knew ... I thought in three years I'll be able to make it all good and more. But once I'd been in business and nothing is coming in and I'm going, so you go through that denial.*

Manasi's husband is still working and earning an income. She feels guilty when she goes to buy a coffee, even though he is quite happy for her to spend his money.

Manasi said that another challenge is human resources. In her corporate career, she was used to seeing her direct reports at work once every three months. In the restaurant, her staff require a lot of management as they are a combination of travellers, students, and people with survival jobs. The staff generally required micro-management for each task they needed to perform, and would

seek permission to do things like take a toilet break. Manasi said this was not a mature workplace in that sense, and she found this transition difficult from the corporate culture.

Manasi said she had a lot of personal development through the establishment of her business. While she said, 'I'm by no means out of the woods yet', the business was going better than it had previously. Manasi found new mentors and she is learning very slowly what everyone is teaching her. On the day of our interview, Manasi said she had invested too much financially and physically to pull out of her business and she really wanted to make it work.

Manasi's experiences as an entrepreneur were largely defined by the intersectionality pillar, but not in explicit ways described by other women in this study. Her experience can also be understood within the mixed embeddedness framework, but largely in the social networks context.

Manasi's intersectional experiences largely relate to her relative class; although she did not describe this, it emerges in her narrative. Manasi had enough personal and familial financial resources to enable her to start her business. This was common across most of the women's experience in this study.

Social networks were important to Manasi, particularly as they relate to her family supporting her business and her son starting to work for her. It differs to the context of social networks proposed by Kloosterman et al. (1999), where social networks include those co-ethnics seeking to buy their products. Manasi instead commodifies her Indian heritage and sells this product to a non-Indian consumer. Her employees are not specifically co-ethnics like others in this study, such as Priyanka or Christine. This means the role of social networks are different in these businesses where ethnic products are modified and sold in a non-ethnic economy.

## CONCLUSION

In this chapter I presented detailed information about the establishment and operation of immigrant women's businesses. Mixed embeddedness played an important role in the opportunity for these women to start businesses. Social networks emerged as an important mixed embeddedness factor for these women. These social networks were often friends and family, especially in relation to establishing the business. This included co-founders, employees and clients. Often these networks were established through previous employment. These social networks were not confined by geography but existed in transnational spaces as well as local ones.

That these women all established businesses throughout the last 30 years means that they experienced periods of positive economic growth that would be a positive for new business owners. The politico-institutional environment did play a role, especially when working in international trade, which had its own regulations that influenced what products could be imported to Australia.

This chapter also demonstrates how these experiences are intersectional. Gender was a key factor in influencing entrepreneurial experience, but it was particularly important in relation to how these women used entrepreneurship to re-shape gender norms. Many women started their business alongside child-rearing, or while managing other employment, but eventually went into their business full time. In doing so, their success in business led them to employ their spouses, children, or other relatives, which altered power dynamics. These women had classed experiences, as it was clear they had the financial resources accumulated through their previous employment. Caste was largely not spoken of, but when it was spoken about it positioned others within a power hierarchy, such as occupational caste labourers from South India. These women often had racialised experiences, while that was seen as a negative for some women, for others it was a positive because it made them memorable. For others, it was a way to leverage and commodify their Indian heritage to their benefit in business.

Finally, this chapter demonstrates that mixed embeddedness and intersectionality were inextricably linked. For some women, part-time employment or traditional employment for women due to structural inequalities in the labour market resulted in the scope to establish a business in their personal lives. For other women, confining their business to networks in the ethnic economy resulted in constrained gender dynamics in business establishment. These examples, in addition to the previous chapter, demonstrate how these pillars are inextricably linked in the experiences of immigrant women entrepreneurs.

In the next chapter, I discuss these findings as they relate to intersectional mixed embeddedness as well as other emergent findings from this study

## CHAPTER SIX: DISCUSSION OF IMMIGRANT WOMEN'S ENTREPRENEURSHIP

### INTRODUCTION

What do these case studies tell us about immigration and entrepreneurship in the Indian diaspora? They provide detailed accounts of eight women's lives and how their experiences of immigration led to their entrepreneurial trajectory. In the previous two chapters, we have learned that throughout these migration and entrepreneurial experiences these women are embedded within social, economic, and political and institutional systems, as well as details about their class and caste, and gendered and racialised experiences. Examined through an intersectional mixed embeddedness framework, we gain deep insight into how identity, relations of power, and macro forces shape entrepreneurial experience among immigrant Indian women.

These case studies tell us more than just the utility of intersectional mixed embeddedness as a theoretical framework. Also emerging from this study was how these women lived 'beyond the boundaries' of strict, traditional norms that are expected of women from India through their life-course, including experiences of migration. We learn how they have mobility to 'step in' and 'step out' of their Indian social and economic spheres when it is beneficial to them as entrepreneurs, leveraging both spheres to their advantage. Finally, we learn about the importance of previous employment, especially in Australia, prior to establishing a business, and how this employment is where the resources, knowledge, and networks are gained to eventually negotiate new boundaries and hierarchies of power.

The purpose of this chapter is to address the propositions and research questions, and outline the key findings from this study. This chapter is organised into two sections. In the first section, I revisit the propositions for this study and address each, using the intersectional mixed embeddedness framework to do so. In the second section, I outline the emerging findings from this study.

### TESTING THE PROPOSITIONS

I started this research project seeking to test three propositions based on the current literature reviewed in Chapter Two. The first proposition was that immigrant women's entrepreneurship is embedded in the social, economic, and politico-institutional context of the host country. The second proposition was that immigrant women's experiences of entrepreneurship are intersectional, based on personal attributes including gender, class, caste, and race. The third proposition was that intersectionality influences immigrant women entrepreneurs' embeddedness in the social, economic, and politico-institutional context of the host country.

The research questions based on these propositions were:

1. What are the social networks, economic context, and politico-institutional factors that influence immigrant women's entrepreneurial experiences?
2. How do immigrant women's personal attributes and identity, such as gender, class, caste, and race, influence their entrepreneurial experience?
3. How do different personal attributes and identity influence immigrant women's embeddedness within the social networks, economic context, and politico-institutional environment?

My approach to separate the migration and entrepreneurship narratives elucidated some interesting findings, which I briefly explain below before going on to answer each of the research questions.

In Chapter Four, I demonstrated that these women were embedded in the macro forces of mixed embeddedness prior to their migration to Australia, which later shaped their entrepreneurial experience. I also demonstrated that the migration experiences of the women in this study were shaped by intersectionality, including gender, class, caste, and race. Finally, I demonstrated that there is an interaction between these two conceptual pillars.

In Chapter Five, I similarly demonstrated that entrepreneurial experiences are shaped by mixed embeddedness. I also demonstrated that intersectionality plays a role in shaping, and that intersectionality is shaped by entrepreneurial experience. I also demonstrated the link between mixed embeddedness and intersectionality, which means these two frameworks are inextricably linked when explaining the migration and entrepreneurial experiences of immigrant women from India.

This means that immigration and entrepreneurship among women of Indian origin is perhaps more complicated and complex than previous theories give space for in their frameworks. Much of the existing literature conflates migration and entrepreneurial experience, but this is unsurprising given the limited breadth in conceptual development. In the remainder of this section, I explore these results in more depth. I discuss these propositions in order, the first of which deals with mixed embeddedness, the second of which deals with intersectionality, and the third of which combines these two pillars.



### RESEARCH QUESTION ONE

The first research question relates to the first pillar of the conceptual framework: mixed embeddedness. I asked, what are the social networks, economic context, and politico-institutional factors that influence immigrant women's entrepreneurial experiences? I answer this question in the following sections on social networks, economic context, and politico-institutional environment.

#### SOCIAL NETWORKS

Kloosterman et al. (1999) argued that social networks were both the neighbourhoods in which immigrant entrepreneurs are located, as well as more formal networks such as business associations (e.g., shop owner associations). The ways in which immigrant entrepreneurs engaged with these groups would produce, create, and influence opportunities for business. Social networks would result from an interaction between the economic and politico-institutional contexts, as these often determined the geographical location of where immigrant entrepreneurship emerged.

Migration experiences in this study were shaped predominantly by informal social networks. Chhavi talked about living with her family friends when they arrived in Australia. Christine said they relied on other Anglo-Indian friends who had already migrated to provide sponsorship. Manasi and her husband had friends in Australia, which was the reason for their decision to move from the United Kingdom. Social networks of the formal kind were prominent among women who spoke of their experiences back in India. The notion of the 'club', whether in the British or Indian compounds, was a place where community networks were reinforced. Whether these contributed to these women's connections is not explicit, but many talked about having friends already in Australia, and it could safely be assumed that these friends would be members of the same or nearby clubs in India. These informal networks seemed to play a more important role on arrival in Australia, when there was an absence of formal social networks.

Only one woman in this study had entrepreneurial experience shaped by formal social networks. Only Vina talked about the importance of her membership of an Indian business council and that she had taken on leadership roles within this organisation. She made an important distinction between groups and community groups; while Vina was in a leadership role in a business group, she said that becoming involved in community groups was a distraction and preferred to only support them from a distance. None of the other women discussed membership of business councils or community groups; rather, they focused on informal networks of friends and family.

These networks seemed to play a greater role in their entrepreneurship experiences than formal organisations and networks. Family and friends would provide access to suppliers, were business partners, or would act as mentors. It should also be noted that for all women except Chhavi, these women started their businesses independently of their spouses.

That informal networks associated with family and friends were more prominent for the women in this study aligns to some degree with Azmat and Fujimoto's (2016) family embeddedness thesis. Azmat and Fujimoto (2016) argue that the influence of Indian culture plays an important role in family dynamics, but this role can be both positive and negative. In this study, the experience of these family networks and support systems was largely positive because they worked in the business or supported the business at some point in time.

The lack of support for the formal network component of mixed embeddedness might be the result of geography. Kloosterman et al. (1999) identified that in the Netherlands there are fewer ethnic neighbourhoods than in the United States because of housing and migration regulations. For the women in this study, they were not congregated in 'ethnic neighbourhoods', nor were they operating businesses within a geographically determined location. Vina, who did join a business association and take on a leadership role, specifically sought out an India-focused business group rather than an industry or geographically determined one. This might mean that when professional high-skilled business takes place outside of the ethnic community, associations and groups are less important than for those people in low-skilled, informal entrepreneurial communities. This would support Ma Mung and Lacroix's (2003) argument that mixed embeddedness does not do enough to consider high-skilled, educated immigrant entrepreneurs' experiences. It would also be worth investigating more deeply into why this cohort of women did not engage with business associations; it might be that they felt excluded from male-dominated spaces or that the associations did not meet their needs in terms of the specific support their businesses required.

#### ECONOMIC CONTEXT

Kloosterman et al. (1999) argued that the space that immigrant entrepreneurs occupy requires little financial capital and few formal qualifications, and that their activities centred on the informal economy. In later work, Kloosterman (2010) gave more room for formal economic activity and that immigrant entrepreneurial activity can occur at either end of the poles. The women in this study operated in the formal economy and this is evidence that any mixed

embeddedness analysis should factor in the possibility of the formal economy where women may wish to access finance and formal qualifications.

Economic factors that influenced decisions of migration were different for the Anglo-Indian women and those of Hindu-Indian backgrounds. Declining economic opportunities were important reasons for leaving India for the Anglo-India women's families, rather than the possibility of economic prosperity on arrival in Australia. This was shaped by fewer employment opportunities available to them than in the past. Christine recalled the token system for employment of Anglo-Indians in post-British India; this at least guaranteed a job for one family member, but was not enough for families to stay. As assets nationalised and the British left, like in Patience's case, there were fewer opportunities reserved for people of British origin. In contrast, the women of Hindu background in this study spoke of economic prosperity in India. Priyanka's father was a millionaire, which in the 1990s in India meant that he was very wealthy. Shanu, Vina, Krishna, Chhavi, and Manasi all spoke of their relative wealth in India. Shanu recalled her life with maids to help around the house. Chhavi lived in affluent South Delhi compounds. Several women attended private schools, and many could not see themselves leaving India.

The economic context in which these women started their businesses varied. Some women started their businesses during periods of economic downturn, while others started during periods of economic growth. Regardless, none of them identified external economic drivers as the reason for starting their business. Conversely, most women in this study left secure employment as public servants, teachers, or corporate executives to become entrepreneurs. They relied on their own finances, household income, or secured finance from clients. None raised money externally, whether through grants or venture capital. Only Priyanka talked about sustained periods of unemployment, which she attributed to other factors and not the macro-economic climate. These factors included that she did not complete Year 12, had experienced drug abuse, and was in a destructive relationship. These, she said, were the consequences of racism and bullying resulting in the suppression of her Indian heritage, which is better examined through an intersectional lens.

The finding related to finance supports the Salamanca and Alcaraz (2018) study about Mexican immigrant entrepreneurs in the United States. The authors argued that immigrant entrepreneurs tended not to need large amounts of capital, but this was changing as the profile of Mexican migrants changed. In this case, it was not about the changing profile of Indian migrants, but the professional sectors in which these women operate. Furthermore, this study supports their

assertion that immigrant entrepreneurship is no longer something that takes place on the fringes of the economy, but is embedded in the formal economic environment.

This finding relates to the types of employment that these women left to start their business and contrasts with Pio's (2007a, 2007b) work, who applies mixed embeddedness to the study of Indian women entrepreneurs in New Zealand. Pio outlines a four-stage typology that emphasises economic disadvantage, such as unemployment or underemployment, that leads women to entrepreneurship. Pio's model asserts that these women establish micro-businesses that are focused on a co-ethnic community. These generalisations could not be applied to the group of women in this study. Priyanka is the only example for whom underemployment led to entrepreneurship, but she did not establish a business for co-ethnics. She established a business that she explicitly stated had nothing to do with the Indian community as she was ashamed of her heritage. Krishna might be categorised into this typology described by Pio, but only because she did establish a solo enterprise that served the co-ethnic community. Krishna did not establish the business out of necessity because she was underemployed, but because she sought excitement outside of the home as she was not fulfilled as a parent and carer.

#### POLITICO-INSTITUTIONAL

Kloosterman et al. (1999) argued that immigrant entrepreneurship emerges from the political and institutional context of the host country. Highly regulated welfare states in Europe stifle low-value activities to which Kloosterman and colleagues attribute immigrant entrepreneurship. Countries with less regulation, and less social security, such as the United States, make way for low-value entrepreneurship, especially businesses that cater to co-ethnic markets. The importance of politico-institutional factors interacting with immigrant women's entrepreneurial experiences is also argued by Apitzsch (2003), as women reinsert themselves in their occupation in their host country depending on how institutional forces such as the welfare state shapes their experience. Albeit in contrast to Apitzsch (2003), the women in this study used previous employment as a step toward entrepreneurship rather than entrepreneurship as a path to employment.

Politico-institutional factors seemed to be more prominent in the decision to leave India and migrate to Australia. This was a combination of the political climate in India, and Australia's regulatory environment at the time of migration. Priyanka recalled that despite her father's wealth, he viewed India as corrupt, which was a part of his decision to leave. Patience's father decided to leave East Pakistan as political instability and subsequent violence resulted in a

dangerous and sheltered life. Chhavi's father decided to move their family following Hindu-Muslim riots in Delhi. While these factors were enough to push the families out of India, the corresponding migration policies enabled them to move to Australia. The Anglo-Indian women were received in Australia because of a sponsorship-based system favouring Anglo-Indians even during the White Australia Policy. The Hindu-Indian women were either the spouse or dependent of highly skilled migrant husbands or fathers who could sponsor their families to move with them to Australia.

This politico-institutional environment did not inhibit the women in this study when they started their businesses. Other than Vina's negative experience securing funding from a financial institution, the regulatory environment did not discriminate against her doing so as a female business owner. Vina also spoke about the favourable business environment for women entrepreneurs, especially those who had migrated. There were no regulatory barriers to women of Indian origin establishing a business. Women who are migrants can establish independent businesses of their own, which meant that they could capture international opportunities and cross-border opportunities that local women might not be able to. This was the case for Vina and Shanu, who spoke about leveraging those international networks while working in an Australian context. This was especially important for these women who were starting international businesses at a time when Australia had only just started to liberalise its economy in the 1990s (Berger-Thomson et al., 2018).<sup>65</sup>

These findings again complement later conceptual development by Kloosterman (2010), which argued that immigrant entrepreneurs are also operating in high-skilled and professional sectors, and early conceptualisations of mixed embeddedness did not cater for these entrepreneurial experiences. These findings also link to Salamanca and Alcaraz's (2018) study of Mexican entrepreneurs, where the push factors created by the regulatory context in Mexico drove a particular wave of migrants to the United States. They were educated and often entrepreneurs back in their home country. These findings demonstrate that immigrant entrepreneurs are not operating at the margins of the (in)formal economy, but are embedded in a broader transnational entrepreneurial network. While the host country does not pull in these migrants because of a favourable regulatory environment, the policy environment does not restrict them from entrepreneurial activity either.

---

<sup>65</sup> Australia's economic liberalisation reforms are often credited for the country's economic resilience. When I travel overseas for work, especially to places like India and Argentina, I am often asked about what Australia did and how they might look at the Australian experience for guidance. More on these reforms can be read in the report *Australia's Experience with Economic Reform* (Berger-Thomson et al., 2018).

Conversely, these findings do not reflect Apitzsch's (2003) argument about structural interaction with the emergence of women's entrepreneurial experience. Apitzsch focuses on fringe economic activity (both formal and informal); fringe economic activity is particularly influential on the conceptual understanding of immigrant entrepreneurial activity. Apitzsch says entrepreneurial activity leads to a process of 'occupational reinsertion', which means that entrepreneurship is a means to gain professional experience. Conversely, the women in this study leverage previous work experience to enable entrepreneurial activity. While Apitzsch (2003) asserts that women are the hidden success story of immigrant entrepreneurship, and this study provides evidence to support this, the drivers and nature of the entrepreneurial activity are fundamentally different.

#### SUMMARY

The results of the first research question provide some support for the first proposition that social networks, economic context, and politico-institutional factors influence immigrant women's entrepreneurial experiences. The findings also demonstrate how networks, including family and friends, were more important for these women than formal networks in Australia such as business associations or community groups. The economic context was not a driver for necessity entrepreneurship, rather these women left secure employment and career paths to start their businesses. They started businesses because they saw substantial opportunities and to also fulfil their personal career objectives. Some started during periods of economic downturn, others did not, but these women did not attribute their motivation to a negative economic situation. This also reinforces that these women were starting business because of opportunities, rather than necessity. Finally, the politico-institutional factors were more an enabler for migration than entrepreneurship. The politico-institutional environment in Australia throughout these women's lives as entrepreneurs was not a source of exclusion from mainstream economic activity.

#### RESEARCH QUESTION TWO

The second research question relates to the second pillar of the conceptual framework: intersectionality. I asked, what do these women's experiences tell us about how different personal attributes, such as gender, class, caste, and race, influence their entrepreneurial experiences? I answer this question in the following sections on gender, class, caste, and race.

#### GENDER

Much of the early immigrant entrepreneurship literature was blind to the experiences of women (Collins, 2003a, 2003b; Collins et al., 1995; Collins & Low, 2010; Essers et al., 2010). As

intersectionality emerged as a popular approach to understanding the multidimensional experiences of women across a range of fields, so too did it emerge in seeking to understand gender and immigrant entrepreneurship. It is argued for several reasons that women's experiences are different to men. This includes access to finance (Scott & Hussain, 2019) and how they seek social and financial support (Fielden & Davidson, 2012). Furthermore, there is a focus on exclusion from mainstream economic opportunities attributed to experiences of sexism (Agius Vallejo & Canizales, 2016; Chiang et al., 2013; Fielden & Davidson, 2012).

In this study, gender emerged as an important factor in the migration story. This was primarily because every woman in this study migrated to Australia based on a decision made by their husband or father. This noticeably clear link emerged in every story and highlights that the women in this study lacked agency in migration decisions. Shanu and Christine both remarried after initially migrating to Australia with their first spouse, but neither indicated that migration led to the marriage breakdown. Shanu, Christine, Krishna, Vina, and Manasi all moved as spouses of highly skilled migrants and as adults. Patience, Priyanka, and Chhavi all arrived as dependents of their fathers as children. Looking at the women who arrived as spouses, Vina said she never imagined leaving India and her husband took the decision. Krishna wanted to move back to Chennai after getting married, but her husband wanted to move abroad as their friends had.

Traditional gender roles in the home emerged in this study as important. For some, traditional expectations of domesticity, such as child-rearing and household chores, were overcome. For example, Christine did so through sharing caring and part-time work with her sister, who was also her business partner. For Krishna, it was more difficult to overcome these expectations by her husband and the community. This finding is consistent with other research that asserts migration places women in a secondary position to men, and that these women are disproportionately impacted by different prejudices (Gopalkrishnan & Babacan, 2007). This is reinforced by traditional gender roles in the Indian diaspora, including women as homemakers and mothers (Gopalkrishnan & Babacan, 2007).

Other studies that focus on migrant women entrepreneurs argue that family embeddedness enables or constrains entrepreneurship among women from India in Australia (Azmat & Fujimoto, 2016). In Hewamanne's (2012) study of South Asian migrant brides in the United States, it was identified that engaging in body-related service provision,<sup>66</sup> in this case threading, meant

---

<sup>66</sup> Kang (2003) introduced the term 'body-labor' to refer to a type of gendered work that involves body-related service provision. I have not used this term, which refers to the emotion management of this kind of work (similar

that they could renegotiate and/or manage family dynamics (Hewamanne, 2012). This study also found that, for some women, entrepreneurship was an opportunity to manage caring responsibilities. Shanu talked about starting her first business while as a single parent, which meant she could be there for her child. For Chhavi, that she did not yet have the responsibilities of children, which meant starting a business was both financially viable and that she would have adequate time to dedicate to work. Patience never had children of her own, so this did not factor into her experience.

Gendered experiences of sexism were talked about in the context of employment prior to starting a business. Chhavi discussed the sexist culture among investment bankers and negative experiences after taking complaints of her treatment to management. Conversely, Priyanka discussed how she observed women using their sexuality in the workplace, but she had not realised the extent until her husband joined her business. The case of women deploying sexualised behaviour for professional gain is an unexpected finding that relates to gender, as it does not feature in any of the intersectionality literature relating to immigrant entrepreneurship. However, I did identify that what Priyanka described might be what Watkins et al. (2013) describe as 'strategic sexual performances' (p. 174). Watkins et al. argue that strategic sexual performances is 'behaviour that is imbued with sexual intent, content or meaning by its performers, observers, or both, and that is intended to influence a target person or persons in some way' (p. 174). These performances are used to influence and gain resources, assets, favour, or other ends. Other scholars have described these kind of manoeuvres as 'self-sexualised' behaviour that might come from a place of sexual power, but women in particular risk backlash as a result as it leads to discomfort with women's power (Infanger et al., 2016). In the context of this study and with an intersectional lens, women might be deploying these strategic sexual performances as a way to navigate traditionally dominated workplaces.

These findings deviate from other intersectional studies of immigrant women's entrepreneurship. In Chhavi's case, where she recalled experiences of sexism in her career prior to starting a business, it was the only explicit reference to sexism that was revealed in this study, and it motivated Chhavi to move sectors, not to become an entrepreneur in and of itself. This contradicts the literature that emphasises that women's entrepreneurial experiences were the result of navigating sexism in the labour market (Agius Vallejo & Canizales, 2016; Chiang et al., 2013;

---

to emotional labour), but I am deploying the words 'body-related service provision' to highlight that in the industry of threading – or, in Kang's (2003) study, nail salons – there is a gendered, racialised, and classed experience of this kind of work that is now used in the literature (Hewamanne, 2012).



Fielden & Davidson, 2012). This is an important finding because these previous studies, which focus on Latina women in the United States, Chinese immigrant women in Australia, and BAME women in Britain, include middle-class women operating in formal economies. While the women in my study were particularly well-educated and of high class and caste, the women in this study did not attribute sexist experiences in the labour market to their motivation to become entrepreneurs. This does not mean they did not have sexist experiences, but perhaps they interpret sexist experiences differently. Fielden and Davidson (2012) argued similarly with relation to BAME women, who they argue perceive 'discrimination' through a lens of religion and culture, and that it is a Western term that does not necessarily translate. This is plausible, given that the only person to mention sexism in a Western context was Chhavi, who migrated as a young child and was raised in Australia. Krishna, on the other hand, mentioned sexist behaviour among the Indian entrepreneurial community, and this was attributed to gender expectation in the Indian community. Other women in this study did not report feeling like they were held back or unequal because of sexism.

#### CLASS

Existing literature that includes class in the intersectional analysis of immigrant women entrepreneurs argue that it plays a role in shaping experiences (Agius Vallejo & Canizales, 2016; Chiang et al., 2013; Essers et al., 2010). Some of these studies focus on lower-class migrants (Chiang et al., 2013) and others on middle-class migrants (Agius Vallejo & Canizales, 2016). In the case of middle-class and professional immigrant women, who are the subject of Agius Vallejo and Canizales' (2016) study, much of the class determination points to self-efficacy leading to entrepreneurship, rather than gender or ethnicity playing a role in shaping their entrepreneurial experience. In this study, class was an important factor in the migration narratives of these women, but much of this class privilege falls away once they settle in Australia. The women in this study regain class privilege through their education, previous employment, and as entrepreneurs.

All the women in this study discussed their relative privilege in India when compared to their lives in Australia. As outlined in the economic context of their experiences in India, the women in this study enjoyed lives that included maids, clubs, and private schooling. Further to this, class emerged as important in decisions to migrate to Australia and put them at an advantage compared to other Indians. Despite disadvantage or lack of agency in the decision to migrate, that the spouse or father of those who migrated as dependents was highly skilled and could secure enough points to migrate was an indicator of class privilege. This points to the families belonging to educated classes in India and reinforced by the comments about the family class in India, as previously

mentioned. Of the women who migrated as Anglo-Indians, education in India was less important as an indicator of class (Christine noted that many Anglo-Indians were uneducated), but that that racial privilege (of Anglo-Indian heritage) afforded them the class privilege to migrate.

Regardless of the women's class (many self-described as upper-middle classes, but many could be described as Indian elites)<sup>67</sup> in India, however, it was observed that this class privilege falls away on arrival in Australia. Migrating required a class sacrifice to which some women struggled to adjust. Shanu talked about the difficulty of having to take care of the home, something to which she was not accustomed. Priyanka's family owned a small shop that required them to work long hours as the Indian rupees conversion to the Australian dollar was so low. Many of the women discussed moving to outer suburbs where other migrants of non-English-speaking backgrounds could afford to live, resulting in isolation, culture shock, and a feeling of not belonging in the wider Australian community. Shanu recalled the loneliness on the streets of Picnic Point in the 1980s, an outer suburb of Sydney at the time, when compared to cities in a country of 1 billion people. Manasi struggled in Clayton in Melbourne, where her boys spoke 'Queen's English', were Indian, and lived among multicultural communities. Chhavi said living in the outer suburbs of Melbourne meant that it was not until she was accepted into a selective high school that other Asians and Indians attended that she felt like she belonged and made Indian friends.

Krishna's descriptions of her life in South India reveal complex intersections between caste and class that are the subject of Gilbertson's (2018) anthropological study of moral boundaries among middle-class Hyderabadis. Specifically, Krishna's description about her parents' modernity and contrasting boundaries of marriage and friendship is not uncommon among middle-class Indians (Gilbertson, 2018). It is likely that, for Krishna's parents, there is a tolerance to inter-caste friendships, but less so to inter-caste marriage. While caste endogamy is decreasing among young middle-class Indians, especially in terms of love marriage, there remains some hesitation when it comes to broader societal views and cultural aspects of caste that contribute to its endurance (Gilbertson, 2018).

While Krishna did not identify in the demographic survey with caste specifically, there are important indicators that emerged in her narrative that help us to understand her position in society. Drawing again on Gilbertson (2018), discourses about modernity distinguish between

---

<sup>67</sup> Khan (2012) defined elites as 'those who have vastly disproportionate control over or access to a resource' (p. 362). To read more on class distinctions among urban Indian elite that intersect with caste, education, religion, and income levels see Gilbertson (2018), Meyer and Birdsall (2012), Säävälä (2003), Tuxen and Robertson (2018) and Vaid (2012).

groups within the middle class, and Krishna makes several attempts to do this, positioning herself in terms of her open-mindedness and modernity. However, at the same time, Krishna's attempts to dismantle class and caste boundaries actually reinforces that these boundaries exist.

This narrative about class and caste that emerges from Krishna's childhood in India is a critical piece of information in understanding how she navigated relationships among the Indian diaspora in Australia, and how these relationships in the diaspora developed were crucial to her experience as an entrepreneur and starting a business for the co-Indian community in Melbourne, Australia. This means that, for Krishna, there was an intersectional experience that positioned her relative to the Indian community in Australia.

Class played a role in enabling all these women to start their business – none spoke of financial hardship that forced them into entrepreneurship. Some of the women discussed the role that their husband played in financial decisions around the business and family, but these were mostly in a positive context, including weighing up household incomes and making decisions about who needed to continue in paid employment. In three of the eight cases, the husband joined the business at some point and ultimately left their own careers. In Chhavi's case, her husband was her co-founder but continued in his own job without stepping back from his career.

While the women in this study start their journey to Australia with class privilege, which falls away on arrival, it seems to be regained during the settlement and entrepreneurial journey. This is indicated by the education levels and income levels that they declared. However, it does not seem that the entrepreneurial experience was always the deciding factor in whether they regained class privilege. It might be the case for Priyanka, who otherwise slipped through the cracks of education and employment, but the other women started their businesses as professionals with secure employment. Therefore, it is safe to conclude that class privilege is regained through prior employment prior to starting their business.

Given the class advantage of the women in this study, their experiences deviate from other studies where immigrant entrepreneurship is a mechanism to navigate racism and sexism (Chiang et al., 2013) or low-English or low-skill barriers (Agius Vallejo & Canizales, 2016) in the labour market. It might be argued that their class privilege positioned these women favourably, relative to other women immigrant entrepreneurs of lower classes and non-English-speaking backgrounds. The women in this study might experience labour market barriers, but they do not perceive them as they have the financial means to avoid these confrontations.

## CASTE

As an intersectional personal attribute, and therefore system of inequality, caste has not been included in the analysis of immigrant entrepreneurial women. This is unsurprising, as Sarwal (2018) notes that in studies of the South Asian diaspora, caste 'consciousness in these diasporic communities often get masked by racial or ethnical affiliation and fail to be highlighted'<sup>68</sup> (p. 256). Caste is one of the defining features of India (Bayly, 1999; Mines, 2009; Vaid, 2014), and caste is said to travel and transform with Indian diasporas around the world, especially with relation to marriage endogamy (Kumar, 2021; Swapnil, 2015). Without oversimplifying caste in its significance and complexity, that caste endures in the diaspora and is fundamentally a system of social stratification was the rationale behind including caste as a level of intersectional analysis in this study. Having said that, caste was surprisingly absent in the results of this study, only revealing itself through explicit identification in the demographic survey and through implied, and therefore not conclusive, evidence.

Caste was not discussed at any point with relation to migration during the narrative interviews. However, it is worth noting and worthy of further investigation that two Hindi-Indian women explicitly stated that they did not identify with caste. This is interesting because both women who said this migrated as adult spouses and, given how pervasive caste is in India, they appear to have actively made the decision to not identify with caste here in Australia. Of the women who did identify with caste (noting the two Anglo-Indian women did not), they all identified as high-caste Kshatriya or Brahmin. This indicates that caste might influence other intersectional attributes or mixed embeddedness factors (especially economic ones) that shape the migration experience. It might be that caste is an implicit influence that sits behind other influences, rather than an explicit one.

During the entrepreneurship narrative, only one woman discussed caste explicitly. This was Christine, who did not identify with caste herself as she is Catholic. Christine talked to me about caste in terms of 'occupational caste'<sup>69</sup> and the traditional products that her company bought and sold. In this sense, she identified caste in others rather than as something with which she identified.

---

<sup>68</sup> Sarwal (2018) also mentions class, but given that class is addressed as a priority in intersectional analyses of immigrant women entrepreneurs, I have not focused on it here.

<sup>69</sup> Caste has long been associated with occupation. For more in-depth discussion about how caste and occupation interact, especially in relation to upward mobility for Dalit and low-caste Indians see Deshpande and Palshikar (2008), Gang et al. (2017) and Mendelsohn and Vicziany (1998).

Krishna, who is Hindu but did not identify with caste, did not explicitly mention caste to me. However, her explanations about different groups of Indian migrants and how they were stratified indicate that caste may play a role in how she experienced both treatment toward her and her views about others. This conclusion is not made to force caste identity onto Krishna, but given that caste is so deeply engrained and intertwined with identity in India (Bayly 1999; Mines 2009), it is difficult to conceive that it did not play a role in her own explicit conclusions about people of different regional origins and language groups.

Why did caste not feature explicitly in these results if caste is so endemic in India and its diaspora? There are two reasons that I identified for why this might be, and they likely intersect with each other. The first is that a methodological flaw in my approach to this research, which is discussed in my methods chapter, and the second is that the women in this study might be subject to a power hierarchy in which they are the guardians of privilege. Below, I explain this second reason in greater depth.

It might be that the women in this study are largely beneficiaries of caste, which means that they are less likely to identify discriminatory behaviour based on caste. This line of thinking is supported by Yengde (2019), who, in his account of growing up as a Dalit in India, argued that those who openly defend or approach caste with naivety are those who perpetuate the caste system using their privileged positioning. Furthermore, Yengde (2019) argued that those who are most privileged by the system will not challenge that system and therefore risk their own power. Gilbertson (2018) makes a complementary conclusion about cosmopolitanism moral discourse among middle-class women in India. It is through this discourse that 'people distanced themselves from the purportedly parochial structures of patriarchy and caste and championed a world undivided by communal ties' (p. 6). Thus, it might be that the women are not reporting caste-based experiences or discrimination as beneficiaries of this power structure. To overcome this methodological and empirical challenge, one might look to Sarwal (2018), who asserts that research on the South Asian diaspora often conflates caste with race or ethnicity. Taking further steps to unpack caste would mean ensuring that Vaishyas, Shudras, and Dalits are included in the sample, and taking steps to include broader caste experiences in the analysis. This more inclusive study might reveal more about caste as a system of inequality, should a more diverse sample recall experiences of caste-based discrimination in the diaspora and as entrepreneurs.

## RACE

Race is a social construction of categories based on what a person looks like. Often race is conflated with ethnicity, and often the terms are used interchangeably (Morning 2011; Valdez, 2011). Race is an important intersectional factor in the lives of Indian women both in India and Australia, and throughout their migration experiences, but it is experienced in different ways and at different points in time. This study elucidates the importance of foregrounding the difference between 'racialisation', 'racism', and 'race'. In the first instance, racialisation is what occurs when one becomes aware of their race following migration. The second is discriminatory practices based on race. The third, race, references one's racial identity. Before discussing each of these in turn in the context of migration and entrepreneurship, I want to first address that one woman in this study talked about racist experiences while in India and how this elucidates heterogeneity among this group.

Chhavi spoke with me about experiencing racism after her family moved from the state of Bihar in India's northeast to New Delhi. In New Delhi, Chhavi attended a private school and then an international school, living in an upper-middle-class neighbourhood in South Delhi. Chhavi's family leaving Bihar during the 1990s was not uncommon, as the state experienced slower economic growth and human development when compared to other major Indian states (Bhattacharya, 2000; Wade, 2003). This lower socioeconomic status means that Bihar has been described as leading 'India in backwardness' (Bhattacharya, 2000, p. 3800). Those who migrate from Bihar to other major cities in search of economic opportunities frequently reported racially motivated attacks (for examples, see Bhatia, 2014; India Today, 2018).

Not only did Chhavi mention the racism she experienced in school in India, but she also said that her father's motivation to migrate came at the time of political riots in India. This was a reference to the Hindu-Muslim communal riots known as the Bombay Riots that spread to Delhi in the early 1990s (Engineer, 1993; Masselos, 1994; Subramaniam, 1999). It was this intersection between race, religion, and politics that led Chhavi's family to migrate to Australia in the first instance.

After migrating from India, there was a process of racialisation that took place. With the exception of Chhavi's experience in India, the women in this study only spoke of becoming aware of their race on leaving India and settling elsewhere. Manasi said that she never thought she was 'different' and did not know that racism existed prior to moving to the UK. Racist sentiment toward her, and her family, was one driver for Manasi to leave the UK. Manasi's and Chhavi's experiences are in contrast where one experienced racism in India and one did not. Even among

women who might be described as India's elite or, at least, upper middle classes, there are vast differences in their experiences of race.

Racism in Australia was discussed in depth by the two women who migrated as children. Chhavi and Priyanka both shared their experience of being teased by other children at school and struggling with their identity. The impact of this experience, however, was different for Chhavi and Priyanka. For Chhavi, she found comfort when moving to a selective high school where she found other girls like her. For Priyanka, it led to destructive teenage years that meant she did not complete high school and experienced drug abuse. This might point to differences within their own families and how they were raised, with Chhavi pointing to a solidarity among the Indian community (albeit this had toxic elements based on competition) and Priyanka pointing to absent parents who worked long hours. While Chhavi grew to embrace her Indian identity and heritage through embeddedness in the community, Priyanka rejected her identity and was not embedded in an Indian-origin community.

Krishna also talked at length about race, but in the context of beauty and thus how she related her own attractiveness to other women. Krishna did not speak explicitly about others being racist toward her, although it may have implicitly influenced the difficult relationships she experienced in business. Exclusion of people based on skin tone is widespread in India given the broad-ranging variation in races across the country (Mishra, 2015). Krishna's descriptions about skin tone and beauty align with what Chhavi spoke of while in India, where people of Bihari origin were racially discriminated against in Delhi. While Chhavi was from Bihar, Krishna's family is from Uttar Pradesh, where reports of caste, religion, and race-based violence are some of the highest in India (Biswas, 2020). Having said this, upper-caste people from Uttar Pradesh and Bihar are powerful across India (Banerjee et al., 2009), so this does not explain the difference in racist experiences in India between the two women. Regardless, on arriving in Australia, Krishna carried with her assumptions about beauty and skin tone. Together with the historical context of both women, this points to an intersection between race, beauty, and caste in both India and in its diaspora that would be worthy of further investigation; the question might be asked, how do notions of race, beauty, and caste travel with the diaspora?

Other women in this study discussed race, but in a more positive way than Chhavi and Krishna. When Christine started her business as an adult, she found that while their ethnicity (as a proxy for race) was talked about by their Anglo-Australian clients, it created an identity that meant they were memorable in a positive way. Patience also spoke about her race in a neutral way; she talked

about people's surprise on hearing her Indian accent, given that she has very fair skinned. Both Christine and Patience are Anglo-Indian, rather than Hindu-Indian, which may have influenced their more neutral experiences. Anglo-Indian women in India historically had greater freedoms and boundaries in terms of dress and behaviour than non-Anglo-Indian (Blunt, 2005b). Given that these Anglo-Indian women migrated to Australia soon after Independence, they would have brought a distinctively British Indian way of dressing and ethnicity with them, which was more aligned with the majority of Australians during the White Australia Policy. This points to a question of whether it is ethnicity or race, or both, that determines how women experience migration and entrepreneurship. This could be explored further by including a broad range of ethnic groups from India to understand how they view ethnicity as a contributing factor to their experiences.

#### SUMMARY

The results of the first research question provides support for the second research question. There is significant evidence that gender, class, caste, and race influence the migration and entrepreneurial experiences of women from India. These findings demonstrate that these personal attributes, experienced as relations and structures of power, are inextricably linked and cannot be untangled as distinct levels of measurement. These personal attributes and identity interlock with each other, revealing power hierarchies that immigrant women are located within - this includes the in Australia, in India, and in the diaspora. These findings highlight that the women in this study carry their own privilege, especially related to class and caste, but also had racialised experiences that are both positive, neutral, or negative in their nature. These findings also reveal other dynamics that interact with these personal attributes that contribute to the (re)production of these power hierarchies. These include ethnicity and skin tone as a distinct social construction among Indian women. Importantly, the intersectional analysis revealed a methodological challenge worthy of greater interrogation, relating to studying systems of inequality from a post-colonial society within a colonial context.

#### RESEARCH QUESTION THREE

The third research question relates to how these two previously discussed conceptual pillars of mixed embeddedness and intersectionality interact. I asked, how do different personal attributes and identity influence immigrant women's embeddedness within the social networks, economic context, and politico-institutional environment?



The evidence provided in response to research questions one and two demonstrate a link between mixed embeddedness and intersectionality. The evidence shows that intersectionality influences the macro forces described by mixed embeddedness. This means that how women are embedded within the social networks, economic context, and politico-institutional are shaped by gender, class, caste, and race.

Social networks prior to migration and during settlement were influenced by class. This included connections and relationships among the clubs of India and a reliance on similarly classed informal networks such as family and friends. Social networks were also shaped by gender, given the absence of formal networks through business associations.

The economic context was shaped by a complex interaction between class, caste, and race. Anglo-Indian women left India in search of new opportunities because they lost class privilege following India's Independence, and it was increasingly difficult in the employment market. Whereas Hindu women left large sums of wealth behind and their families were required to rebuild wealth in Australia.

The politico-institutional environment was also influenced by a similar complex interaction. Class, caste, gender, and race influenced the types of visas their families could secure. The women in this study lacked agency in these decisions made by their fathers or spouses. The politico-institutional was influenced by race and caste in the context of push factors those drove these families away from India, such as the Hindu-Muslim communal riots of the 1990s.

#### SUMMARY

The results of the third research question provide support for the third proposition: that intersectionality influences immigrant women entrepreneurs' embeddedness in the social, economic, and politico-institutional context of the host country. Intersectionality played a significant role in shaping how these women were embedded in the mixed embeddedness macro forces at all stages of their entrepreneurial experiences. However, it was during the entrepreneurship stage of their lives where the power hierarchies of intersectionality were renegotiated and played a role in (re)gaining their own agency. This is explored further in the subsequent key findings section of this chapter.

## KEY CONTRIBUTIONS

**'BEYOND THE LIMITS'**

The women in these case studies tell us about how immigrant women entrepreneurs navigate the boundaries of expected gender norms both within the Indian and the wider community. I argue that these women are going 'beyond the limits'; this choice of expression is a challenge to Gilbertson's (2018) thesis that urban, middle-class Indian women carefully operate 'within the limits' of moral boundaries. Gilbertson (2018) argues that these moral boundaries are about maintaining class respectability, especially within the context 'of women's roles, relationships between men and women, consumption and caste' (p. 189).

Gender norms are an important part of maintaining moral boundaries. Existing literature tells us that traditional gendered norms travel with the diaspora to their host country. South Asian migrant women are expected to conform to domestic gender roles (Satyen, 2021; Wali & Renzaho, 2018). Dickey (2016), Gilbertson (2018) and Srivastava (2014) all argue that maintenance of these boundaries is managed carefully to maintain a 'moral middle class' in India, avoiding judgement and creating distinction from both the elite and the poor. Gilbertson (2018) argues that middle-class women may test moral boundaries, but maintaining honour and respectability ensures they do not 'cross the limits' (Gilbertson, 2018, p. 5).

In the narratives of the women in this study, I frequently observed them not only testing, but breaking through and crossing the limits of established norms and traditional moral boundaries. This behaviour creates tension within the Indian community among family, spouses, and peers even where there is in principle support. For example, Chhavi described conflict when choosing to study commerce instead of medicine or law, and Christine's and Shanu's decisions to prioritise work over family led to divorce from their Indian spouses with whom they initially migrated. Tensions can also be observed in the case of Krishna, who frequently socialised with male peers; Christine, who frequented the pub with colleagues; and Priyanka, who left school early and experienced substance abuse. These experiences are consistent with research about South Asian women who pursue international careers, which argues that valuing cultural and gender norms creates tension that might inhibit opportunities (Hutchings et al., 2016).

In testing moral boundaries, these women were relatively successful in breaking through and thus (re)creating new power dynamics within their families and community. Christine, Patience, Chhavi, and Priyanka all started businesses that went on to employ their husbands either part

time or full time. Christine employed more family members, including the children of her siblings; Manasi also employed her own child in her business. This is an example of how intersectional power hierarchies are renegotiated by the women in this study, given that first-generation migrant women from South Asia were still expected to conform to traditional gender roles. This includes doing the majority of caregiving while the men provide for the family financially (Wali & Renzaho, 2018), as well as ensuring that men have control of the family finances (Satyen, 2021).

In the instances where these women were not successful in breaking through these moral boundaries, they were conflicted between the new lives that they had created in Australia and the moral boundaries imposed by the community. Krishna, as an entrepreneur, struggled to balance her identity as a woman in business with the gendered norms that existed among the Indian business community. Ultimately, she was unable to renegotiate her role in her own family and community as a housewife first, and she self-imposed moral boundaries that meant she was unable to divorce and remarry. Krishna was an outlier to the other women in this study, as her business operated entirely for the Indian community, which may explain her inability to break through boundaries.

Migration and entrepreneurship both play a role in these processes. Migration played an important role as it enabled these women to go 'beyond the limits' and (re)negotiate their roles in the community. While research does find that, for South Asian women in particular, traditional gender norms especially relating to child-rearing and the home travel with the diaspora, there is an element of changing gender roles that takes place. The women felt less restricted and more independent in their new host country, they had increased access to finances, either income or welfare, and also an increase in legal rights and more individualistic lifestyles (Wali & Renzaho, 2018).

That entrepreneurship may play a role in enabling these women to go 'beyond the limits' is plausible and supported by other literature about women entrepreneurs. For example, in a study of middle-class women in the Caribbean, Freeman (2014) argues that entrepreneurial practices both shape and reformulate parameters of respectability, which leads to 'new conditions of possibility' (p. 25) in a neoliberal economy. In another example, Hewamanne (2012) found that women who migrated to the United States as brides of Indian men and started threading<sup>70</sup> businesses could utilise newfound economic and social capital to renegotiate often oppressive

---

<sup>70</sup> Threading is a popular hair removal technique that probably originated in South Asia and the Middle East and is popular in Western countries for both the diaspora and local population.

conditions within their families and communities. This means that entrepreneurship may be a pathway for women to evolve new ways of (re)gaining respectability, other than conforming to inherited gender norms.

The notion of going 'beyond the limit' is inextricably linked with the next two contributions: that immigrant women move between two parallel spheres and the role and importance of previous employment in the host country.

### **BETWEEN PARRALLEL SPHERES**

The women in this study exist between two parallel economic and social spheres: the first is the co-ethnic migrant economic and social space, and the second is the local economic and social space. This means that these women 'step in' and 'step out' of their co-ethnic community when it is beneficial to their entrepreneurial success. By stepping in and stepping out, immigrant women from India are moving between a collectivist social sphere and an individualistic social sphere, which has both positive and negative implications for their experiences as entrepreneurs (Satyen, 2021; Wali & Renzaho, 2018). This is similar to how I described the research experience in Chapter Three; of travelling between cultures, and 'stepping out' of my own life and 'stepping in' the lives of the women I studied (Chiseri-Strater & Sunstein, 1997; Powdermaker, 1966; Sunstein & Chiseri-Strater, 2012).

When the women 'step in' to their Indian identity and community, they are in a collectivist context where they have networks and connections that they leverage for their business. For example, Christine told us about her family that was operating import/export businesses in other countries and that she leveraged their experience to build her business. Patience, who otherwise did not have a wide network of Indian-heritage friends, was supported by a friend in Kolkata, India, to establish a factory operation. The women could also utilise their Indian heritage in terms of the products and branding of their businesses, such as distinctly Indian or cultural products that could be sold either to an Indian or non-Indian market.

When the women 'step out' of their Indian identity and community to a more individualistic context, they said they did not have networks and connections to leverage for their business. For example, Christine said that when she started her business, she did not know anyone; Priyanka said that she was alone on her journey as an entrepreneur. In this sphere, immigrant women feel lonely as entrepreneurs. However, for all these women in this study, except for the case of Krishna,

their business existed outside of the co-ethnic community and economy. This means that these women knew how to manipulate and leverage resources from both of the spheres they operated within to become successful entrepreneurs.

While the notion of 'stepping in' and 'stepping out' seems rigid and fixed, there is fluidity to this process. This fluidity is demonstrated by the interconnectedness between leveraging transnational family networks while operating a business for the non-co-ethnic economy.

That this finding emerged of moving between two spheres is somewhat unsurprising given the existing literature, which tells us migration often provides a pathway to more freedom and independence for women (Satyen, 2021; Wali & Renzaho, 2018). That women can 'step in' and 'step out' contributes to the earlier point about going 'beyond the limits', which seems facilitated by increased independence as an entrepreneur as they moved between the home and public spheres. Being successful in business means they can (re)negotiate not only their identity and role, but relations of power within their community and families. This is linked to the next key contribution, which highlights the role of previous employment.

### **THE ROLE OF PREVIOUS EMPLOYMENT**

These case studies also tell us about that previous employment in the host country plays a role in the trajectory of immigrant women entrepreneurs. All the women in this study engaged in formal employment before establishing their business.

The contribution of previous employment to entrepreneurship varied among the women in this study. For some women, they established businesses that related to their previous experience. Priyanka worked for a short time in an aged care home, but she also had experience establishing her former partner's labour hire business; combined this gave her the knowledge and skills to establish an aged care labour hire company. For other women, they simply leveraged their business networks. For example, Christine relied on previous public service colleagues to inform her on regulatory conditions for import businesses. These women's experiences of previous employment tell us that this employment is important regardless of where they are situated in the job market. Some women in this study were employed in caring or customer service roles, while others were directors in multinational companies.

This finding differs from that of other studies that argue immigrant entrepreneurs draw on human and cultural capital acquired through education in their host country (Collins & Low, 2010). Rather, for the women in this study, while they were highly educated, it was the former employment experience that gave them the edge as entrepreneurs. This might mean the women in this study have a classed experience for those who achieved a tertiary education in Australia, in that an Australian higher education was more of a given rather than a pathway to success. This idea of classed international education for Indians who seek a foreign degree is explored by Tuxen (2018), who argues that ‘suburban strivers’ in Mumbai are middle-class Indians whose desire for international education is driven by the possibility of upward mobility. This contrasts with ‘SoBo’<sup>71</sup> elites, for whom international education is a rite of passage and maintains class privilege.

The role of previous employment in entrepreneurial success is supported by other studies. For example, Hewamanne (2020) demonstrated the importance of knowledge and network accumulation during employment for women entrepreneurs in the Free Trade Zones in Sri Lanka. These women, who were former garment factory workers, could save money, develop a set of skills, and build connections and ‘know how’ (p. 548). Through the manipulation of financial and other capital, these women could become economically and socially successful within their village contexts as entrepreneurs.<sup>72</sup> In doing so, gender and social norms are influenced and changed, reshaping the social hierarchies in rural Sri Lanka. While the women working in Sri Lanka’s Free Trade Zones are operating in a vastly different context to middle-class professional entrepreneurs in Australia, Hewamanne (2020) demonstrates the importance of financial resources and networks in establishing a business, and in going ‘beyond the limits’ of gendered norms.

This finding about the role of previous employment in Australia is perhaps the most practical and consequential finding, and it builds on other work that examines the employment pathways of highly skilled migrant women (e.g., Ressia et al., 2017). This finding has direct implications for both policymakers and business. For policymakers, that existing literature emphasises disadvantage and necessity entrepreneurship for migrants means that the policy might lean toward encouraging migrant women to start businesses. This might restrict immigrant women’s businesses to co-ethnic communities, which this research tells us is less successful than

---

<sup>71</sup> ‘SoBo’ is shorthand for South Bombay. Mumbai natives tend to call Mumbai by its colonial name, Bombay, which invokes a sense of belonging to the city (Tuxen, 2018).

<sup>72</sup> Hewamanne (2020) importantly acknowledges that these women often establish subcontracting business within a global assembly line, which is part of a ‘contemporary global capitalist’ hierarchy that is structured to ‘exploit and discard gendered Third World labour’ (p. 548). Hewamanne (2020) argues, however, that despite their role in this cascading global supply chain, it enables rural Sri Lankan women to positively renegotiate power hierarchies through the accumulation of various forms of capital.

businesses that operate in the mainstream economy. For businesses, it means that they play an equally important role to policymakers in providing employment opportunities for immigrant women. Encouraging women into the Australian labour market where they will learn the skills, build networks, and learn about local businesses practices is essential to their success as entrepreneurs.

## **SUMMARY**

These key contributions tell us three important findings: that the women in this study were going 'beyond the limits' of gender norms in the Indian community; that the women in this study moved between two social and economic spheres of life and leveraged both to their advantage; and that previous employment plays an essential role in their pathway to entrepreneurship.

That women go 'beyond the limits' means that migration and entrepreneurship enable women to renegotiate and navigate hierarchies of power that are influenced by gender, class, caste, and race. The existing literature tells us that women in India and in the diaspora (especially first-generation migrants) operate within moral boundaries and traditional gender norms (Gilberton, 2018; Satyen, 2021; Wali & Renzaho, 2018). Migration and entrepreneurship enable women to operate beyond these boundaries, which in turn empowers them to renegotiate power hierarchies within family, community, and business.

That women 'step in' and 'step out' of two economic and social spheres, the spaces that the Indian family and community occupies and those that the host community occupies puts these women at a distinct advantage. It enables them to leverage the collective transnational familial ties while operating a business in the local economy without restriction to the co-ethnic community. This demonstrates that social networks, especially informal networks, and economic context during business establishment are critically important.

That the women in this study all had previous work experience in Australia tells us that employment is an important pathway to entrepreneurship. It also tells us that regardless of the type of work, it plays an influential role in entrepreneurship experiences through networks and understanding Australian business norms, rules, and practices. This finding contradicts other research that argues immigrant women use entrepreneurship as a pathway to the labour market (Apitzsch, 2003). This finding is important for both policymakers and business. Policy should

focus on ensuring migrants can access labour market opportunities, while business can access often highly qualified women for their companies.

## CONCLUSION

In this study I sought to answer three research questions based on the intersectional mixed embeddedness framework via an analysis of case studies of immigrant women from India. The first was that immigrant women's entrepreneurship is embedded in the social, economic, and politico-institutional context of the host country. Secondly, that immigrant women's experiences of entrepreneurship are intersectional based on personal attributes including gender, class, caste, and race. Thirdly, that intersectionality influences immigrant women entrepreneurs' embeddedness in the social, economic, and politico-institutional context of the host country.

Through the synthesis of intersectionality and mixed embeddedness, I identified that women experience mixed embeddedness during both the migration and entrepreneurship stages of their lives. I also identified through an intersectional lens on mixed embeddedness that identity and relations of power also structure women's experiences of migration and entrepreneurship. This means that the intersectional mixed embeddedness framework is a novel theoretical approach that enables rich findings about immigrant women entrepreneurs.

These results meant that my propositions were supported. The first proposition was that immigrant women's entrepreneurship is embedded in the social, economic, and politico-institutional context of the host country. The second proposition was that immigrant women's experiences of entrepreneurship are intersectional based on personal attributes including gender, class, caste, and race. The third proposition was that intersectionality influences immigrant women entrepreneurs' embeddedness in the social, economic, and politico-institutional context of the host country.

Through this analysis, I identified three key findings from this study that could be explored further for their generalisability. Firstly, that migrant women from India who become entrepreneurs are going 'beyond the limits' of expected gender, class, and caste roles. Migration and entrepreneurship in and of themselves play important roles in how these women navigate beyond strict boundaries and thus renegotiate norms and power relations both in the home and in the community. Second, these women move between two parallel social and economic spheres, which enables them to renegotiate these boundaries of norms and power hierarchies. Third, that previous employment in Australia plays an important role in the creation of these women's



businesses. Through this employment they gain the capital and resources to embark on entrepreneurial trajectories that lead to going 'beyond the limits' of traditional norms and power.

These findings are important for several reasons. They tell us that intersectional hierarchies of power can be renegotiated, and that migration and entrepreneurship are pathways for this to happen. They tell us about the importance of the social and economic spaces that immigrants occupy and how these can be used to the advantage of immigrant entrepreneurs. Finally, these findings tell us that employment is a pathway to entrepreneurship and that this can lead to better policy design and business practice.

## CHAPTER SEVEN: CONCLUSION AND FUTURE DIRECTIONS

### INTRODUCTION

In this thesis, I shared the stories of Indian women entrepreneurs who started businesses in Australia. Through this study, I wanted to understand how women's entrepreneurial experiences emerged from and were shaped by social networks, the economic context, and the political and institutional environment. I wanted to understand how identity, especially gender, class, caste, and race, and hierarchies of power influence entrepreneurial activity.

I approached eight women whose case studies informed the narratives I presented in Chapters Four and Five. In these narratives, I examined their lives prior to migration through to establishing and operating a business in Australia. Applying a novel conceptual approach, rich and detailed information was revealed about the entrepreneurial experiences of these women. Importantly, it revealed how these entrepreneurial experiences were shaped by macro, meso, and micro forces.

The purpose of this chapter is to first summarise of the empirical and theoretical contributions of this study, including the methods I utilised to achieve this. Second, to summarise the key findings that emerged in this study. Third, to outline some of the key implications of this research. Fourth and finally, to offer some future directions for research in this field.

### EMPIRICAL AND THEORETICAL CONTRIBUTIONS

Existing research on immigrant entrepreneurship in Australia has examined the experiences of a broad range of communities including Italians, Greeks, Lebanese, Chinese, and more (Collins, 2020). Other than some notable exceptions, there is a dearth of literature that seeks to understand the experiences of Indian women entrepreneurs in Australia (Azmat & Fujimoto, 2016). Understanding women among the Indian diaspora is increasingly important, as India is now Australia's largest source of migrants (Department of Home Affairs, 2020b).

In addition to the absence of empirical research on Indian women entrepreneurs in Australia, there was a gap in the conceptual development of immigrant entrepreneurial experience. On one hand, mixed embeddedness is a popular model for examining macro- and meso-level forces, including social networks, the economic context, and the politico-institutional environment. On the other hand, intersectionality emerged as popular to explore identity and hierarchies of power, including gender, class, caste, and race. In this study, I brought together these two bodies of literature as *intersectional mixed embeddedness*.

This led me to three key propositions. The first proposition was that immigrant women's entrepreneurship is embedded in the social, economic, and politico-institutional context of the host country. The second proposition was that immigrant women's experiences of entrepreneurship are intersectional based on personal attributes including gender, class, caste, and race. The third proposition was that intersectionality influences immigrant women entrepreneurs' embeddedness in the social, economic, and politico-institutional context of the host country.

In applying this framework, I utilised case studies including narrative interviews, which I enriched with field observations and demographic data. Rather than focus only on the present-day experience of entrepreneurship, I used narrative interviews with a central topic that covered their lives prior to migration right through to operating a business. Such a rich case of data for each of the eight women in this study meant that I could analyse detail as it related to intersectional mixed embeddedness.

As a conceptual framework, intersectional mixed embeddedness enabled me to distinguish important detail in both the migration and entrepreneurship narratives. Firstly, it enabled me to see that, long before migrating, these women were embedded in social networks, an economic context, and politic-institutional environment that ultimately influence their entrepreneurial experience. Secondly, it enabled me to see how identity and hierarchies of power are established in the country of origin and how they are moulded and changed through migration and entrepreneurial processes.

What emerged in the empirical chapters of this thesis (Chapters 4 and 5) was support for my propositions. This meant that not only were immigrant entrepreneurs deeply embedded in the macro and meso (mixed embeddedness), but their experiences were also shaped by the micro (intersectionality). Importantly, there was an interaction between these two conceptual pillars.

Intersectional mixed embeddedness, therefore, is a useful framework for understanding immigrant entrepreneurial activity. This study demonstrates that through its application to discrete case studies that focus on detail about the 'particular' rather than the 'general', this framework elucidates a depth of knowledge that might otherwise be missed through broad qualitative surveys or quantitative data.

## KEY FINDINGS

Analysing these data through the framework of international mixed embeddedness led me to three key findings.

The first important finding was that the women in this study carefully navigate boundaries of expected gender norms both within the Indian community and the wider community. I called this going 'beyond the limits', which extends Gilbertson's (2018) thesis that middle-class Indians carefully operate 'within the limits' of moral boundaries. This is especially important in the context of gender and caste, maintaining class respectability when compared to the elites and the poor. What enables the women to go 'beyond the limits', is migration and entrepreneurship. This is because of new societal norms introduced in the host country, and resources that are gained through business. Thus, the women in this study (albeit not without tension) could renegotiate power dynamics within their family and communities.

The second important finding was that the women in this study moved between two parallel spheres of social and economic life. I described this as 'stepping in' and 'stepping out' of their Indian heritage as it was beneficial to them and their business, noting the fluidity between these two spheres. While they would 'step in', the women in this study leveraged their Indian community networks both domestically and transnationally. They often established brands and products that leveraged Indian culture. When they would 'step out', they would leverage the non-ethnic economy and leverage their professional networks from previous employment. Thus, the women in this study would manipulate resources from both spheres to their advantage.

The third important finding, which is particularly practical, is that previous employment in Australia played a significant role for each and every woman in this study. All of the women engaged in some form of paid work prior to establishing their business. It did not matter what type of work it was; for some it was aged care or customer service, for others it was multinational professional services. This experience in previous employment in Australia gave these immigrant women the knowledge, skills, local business practices, and networks to leverage for their own entrepreneurial experience. This finding contradicts some other studies that focus on the importance of education and capital resources acquisition (Collins & Low, 2020) and entrepreneurship as a pathway to more secure employment (Apitzsch, 2003).

## PRACTICAL IMPLICATIONS

The findings in this study are both relevant and important to society and the economy in contemporary Australia. These three key implications are linked to the research questions in Table 3.

TABLE 3 IMPLICATIONS AND KEY STAKEHOLDERS

| RESEARCH QUESTION | FINDINGS  | STAKEHOLDERS  |
|-------------------|---|---|
| 1                 | Social networks, economic context, and politico-institutional factors influence immigrant women's entrepreneurial experiences                             | Policy makers focused on immigration policy, settlement programs, employment, economic empowerment, and gender.   |
| 2                 | Gender, class, caste, and race influence the migration and entrepreneurial experiences of women from India – this (re)produces hierarchies of power.      | a) Policy makers and program designers (government, non-government, business) considering culturally specific and relevant programs for labour market integration and women's economic empowerment.<br>b) Government, non-government organisations, community leaders working with immigrant communities. |
| 3                 | Intersectionality influences immigrant women entrepreneurs' embeddedness in the social, economic, and politico-institutional context of the host country. | Entrepreneurship and feminist theorists in academia.  |

First, India is now Australia's largest source of migrants. Understanding identity, norms, and hierarchies of power that exist in India and that travel with the diaspora is important. Much of the research to date on immigrant entrepreneurs in Australia does not consider culturally specific identity, especially caste. How these phenomena emerge in the community would be of benefit to a broad audience, including communities, businesses, and schools.

Second, the findings of this study are particularly relevant to policymakers seeking to integrate new migrants into the labour market and entrepreneurship. Policy levers and program initiatives should be designed to consider the wide range of immigrant experience. This study tells us that, for women, employment plays an important role in their pathway to entrepreneurship. Entrepreneurship should not be seen as an alternative to employment because traditional employment is not flexible enough or because of discriminatory practices. Rather, pathways to employment should accommodate immigrant women where they can develop the skills necessary to be successful entrepreneurs in Australia.

Third, the findings of this study have implications for entrepreneurship and feminist theories. The new and novel theoretical framework of this study is a substantial development in integrating feminist approaches to entrepreneurship theory, and approaches to immigrant entrepreneurship theory. Thus, intersectional mixed embeddedness should be tested with further theoretical interrogation and empirical tests to operationalise its utility.

#### FUTURE DIRECTIONS FOR RESEARCH

There are several future directions for research that this study elucidated.

The women who participated in my research, while heterogeneous, were relatively privileged. This was especially true when it came to indicators of class and caste. Therefore, it would be useful to conduct research into a broader range of caste and class groups in the diaspora and how they engage with entrepreneurial activity. Dalit experiences (who are entirely absent from the literature in Australia) and low-caste experiences should be considered. Class diversity should also be taken into account. This could take shape through examining household and personal income levels. It could also be considered through the sector and industry where entrepreneurial activity takes place.

The results from this study indicated that the women were largely opportunity entrepreneurs, rather than necessity entrepreneurs. They tended to be drawn to entrepreneurship because of the opportunities presented to them at the time, rather than disadvantage. While this study did not seek to understand this phenomenon from a conceptual standpoint, it could be useful to examine differences between necessity and opportunity entrepreneurs utilising the intersectional mixed embeddedness framework. This could elucidate interesting information about the emergence of opportunity entrepreneurship among immigrant communities in the Australian entrepreneurial ecosystem. A study of this nature should specifically seek necessity entrepreneurs as participants, to better understand how intersectional mixed embeddedness influences their experiences.

The women who participated in this research all operated within the formal economy. This future direction for research, ironically, takes me full circle back to Kloosterman et al. (1999), whom I critiqued for focusing predominantly on immigrant entrepreneurial activity in the informal economy. With a more holistic conceptual framework, examining the informal economy might produce useful empirical results. This study revealed relatively positive stories, and it might be that this is because they are not only high class and high caste, as mentioned in the previous

paragraph, but also that they are operating formal businesses in mostly professional industries. As with much of the international literature on immigrant women entrepreneurs from India, perhaps different narratives would emerge from the informal sector. This might include women engaged with body-work entrepreneurship, small store owners, or other home-based goods and services businesses. This would provide a fuller picture of Indian women entrepreneurs' experiences in Australia.

## CONCLUSION

This final chapter is a summary of this thesis. In it, I outlined the key theoretical and empirical contributions of this research. Namely, a novel application of intersectional mixed embeddedness to examine the migration and entrepreneurship experiences of first-generation Indian-origin women in Australia. I outlined the three key findings that emerged from my application of this frameworks; specifically, that women in this study go 'beyond the limits' of traditional gender norms, that they move between two spheres of economic and social life, and that previous employment in Australia plays a significant role in establishing a business. I outlined the practical implications for policy and business. Finally, I outlined two directions for future research that would enrich our understanding of women's entrepreneurship in the Indian diaspora in Australia.

## REFERENCES

- Agius Vallejo, J., & Canizales, S. L. (2016). Latino/a professionals as entrepreneurs: How race, class, and gender shape entrepreneurial incorporation. *Ethnic and Racial Studies*, 39(9), 1637–1656. <https://doi.org/10.1080/01419870.2015.1126329>
- Aiyar, S. S. A. (2016). *Twenty-five years of Indian economic reform*. Cato Institute. <https://www.cato.org/policy-analysis/twenty-five-years-indian-economic-reform>
- Aldrich, H. E., & Waldinger, R. (1990). Ethnicity and entrepreneurship. *Annual Review of Sociology*, 16(1), 111–135. <https://doi.org/10.1146/annurev.so.16.080190.000551>
- Alexakis, E., & Janiszewski, L. (1998). *In their own image: Greek Australians*. Hale & Iremonger.
- Aliaga-Isla, R., & Rialp, A. (2013). Systematic review of immigrant entrepreneurship literature: Previous findings and ways forward. *Entrepreneurship & Regional Development*, 25(9–10), 819–844. <https://doi.org/10.1080/08985626.2013.845694>
- Anderson, M. L., & Collins, P. H. (Eds.). (2016). *Race, class and gender: An anthology* (9th ed.). Cengage Learning.
- Andrews, M., Squire, C., & Tamboukou, M. (2008). *Doing narrative research*. SAGE Publications.
- Antonicic, B., & Hisrich, R. D. (2003). Clarifying the intrapreneurship concept. *Journal of Small Business and Enterprise Development*, 10(1), 7–24. <https://doi.org/10.1108/14626000310461187>
- Anwar, M. (1998). *Between cultures: Continuity and change in the lives of young Asians*. Routledge.
- Apitzsch, U. (2003). Gaining autonomy in self-employment processes: The biographical embeddedness of women's and migrants' business. *International Review of Sociology*, 13(1), 163–182. <https://doi.org/10.1080/0390670032000087041>
- Ashcroft, B., Tiffin, H., & Griffiths, G. (2002). *The empire writes back: Theory and practice in post-colonial literatures* (2nd ed.). Routledge.



- Auster, E., & Aldrich, H.E. (1984). Small business vulnerability, ethnic enclaves, and ethnic enterprise. In R. Ward & R. Jenkins (Eds.), *Ethnic communities in business: Strategies for economic survival* (pp. 39–54). Cambridge University Press.
- Australian Bureau of Statistics. (2006). *Australian and New Zealand Standard Industrial Classification (ANZSIC), 2006 (Revision 2.0)*.  
<https://www.abs.gov.au/AusStats/ABS@.nsf/MF/1292.0>
- Australian Bureau of Statistics. (2016). *Census of population and housing: Reflecting Australia – stories from the Census 2016* (No. 2071.0).  
<https://www.abs.gov.au/ausstats/abs@.nsf/Lookup/by%20Subject/2071.0~2016~Main%20Features~Cultural%20Diversity%20Article~60>
- Australian Bureau of Statistics. (2017). *Household income and wealth, Australia, 2015–16* (No. 6523).  
<https://www.abs.gov.au/AUSSTATS/abs@.nsf/Lookup/6523.0Main+Features12015-16?OpenDocument>
- Australian Bureau of Statistics. (2018). *Census reveals Australia’s religious diversity on World Religion Day* [Media release].  
<https://www.abs.gov.au/AUSSTATS/abs@.nsf/mediareleasesbyReleaseDate/8497F7A8E7DB5BEFCA25821800203DA4?OpenDocument>
- Awasthi, S. P., & Chandra, A. (1994). Migration from India to Australia. *Asian and Pacific Migration Journal*, 3(2–3), 393–409. <https://doi.org/10.1177/011719689400300207>
- Azmat, F., & Fujimoto, Y. (2016). Family embeddedness and entrepreneurship experience: A study of Indian migrant women entrepreneurs in Australia. *Entrepreneurship & Regional Development*, 28(9–10), 630–656. <https://doi.org/10.1080/08985626.2016.1208279>

- Balasubrahmanyam, N., & Muthumeenakshi, M. (2018). Socio-economic conditions of handloom weavers in Andhra Pradesh: A study of Nellore district. *International Journal of Mechanical Engineering and Technology*, 9(7), 189–197.  
[https://iaeme.com/MasterAdmin/Journal\\_uploads/IJMET/VOLUME\\_9\\_ISSUE\\_7/IJMET\\_09\\_07\\_022.pdf](https://iaeme.com/MasterAdmin/Journal_uploads/IJMET/VOLUME_9_ISSUE_7/IJMET_09_07_022.pdf)
- Banerjee, A., Bertrand, M., Datta, S., & Mullainathan, S. (2009). Labor market discrimination in Delhi: Evidence from a field experiment. *Journal of Comparative Economics*, 37(1), 14–27.  
<https://doi.org/10.1016/j.jce.2008.09.002>
- Basu, A., & Goswami, A. (1999). South Asian entrepreneurship in Great Britain: Factors influencing growth. *International Journal of Entrepreneurial Behavior & Research*, 5(5), 251–275. <https://doi.org/10.1108/13552559910300381>
- Bates, T. M. (1997). *Race, self-employment, and upward mobility: An illusive American dream*. Woodrow Wilson Center Press.
- Baxter, P., & Jack, S. (2015). Qualitative Case Study Methodology: Study Design and Implementation for Novice Researchers. *Qualitative Report*.  
<https://doi.org/10.46743/2160-3715/2008.1573>
- Bauer, M. (1996). *The narrative interview: Comments on a technique of qualitative data collection* (Papers in Social Research Methods Qualitative Series no. 1). Methodology Institute, London School of Economics and Political Science.
- Baumol, W. J. (1968). Entrepreneurship in economic theory. *The American Economic Review*, 58(2), 64–71.
- Bayly, S. (1999). *Caste, society and politics in India from the eighteenth century to the modern age*. Cambridge University Press.
- Belda, P.R., & Cabrer-Borrás, B. (2018). Necessity and opportunity entrepreneurs: survival factors. *International Entrepreneurship and Management Journal*, 14(2), 249–264.  
<https://doi.org/10.1007/s11365-018-0504-9>
- Berger, P. L. (1966). *Invitation to sociology: a humanistic perspective*. Penguin.

- Berger-Thomson, L., Breusch, J., & Lilley, L. (2018). *Australia's experience with economic reform*. (Treasury Working Paper). Commonwealth of Australia.
- Bhachu, P. (1985). *Twice migrants: East African Sikh settlers in Britain*. Tavistock Publications.
- Bhatia, G. (2014, February 13). The great Indian racist. *The Hindu*.
- Bhattacharya, B. (2000). Bihar after bifurcation: A challenging future. *Economic and Political Weekly*, 35(43/44), 3800–3804.
- Bhattacharyya, D. K., & Ghose, S. (1998). Corruption in India and the hidden economy. *Economic and Political Weekly*, 33(44), 2795–2799.
- Bhatti, G. (2002). *Asian children at home and at school: An ethnographic study*. Routledge.
- Bhavnani, K. (2007). Interconnections and configurations: Toward a global feminist ethnography. In S. N. Hesse-Biber (Ed.), *Handbook of feminist research* (pp. 639–649). SAGE Publications.
- Biswas, S. (2020 October 6). Hathras case: Dalit women are among the most oppressed in the world. *BBC News*. <https://www.bbc.com/news/world-asia-india-54418513>
- Bhopal, K. (1997). *Gender, 'race' and patriarchy: A study of South Asian women*. Ashgate.
- Blalock, H. M. (1967). *Toward a theory of minority-group relations*. Wiley.
- Blunt, A. (1999). Imperial geographies of home: British domesticity in India, 1886–1925. *Transactions – Institute of British Geographers (1965)*, 24(4), 421–440. <https://doi.org/10.1111/j.0020-2754.1999.00421.x>
- Blunt, A. (2005a). *Domicile and diaspora: Anglo-Indian women and the spatial politics of home*. Wiley-Blackwell.
- Blunt, A. (2005b). Postcolonial migrations: Anglo-Indians in the “White Australia”. *International Journal of Anglo-Indian Studies*, 5(1), 2–15.
- Bonacich, E. (1973). A theory of middleman minorities. *American Sociological Review*, 38(5), 583–594. <https://doi.org/10.2307/2094409>
- Bonacich, E., & Modell, J. (1980). *The economic basis of ethnic solidarity: Small business in the Japanese American community*. University of California Press.

- Borland, K. (2007). Decolonizing approaches in feminist research: The case of feminist ethnography. In S. N. Hesse-Biber (Ed.), *Handbook of feminist research: Theory and praxis*. SAGE Publication.
- Brockhaus, R. H. (1980). Risk taking propensity of entrepreneurs. *Academy of Management Journal*, 23(3), 509–520. <https://doi.org/10.5465/255515>
- Bruyat, C., & Julien, P. A. (2001). Defining the field of research in entrepreneurship. *Journal of Business Venturing*, 16(2), 165–180. [https://doi.org/10.1016/S0883-9026\(99\)00043-9](https://doi.org/10.1016/S0883-9026(99)00043-9)
- Buettner, E. (2000). Problematic spaces, problematic races: Defining “Europeans” in late colonial India. *Women's History Review*, 9(2), 277–298. <https://doi.org/10.1080/09612020000200242>
- Campion, E. (1982). *Rockchoppers: Growing up Catholic in Australia*. Penguin.
- Cardello, G.M., Hernandez-Sanchez, B.R., & Sanchez-Garcia, J.C. (2020). Women entrepreneurship: A systemic review to outline the boundaries of scientific literature. *Frontiers in Psychology* 11, 1557-1557. <https://doi.org/10.3389/fpsyg.2020.01557>
- Chase, S.E. (2005). Narrative inquiry multiple lenses, approaches, voices. In N. K. Denzin & Y. S. Lincoln (Eds.), *The Sage handbook of qualitative research* (3rd ed., pp. 651–679). SAGE Publications.
- Chavan, M., & Taksa, L. (2016). Shifts in intergenerational mobility of Indian immigrant entrepreneurs. *International Migration*, 55(1), 99–127. <https://doi.org/10.1111/imig.12303>
- Chiang, F., Low, A., & Collins, J. (2013). Two sets of business cards: Responses of Chinese immigrant women entrepreneurs in Canada and Australia to sexism and racism. *Cosmopolitan Civil Societies*, 5(2), 63–83. <https://doi.org/10.5130/ccs.v5i2.3117>
- Chiseri-Strater, E., & Sunstein, B.S. (1997). *FieldWorking: Reading and writing research*. Prentice Hall.
- Choi, C. Y. (1975). *Chinese migration and settlement in Australia*. Sydney University Press.

- Collins, J. (1992). Cappuccino capitalism: Italian immigrants and Australian business. In S. Castles (Ed.), *Australia's Italians: Culture and community in a changing society* (pp. 73–84). Allen & Unwin.
- Collins, J. (2002). Chinese entrepreneurs: The Chinese diaspora in Australia. *International Journal of Entrepreneurial Behavior & Research*, 8(1/2), 113–133.  
<https://doi.org/10.1108/13552550210423750>
- Collins, J. (2003a). Cultural diversity and entrepreneurship: Policy responses to immigrant entrepreneurs in Australia. *Entrepreneurship & Regional Development*, 15(2), 137–149.  
<https://doi.org/10.1080/0898562032000075168>
- Collins, J. (2003b). Australia: Cosmopolitan capitalists down under. In R. Kloosterman & J. Rath (Eds.), *Immigrant entrepreneurs: Venturing abroad in the age of globalization* (pp. 61–78). Berg.
- Collins, J. (2005). From Beirut to Bankstown: The Lebanese diaspora in multicultural Australia. In P. Tabar (Ed.), *Lebanese diaspora: History, racism and belonging* (pp. 187–211). Lebanese American University.
- Collins, J. (2008), 'Immigrant entrepreneurs in Australia: Regulations and responses', in Oliveira, C.R. and Rath, J. (eds.), *Migrações Journal – Special Issue on Immigrant Entrepreneurship*. 3, 49–59.
- Collins, J. (2020). Immigrant entrepreneurship in Sydney: Australia's leading global city. In C. Y. Liu (Ed.), *Immigrant entrepreneurship in cities* (pp. 47–65). Springer International Publishing. [https://doi.org/10.1007/978-3-030-50363-5\\_3](https://doi.org/10.1007/978-3-030-50363-5_3)
- Collins, J., Gibson, K., Alcorso, C., Tait, D., & Castles, S. (1995). *A shop full of dreams: Ethnic small business in Australia*. Pluto Press Australia.
- Collins, J., & Low, A. (2010). Asian female immigrant entrepreneurs in small and medium-sized businesses in Australia. *Entrepreneurship & Regional Development*, 22(1), 97–111.  
<https://doi.org/10.1080/08985620903220553>

- Collins, P. H. (2009). Foreword: Emerging intersections – building knowledge and transforming institutions. In B. Thornton Dill & R. E. Zambrana (Eds.), *Emerging intersections: Race, class, and gender in theory, policy, and practice* (pp. vii–xiii). Rutgers University Press.
- Collins, P. H., & Bilge, S. (2016). *Intersectionality*. Polity Press.
- Commonwealth Secretariat. (2021). *Bangladesh: History*. <http://thecommonwealth.org/our-member-countries/bangladesh/history>
- Crenshaw, K. (1989). Demarginalizing the intersection of race and sex: A Black feminist critique of antidiscrimination doctrine, feminist theory, and antiracist politics. *University of Chicago Legal Forum* 1989(1), 139–167.
- Crenshaw, K. (1993). Mapping the margins: Intersectionality, identity politics, and violence against women of color. *Stanford Law Review*, 43(6), 1241-1299.  
<https://doi.org/10.2307/1229039>
- Cressey, P. F. (1935). The Anglo-Indians: A disorganized marginal group. *Social Forces*, 14(2), 263–268. <https://doi.org/10.2307/2571259>
- Creswell, J. W., & Plano Clark, V. L. (2007). *Designing and conducting mixed methods research*. SAGE Publications.
- Crotty, M. (1998). *The foundations of social research: Meaning and perspective in the research process*. Allen & Unwin.
- Cuervo, Á., Ribeiro, D., & Roig, S. (Eds.). (2007). *Entrepreneurship: Concepts, theory and perspective*. Springer-Verlag.
- Cunningham, J. B., & Lischeron, J. (1991). Defining entrepreneurship. *Journal of Small Business Management*, 29(1), 45.
- Dalrymple, W. (2003). *White Mughals: Love and betrayal in the eighteenth-century India*. Viking.
- Dasgupta, S. D. (1998). Gender roles and cultural continuity in the Asian Indian immigrant community in the U.S. *Sex Roles*, 38(11), 953–974.  
<https://doi.org/10.1023/A:1018822525427>

- Delanty, G. (2005). *Social science: Philosophical and methodological foundations* (2nd ed.). Open University Press.
- Department of Home Affairs. (2020a). *Historical migration statistics*.  
<https://data.gov.au/data/dataset/historical-migration-statistics>
- Department of Home Affairs. (2020b). *2019–20 migration program report*.  
<https://www.homeaffairs.gov.au/research-and-stats/files/report-migration-program-2019-20.pdf>
- Deshpande, R., & Palshikar, S. (2008). Occupational mobility: How much does caste matter? *Economic and Political Weekly*, 43(34), 61–70.
- Dhara, L. (Ed.). (2012). *Kavyaphule: A collection of poems in Marathi by Savitri Jotirao Phule (1854)*. (U. Mhatre, Trans.). Dr Ambedkar College of Commerce and Economics.
- Dickey, D. (2016). *Living class in urban India*. Rutgers University Press.
- Drogin, B. (1992, December 12). Deadly religious riots spread to India's capital: Asia: Rampaging youth torch homes and shops. Residents flee violence stemming from razing of mosque. *Los Angeles Times*. <https://www.latimes.com/archives/la-xpm-1992-12-12-mn-1778-story.html>
- Drucker, P. F. (1985). Entrepreneurial strategies. *California Management Review*, 27(2), 9–25.
- Duflo, E. (2005). Why political reservations? *Journal of the European Economic Association*, 3(2–3), 668–678. <https://doi.org/10.1162/jeea.2005.3.2-3.668>
- Dunbar, C., Rodriguez, D., & Parker, L. (2003). Race, subjective and the interview process. In J. A. Holstein & J. F. Gubrium (Eds.), *The inside interviewing: New lenses, new concerns* (pp. 111–130). SAGE Publication.
- Edwards, P., Ram, M., Jones, T., & Doldor, S. (2016). New migrant businesses and their workers: Developing, but not transforming, the ethnic economy. *Ethnic and Racial Studies*, 39(9), 1587–1617. <https://doi.org/10.1080/01419870.2015.1116702>

- Engineer, A. A. (1993). Bombay riots: Second phase. *Economic and Political Weekly*, 28(12/13), 505–508.
- Epstein, R. A. (1994). The moral and practical dilemmas of an underground economy. *The Yale Law Journal*, 103(8), 2157–2177. <https://doi.org/10.2307/797043>
- Essers, C., & Benschop, Y.W.M. (2007). Enterprising identities: Female entrepreneurs of Moroccan or Turkish origin in the Netherlands. *Organization Studies*, 28(1), 49–69. <https://doi.org/10.1177/0170840606068256>
- Essers, C., Benschop, Y., & Doorewaard, H. (2010). Female ethnicity: Understanding Muslim immigrant businesswomen in The Netherlands. *Gender, Work, and Organization*, 17(3), 320–339. <https://doi.org/10.1111/j.1468-0432.2008.00425.x>
- Evans, D. S., & Jovanovic, B. (1989). An estimated model of entrepreneurial choice under liquidity constraints. *Journal of Political Economy*, 97(4), 808–827. <https://doi.org/10.1086/261629>
- Fernandes, L. (2006). *India's new middle class: Democratic politics in an era of economic reform*. University of Minnesota Press.
- Fielden, S., & Davidson, M. J. (2012). BAME women business owners: How intersectionality affects discrimination and social support. *Gender in Management*, 27(8), 559–581. <https://doi.org/10.1108/17542411211279733>
- Flick, U., von Kardorff, E., & Steinke, I. (2004). *A companion to qualitative research*. SAGE Publications.
- Freeman, C. (2014). *Entrepreneurial selves: Neoliberal respectability and the making of a Caribbean middle class*. Duke University Press.
- Ganesh, K. (2011). Diaspora: A mirror to Indian diversity? Caste, Brahmanism, and the new diaspora. In N. Jayaram (Ed.), *Diversities in the Indian diaspora: Nature, implications, responses* (pp. 173–190). Oxford University Press.



- Gang, I. N., Sen, K., & Yun, M. (2017). Is caste destiny? Occupational diversification among Dalits in rural India. *European Journal of Development Research*, 29(2), 476–492.  
<https://doi.org/10.1057/s41287-016-0011-1>
- Gartner, W. B. (2016). "Who is an entrepreneur?" is the wrong question. In *Entrepreneurship as organizing: Selected papers of William B. Gartner* (pp. 25–46). Edward Elgar Publishing.  
<https://doi.org/10.4337/9781783476947.00009>
- Garver, J. (2004). India, China, the United States, Tibet, and the origins of the 1962 war. *India Review*, 3(2), 9–20. <https://doi.org/10.1080/14736480490465054>
- Gedeon, S. (2010). What is entrepreneurship? *Entrepreneurial Practice Review*, 1(3), 16–35.
- George, A.L., & Bennett, A. (2005). *Case studies and theory development in the social sciences*. MIT Press.
- Gerring, J. (2007). *Case study research*. Cambridge University Press.
- Ghate, C. (2012). *The Oxford handbook of the Indian economy*. Oxford University Press.
- Gilbertson, A. (2018). *Within the limits: Moral boundaries of class and gender in urban India*. Cambridge University Press.
- Gist, N. P., & Wright, R. (1973). Marginality and identity: Anglo-Indians as a racially-mixed minority in India. *Population (French Edition)*, 29(6), 1166.
- Global Entrepreneurship and Development Institute. (2015). *Female Entrepreneurship Index*.  
<https://thegedi.org/research/womens-entrepreneurship-index/>
- Gopalkrishnan, N., & Babacan, H. (2007). Ties that bind: Marriage and partner choice in the Indian community in Australia in a transnational context. *Identities*, 14(4), 507–526.  
<https://doi.org/10.1080/10702890701578498>
- Graff, V., & Galonnier, J. (2013a). *Hindu–Muslim communal riots in India I (1947–1986)*. SciencesPo. <https://www.sciencespo.fr/mass-violence-war-massacre-resistance/en/document/hindu-muslim-communal-riots-india-i-1947-1986.html>

- Graff, V., & Galonnier, J. (2013b). *Hindu-Muslim communal riots in India II (1986–2011)*. SciencesPo. <https://www.sciencespo.fr/mass-violence-war-massacre-resistance/en/document/hindu-muslim-communal-riots-india-ii-1986-2011.html>
- Granovetter, M. (1985). Economic action and social structure: The problem of embeddedness. *American Journal of Sociology*, 91(5), 481. <https://doi.org/10.1086/228311>
- Gupta, A. K., & Wang, H. (2009). *Getting China and India right: Strategies for leveraging the world's fastest-growing economies for global advantage*. Jossey-Bass.
- Gutterman, A. S. (2018). *Entrepreneurship*, Business Expert Press, New York.
- Hamilton, G. G. (1985). Temporary migration and the institutionalization of strategy. *International Journal of Intercultural Relations*, 9(4), 405–425. [https://doi.org/10.1016/0147-1767\(85\)90058-6](https://doi.org/10.1016/0147-1767(85)90058-6)
- Hartmann, H. (1959). Managers and entrepreneurs: A useful distinction? *Administrative Science Quarterly*, 3(4), 429–451. <https://doi.org/10.2307/2390809>
- Hébert, R. F., & Link, A. N. (1989). In search of the meaning of entrepreneurship. *Small Business Economics*, 1(1), 39–49. <https://doi.org/10.1007/BF00389915>
- Hébert, R. F. & Link, A. N. (2009). *A history of entrepreneurship*. Taylor & Francis.
- Hedin, E. L. (1934). The Anglo-Indian community. *American Journal of Sociology*, 40(2), 165–179. <https://doi.org/10.1086/216682>
- Hewamanne, S. (2012). Threading meaningful lives: Respectability, home businesses and identity negotiations among newly immigrant South Asian women. *Identities: Global Studies in Culture and Power*, 19(3), 320–338. <https://doi.org/10.1080/1070289X.2012.699879>
- Hewamanne, S. (2020). From global workers to local entrepreneurs: Sri Lanka's former global factory workers in rural Sri Lanka. *Third World Quarterly*, 41(3), 547–564. <https://doi.org/10.1080/01436597.2019.1675504>

- Hirschman, C. (1982). Immigrants and minorities: Old questions for new directions in research. *The International Migration Review*, 16(2), 474–490.  
<https://doi.org/10.2307/2545107>
- Hornaday, J. A., & Aboud, J. (1971). Characteristics of successful entrepreneurs. *Personnel Psychology*, 24(2), 141–153. <https://doi.org/10.1111/j.1744-6570.1971.tb02469.x>
- Hornaday, J. A., & Bunker, C. S. (1970). The nature of the entrepreneur. *Personnel Psychology*, 23(1), 47–54. <https://doi.org/10.1111/j.1744-6570.1970.tb01634.x>
- Hougaz, L. (2015). *Entrepreneurs in family business dynasties: Stories of Italian-Australian business over 100 years*. Springer.
- Howell, R. P. (1972). Comparative profiles – entrepreneurs versus hired executive: San Francisco Peninsula semiconductor industry. In A. C. Cooper & J. L. Komives (Eds.), *Technical entrepreneurship: A symposium*, (pp. 47–62). Center for Venture Management.
- Hull, D. L., Bosley, J. J., & Udell, G. G. (1980). Renewing the hunt for the heffalump – identifying potential entrepreneurs by personality characteristics. *Journal of Small Business Management*, 18(1), 11–18.
- Hussain, Y. (2005). *Writing diaspora: South Asian women, culture, and ethnicity*. Ashgate.
- Hutchings, K., Samaratunge, R., Lu, Y., & Gamage, A. S. (2016). Examining Sri Lankan professional women’s perceptions of their opportunities to undertake international careers: Implications for diversity among cross-cultural managers. *International Journal of Cross Cultural Management*, 16(1), 77–98. <https://doi.org/10.1177/1470595815611696>
- India Today. (2018, October 8). 47 migrants from Bihar held hostage in Gujarat’s Ahmedabad. *India Today*. <https://www.indiatoday.in/india/story/gujarat-bihar-migrants-hostage-1358575-2018-10-08>
- Infanger, M., Rudman, L. A., & Sczesny, S. (2016). Sex as a source of power? Backlash against self-sexualizing women. *Group Processes & Intergroup Relations*, 19(1), 110–124.  
<https://doi.org/10.1177/1368430214558312>

- Janardhan, V, & Raghavendra, P. (2013). Telangana: History and political sociology of a movement. *Social Change*, 43(4), 551–564. <https://doi.org/10.1177/0049085713502593>
- Jones, T., Ram, M., Edwards, P., Kiselincev, A., & Muchenje, L. (2014). Mixed embeddedness and new migrant enterprise in the UK. *Entrepreneurship & Regional Development*, 26(5–6), 500–520. <https://doi.org/10.1080/08985626.2014.950697>
- Jovchelovitch, S., & Bauer, M. W. (2000). Narrative interviewing. In M. W. Bauer & G. Gaskell (Eds.), *Qualitative researching with text, image and sound: A practical handbook* (pp. 57–74). SAGE Publications.
- Kang, M. (2003). The managed hand: The commercialization of bodies and emotions in Korean immigrant-owned nail salons. *Gender & Society*, 17(6), 820–839. <https://doi.org/10.1177/0891243203257632>
- Karan, K. (2008). Obsessions with fair skin: Color discourses in Indian advertising. *Advertising & Society Review* 9(2), 1–13. <https://doi.org/10.1353/asr.0.0004>
- Khan, S. R. (2012). The sociology of elites. *Annual Review of Sociology*, 38(1), 361–377. <https://doi.org/10.1146/annurev-soc-071811-145542>
- Khorana, S. (2014). From “de-wogged” migrants to “rabble rousers”: Mapping the Indian diaspora in Australia. *Journal of Intercultural Studies*, 35(3), 250–264. <https://doi.org/10.1080/07256868.2014.899950>
- Kim, K. (2004). Twice migrant Indo-Fijian community in Sydney with particular reference to socio-religious organizations. *Indian Anthropologist*, 34(2), 1–27.
- Kirzner, I. M. (1973). *Competition and entrepreneurship*. University of Chicago Press.
- Kloosterman, R. (2010). Matching opportunities with resources: A framework for analysing (migrant) entrepreneurship from a mixed embeddedness perspective. *Entrepreneurship & Regional Development*, 22(1), 25–45. <https://doi.org/10.1080/08985620903220488>
- Kloosterman, R., & Rath, J. (2018). Immigrant entrepreneurship. In J. Rath & M. Martiniello (Eds.), *An introduction to immigrant incorporation studies* (pp. 195–226). Amsterdam University Press. <https://doi.org/10.1515/9789048523153-010>

- Kloosterman, R., Van Der Leun, J., & Rath, J. (1999). Mixed embeddedness: (In)formal economic activities and immigrant businesses in the Netherlands. *International Journal of Urban and Regional Research*, 23(2), 252–266. <https://doi.org/10.1111/1468-2427.00194>
- Knight, F. H. (1921). *Risk, uncertainty and profit*. Houghton Mifflin Company.
- Krishnan, A., & Berry, J. W. (1992). Acculturative stress and acculturation attitudes among Indian immigrants to the United States. *Psychology and Developing Societies*, 4(2), 187–212. <https://doi.org/10.1177/097133369200400206>
- Kumar, V. (2021). Different shades of caste among the Indian diaspora in the US. *Transcience*, 12(1), 1–12.
- Lamba, N. (2018, August 7). The handloom communities of India. *The Statesman*.
- Lampugnani, R., & Holton, R. J. (1992). Ethnic business in South Australia: A sociological profile of the Italian business community. *Journal of Intercultural Studies*, 13(2), 1–18. <https://doi.org/10.1080/07256868.1992.9963387>
- Lever-Tracy, C., Ip, D., Kitay, J., Phillips, I., & Tracy, N. (1991). *Asian entrepreneurs in Australia: Report to the Office of Multicultural Affairs*. [http://www.multiculturalaustralia.edu.au/doc/levertracy\\_1.pdf](http://www.multiculturalaustralia.edu.au/doc/levertracy_1.pdf)
- Li, P. S. (2001). Immigrants' propensity to self-employment: Evidence from Canada. *International Migration Review*, 35(4), 1106–1128. <https://doi.org/10.1111/j.1747-7379.2001.tb00054.x>
- Light, I. H. (1972). *Ethnic enterprise in America; business and welfare among Chinese, Japanese, and Blacks*. University of California Press.
- Light, I. (1979). Disadvantaged minorities in self-employment. *International Journal of Comparative Sociology*, 20(1–2), 31–45. <https://doi.org/10.1163/156854279X00157>
- Light, I. (1984). Immigrant and ethnic enterprise in North America. *Ethnic and Racial Studies*, 7(2), 195–216. <https://doi.org/10.1080/01419870.1984.9993441>
- Light, I., & Bonacich, E. (1988). *Immigrant entrepreneurs: Koreans in Los Angeles, 1965–1982*. University of California Press.

- Light, I., & Gold, S. J. (2000). *Ethnic economies*. Academic Press.
- Light, I., & Rosenstein, C. (1995). *Race, ethnicity, and entrepreneurship in urban America*. Aldine de Gruyter.
- Lindsey, L. L. (2011). *Gender roles: A sociological perspective*. Pearson Prentice Hall.
- Litzinger, W. D. (1965). The motel entrepreneur and the motel manager. *Academy of Management Journal*, 8(4), 268-281. <https://doi.org/10.5465/255343>
- Lumpkin, G. T., & Dess, G. G. (1996). Clarifying the entrepreneurial orientation construct and linking it to performance. *Academy of Management Review*, 21(1), 135–172. <https://doi.org/10.5465/amr.1996.9602161568>
- Luttrell, W. (2010). *Qualitative educational research: Readings in reflexive methodology and transformative practice*. Routledge.
- Ma Mung, E., & Lacroix, T. (2003). France: The narrow path. In J. Rath & R. Kloosterman (Eds.), *Immigrant entrepreneurs: Venturing abroad in the age of globalization* (pp. 173–193). Berg.
- Macionis, J. J. (2017). *Sociology*. Pearson.
- Macquarrie, J. (1972). *Existentialism*. Hutchinson.
- Manning, P. K., & Callum-Swan, B. (1994). Narrative, content, and semiotic analysis. In N. K. Denzin & Y. S. Lincoln (Eds.), *Handbook of qualitative research* (pp. 463–478). SAGE Publications.
- Masselos, J. (1994). The Bombay riots of January 1993: The politics of urban conflagration. *South Asia: Journal of South Asian Studies*, 17(s1), 79–95. <https://doi.org/10.1080/00856409408723217>
- Masurel, E., Nijkamp, P., & Vindigni, G. (2004). Breeding places for ethnic entrepreneurs: A comparative marketing approach. *Entrepreneurship & Regional Development*, 16(1), 77–86. <https://doi.org/10.1080/0898562042000205045>

- Mathieu, J.E., & Chen, G. (2011). The etiology of the multilevel paradigm in management research. *Journal of Management* 37(2), 610–641.  
<https://doi.org/10.1177/0149206310364663>
- McCall, L. (2005). The complexity of intersectionality. *Signs: Journal of Women in Culture and Society*, 30(3), 1771–1800. <https://doi.org/10.1086/426800>
- McClelland, D. C. (1965). N achievement and entrepreneurship: A longitudinal study. *Journal of Personality and Social Psychology*, 1(4), 389–392. <https://doi.org/10.1037/h0021956>
- McHugh, S. (2009). Not in front of the altar: Mixed marriages and sectarian tensions between Catholics and Protestants in pre-multicultural Australia. *History Australia*, 6(2), 42.1–42.22. <https://doi.org/10.2104/ha090042>
- McKee, J. B. (1993). *Sociology and the race problem: The failure of a perspective*. University of Illinois Press.
- Mendelsohn, O., & Vicziany, M. (1998). *The untouchables: Subordination, poverty, and the state in modern India*. Cambridge University Press.
- Merriam, S.B., & Tisdell, E.J. (2015). *Qualitative research* (4th ed). Wiley.
- Mescon, T. S., & Montanari, J. (1981). The personalities of independent and franchise entrepreneurs, an empirical analysis of concepts. *Academy of Management Proceedings*, 8(1), 413-417. <https://doi.org/10.5465/ambpp.1981.4977192>
- Meyer, C., & Birdsall, N. (2012). *New estimates of India's middle class* [Technical note]. Peterson Institute for International Economics.  
[https://www.cgdev.org/sites/default/files/archive/doc/2012-10-29\\_MiddleClassIndia\\_TechnicalNote.pdf](https://www.cgdev.org/sites/default/files/archive/doc/2012-10-29_MiddleClassIndia_TechnicalNote.pdf)
- Min, P. G., & Park, S. S. (2014). Twice-migrant Chinese and Indians in the United States. *Development and Society*, 43(2), 381–401.
- Mines, D. P. (2009). *Caste in India*. Association for Asian Studies.
- Ministry of Home Affairs. (2011). *Religion*.  
[https://censusindia.gov.in/Census\\_and\\_You/religion.aspx](https://censusindia.gov.in/Census_and_You/religion.aspx)

- Ministry of Law and Justice. (2020). *Constitution of India*. <https://legislative.gov.in/constitution-of-india>
- Mishra, N. (2015). India and colorism: The finer nuances. *Washington University Global Studies Law Review*, 14(4), 725.  
[https://openscholarship.wustl.edu/law\\_globalstudies/vol14/iss4/14/](https://openscholarship.wustl.edu/law_globalstudies/vol14/iss4/14/)
- Mitchell, W. J. T. (Ed). (1981). *On narrative*. The University of Chicago Press.
- Mohanty, C. T. (1988). Under Western eyes: Feminist scholarship and colonial discourses. *Feminist Review*, 30(1), 61–88. <https://doi.org/10.1057/fr.1988.42>
- Morning, A. (2011). *The nature of race: How scientists think and teach about human difference*. University of California Press.
- Museums Victoria (2017). *Immigration history from India to Victoria*.  
<https://origins.museumsvictoria.com.au/countries/india/>
- Nahapiet, J., & Ghoshal, S. (1998). Social capital, intellectual capital, and the organizational advantage. *Academy of Management Review*, 23(2), 242–266.  
<https://doi.org/10.5465/amr.1998.533225>
- Ndofor, H. A., & Priem, R. L. (2011). Immigrant entrepreneurs, the ethnic enclave strategy, and venture performance. *Journal of Management*, 37(3), 790–818.  
<https://doi.org/10.1177/0149206309345020>
- Nee, V., & Nee, B. (1973). *Longtime Californ': A documentary study of an American Chinatown*. Pantheon Books.
- Nee, V, & Sanders, J. (2001). Understanding the diversity of immigrant incorporation: a forms-of-capital model. *Ethnic and Racial Studies*, 24(3), 386–411.  
<https://doi.org/10.1080/01419870020036710>
- Nyíri, P. D. (2011). Chinese entrepreneurs in poor countries: A transnational “middleman minority” and its futures. *Inter-Asia Cultural Studies*, 12(1), 145–153.  
<https://doi.org/10.1080/14649373.2011.532985>



- Organisation for Economic Cooperation and Development. (2011). *International migration outlook 2011*. OECD Publishing. [https://doi.org/10.1787/migr\\_outlook-2011-en](https://doi.org/10.1787/migr_outlook-2011-en)
- Pahuja, N. (Director), (2012). *The world before her* [Film]. Storyline Entertainment.
- Palmer, M. (1971). The application of psychological testing to entrepreneurial potential. *California Management Review*, 13(3), 32–38.  
<https://doi.org/10.2307/41164291>
- Pandey, R. (2019). Locating Savitribai Phule’s feminism in the trajectory of global feminist thought. *Indian Historical Review*, 46(1), 86–105.  
<https://doi.org/10.1177/0376983619856480>
- Parameswaran, R., & Cardoza, K. (2009). Melanin on the margins: Advertising and the cultural politics of fair/light/white beauty in India. *Journalism & Communication Monographs*, 11(3), 213–274. <https://doi.org/10.1177/152263790901100302>
- Parliament of the United Kingdom. (2021). *1947 Indian Independence Act*.  
<https://www.parliament.uk/about/living-heritage/evolutionofparliament/legislative scrutiny/parliament-and-empire/collections1/collections2/1947-indian-independence-act/>
- Patel, A. (2017). Contribution of Savitribai Jyotirao Phule in education field. *Towards Excellence*, 9(2), 39–46.
- Pécoud, A. (2010). What is ethnic in an ethnic economy?. *International Review of Sociology*, 20(1), 59–76. <https://doi.org/10.1080/03906700903525677>
- Peters, N. (2002). Mixed embeddedness. *International Journal of Entrepreneurial Behavior & Research*, 8(1/2), 32–53. <https://doi.org/10.1108/13552550210423705>
- Petersen, W. (1980). Concepts of ethnicity. In S. Thernstrom (Ed.), *Harvard encyclopedia of American ethnic groups*, (pp. 234–242). Belknap Press of Harvard University.
- Phillippi, J., & Lauderdale, J. (2018). A guide to field notes for qualitative research: Context and conversation. *Qualitative Health Research*, 28(3), 381–388.  
<https://doi.org/10.1177/1049732317697102>

- Phillips, A. (2021). *How the east was won: Barbarian conquerors, universal conquest and the making of modern Asia*. Cambridge University Press.
- Pio, E. (2007a). Ethnic minority migrant women entrepreneurs and the imperial imprimatur. *Women in Management Review*, 22(8), 631–649.  
<https://doi.org/10.1108/09649420710836317>
- Pio, E. (2007b). Ethnic entrepreneurship among Indian women in New Zealand: A bittersweet process. *Gender, Work and Organisation*, 14(5), 409–432. <https://doi.org/10.1111/j.1468-0432.2007.00358.x>
- Platt, J. (1992). “Case study” in American methodological thought. *Current Sociology*, 40(1), 17–48. <https://doi.org/10.1177/001139292040001004>
- PTI. (2016, May 14). Bihar students spoiling atmosphere, must be driven out of Kota, says BJP MLA. *Indian Express*. <https://indianexpress.com/article/india/india-news-india/bihar-students-kota-murder-bjp-mla-bhawani-singh-rajawat-2799510/lite/>
- Portes, A. (1995). *The economic sociology of immigration: Essays on networks, ethnicity, and entrepreneurship*. Russell Sage Foundation.
- Powdermaker, H. (1966). *Stranger and friend: The way of an anthropologist*. W.W. Norton.
- Pugach, I., Delfin, F., Gunnarsdóttira, E., Kayser, M., & Stoneking, M. (2013). Genome-wide data substantiate Holocene gene flow from India to Australia. *Proceedings of the National Academy of Sciences – PNAS*, 110(5), 1803–1808.  
<https://doi.org/10.1073/pnas.1211927110>
- Quinn, N. (2005). *Finding culture in talk: A collection of methods*. Palgrave Macmillan.
- Racine, L. (2011). The impact of race, gender, and class in postcolonial feminist fieldwork: A retrospective critique of methodological dilemma. *Racine*, 1(3), 15–27.
- Ram, M., Theodorakopoulos, N., & Jones, T. (2008). Forms of capital, mixed embeddedness and Somali enterprise. *Work, Employment and Society*, 22(3), 427–446.  
<https://doi.org/10.1177/0950017008093479>
- Rath, J. (2000). *Immigrant businesses: The economic, political and social environment*. Macmillan.

- Rege, S. (1998). Dalit women talk differently: A critique of “difference” and towards a Dalit feminist standpoint position. *Economic and Political Weekly*, 33(44), WS39–WS46.
- Ressia, S., Strachan, G., & Bailey, J.M. (2017). Gender and migration: The experiences of skilled professional women. In K. Broadbent, G Strachan & G. Healy (Eds.), *Gender and the professions: international and contemporary perspectives* (pp. 106-116). Routledge.
- Reuters. (2010). *Facebook dislodges Orkut from top position*.  
<https://www.reuters.com/article/urnidgns852573c4006938800025778a0023083fidUS15459745120100825>
- Richardson, L. (1990). Narrative and sociology. *Journal of Contemporary Ethnography*, 19(1), 116–135. <https://doi.org/10.1177/089124190019001006>
- Riessman, C. (2012). Analysis of personal narratives. In J. F. Gubrium, J. A. Holstein, & A. B. Marvasti (Eds.), *The SAGE handbook of interview research: The complexity of the craft* (pp. 367–380). SAGE Publications. <https://www.doi.org/10.4135/9781452218403.n26>
- Ritzer, G. (2010). *Sociological theory* (8th ed.). McGraw-Hill.
- Ritzer, G., & Goodman, D. J. (2008). *Modern sociological theory* (7th ed.). McGraw-Hill Higher Education.
- Roberts, B. (1994). Informal economy and family strategies. *International Journal of Urban and Regional Research*, 18(1), 6–23. <https://doi.org/10.1111/j.1468-2427.1994.tb00248.x>
- Roberts, B. (2002). *Biographical research*. Open University Press.
- Romero, M., & Valdez, Z. (2016). Introduction to the special issue: Intersectionality and entrepreneurship. *Ethnic and Racial Studies*, 39(9), 1553–1565.  
<https://doi.org/10.1080/01419870.2016.1171374>
- Roy, A & Lahiri-Roy, R. (2012). A comparative study of Indian entrepreneurs in Christchurch, New Zealand, and Melbourne, Australia. *International Journal of Knowledge, Culture and Change Management*, 11(4), 133–142.  
<https://doi.org/10.18848/1447-9524/CGP/v11i04/50155>

- Säävälä, M. (2003). Auspicious Hindu houses: The new middle classes in Hyderabad, India. *Social Anthropology*, 11(2), 231–247.  
<https://doi.org/10.1111/j.1469-8676.2003.tb00170.x>
- Salamanca, P. E., & Alcaraz, J. (2018). The rise of Mexican entrepreneurial migration to the United States: A mixed-embeddedness approach. *Thunderbird International Business Review*, 61(2), 197–215. <https://doi.org/10.1002/tie.22014>
- Sarwal, A. (2013). Re-mapping class and caste consciousness: Short narratives of South Asian diaspora in Australia. *Centre for Citizenship and Globalisation Research Paper Series*, 4(2), 3–18. <https://dro.deakin.edu.au/view/DU:30057025>
- Sarwal, A. (2018). Class and caste consciousness: The narratives of Indian sub-continental diaspora in Australia. In S. Bandyopadhyay & J. Buckingham (Eds.), *Indians and the Antipodes: Networks, boundaries and circulation* (pp. 254–277). Oxford University Press.
- Satyen, L. (2021). Gender norms in the Indian migrant community in Australia: Family, community, and work roles. *Journal of Gender Studies*, 30(4), 452–464.  
<https://doi.org/10.1080/09589236.2021.1884535>
- Saunders, B., Sim, J., Kingstone, T., Baker, S., Waterfield, J., Bartlam, B., Burroughs, H., & Jinks, C. (2018). Saturation in qualitative research: exploring its conceptualization and operationalization. *Quality & Quantity*, 52(4), 1893–1907.  
<https://doi.org/10.1007/s11135-017-0574-8>
- Schultz, A. (2014). Bollywood Bhajans: Style as 'Air' in an Indian-Guyanese twice-migrant community. *Ethnomusicology Forum*, 23(3), 383–404.  
<https://doi.org/10.1080/17411912.2014.909736>
- Schumpeter, J. A. (1934). *The theory of economic development: An inquiry into profits, capital, credit, interest and the business cycle*. Harvard University Press.

- Scott, J. M., & Hussain, J. (2019). Exploring intersectionality issues in entrepreneurial finance: Policy responses and future research directions. *Strategic Change*, 28(1), 37–45.  
<https://doi.org/10.1002/jsc.2244>
- Sen, S. (2017). Experiences in doing ethnography: Studies on Anglo-Indian women in Kolkata. *Sociological Bulletin*, 66(2), 158–173.  
<https://doi.org/10.1177/0038022917708390>
- Sharma, P., & Chrisman, S. J. J. (2007). Toward a reconciliation of the definitional issues in the field of corporate entrepreneurship. In Á. Cuervo, D. Ribeiro, & S. Roig (Eds.), *Entrepreneurship: Concepts, theory and perspective* (pp. 82–103). Springer-Verlag.
- Shome, P., & Mukhopadhyay, H. (1998). Economic liberalisation of the 1990s: Stabilisation and structural aspects and sustainability of results. *Economic and Political Weekly*, 33(29/30), 1925–1934.
- Shroff, H., Diedrichs, P. C., & Craddock, N. (2017). Skin color, cultural capital, and beauty products: An investigation of the use of skin fairness products in Mumbai, India. *Frontiers in Public Health*, 5, 365–365. <https://doi.org/10.3389/fpubh.2017.00365>
- Simmel, G. (1950). *The sociology of Georg Simmel*. (K. H. Wolff, Trans.). The Free Press.
- Singh, K. (2013). *Separated and divorced women in India: Economic rights and entitlements*. SAFE India.
- Sinha, M. (2001). Britishness, clubbability, and the colonial public sphere: The genealogy of an imperial institution in colonial India. *Journal of British Studies*, 40(4), 489–521.  
<https://doi.org/10.1086/386265>
- Smans, M. (2012). *The internationalisation of immigrant ethnic entrepreneurs*. [Doctoral thesis, University of Adelaide]. Adelaide Research and Scholarship.  
<http://hdl.handle.net/2440/73878>
- Soltow, J. H. (1968). The entrepreneur in economic history. *The American Economic Review*, 58(2), 84–92.
- Sombart, W. (1911). *The Jews and modern capitalism*. (M. Epstein, Trans.), Batoche.

- Srivastava, S. (2014). *Entangled urbanism: Slum, gated community, and shopping mall in Delhi and Gurgaon*. Oxford University Press.
- <https://doi.org/10.1093/acprof:oso/9780198099147.001.0001>
- Stake, R.E. (2005). Qualitative case studies. In N. K. Denzin & Y. S. Lincoln (Eds.), *The Sage handbook of qualitative research* (3rd ed., pp. 443–466). SAGE Publications.
- Stein, B., & Arnold, D. (2010). *A history of India* (2nd ed.) (D. Arnold, Ed.). Wiley-Blackwell.
- Stokes, D., Wildon, N., & Mador, M. (2010). *Entrepreneurship*. South-Western Cengage Learning.
- Subramaniam, R. (1999). Culture of suspicion: Riots and rumor in Bombay, 1992–1993. *Transforming Anthropology*, 8(1/2), 97–110.
- Sunstein, B. S., & Chiseri-Strater, E. (2012). *FieldWorking: Reading and writing research* (4th ed.). Bedford/St Martin's.
- Swapnil, S. (2015). Caste and diaspora. *International Journal of Social Science and Humanity*, 5(1), 80. <https://doi.org/10.7763/IJSSH.2015.V5.426>
- Sway, M. (1988). *Familiar strangers: Gypsy life in America*. University of Illinois Press.
- Thomas, G., & Myers, K. (2015). *The anatomy of the case study*. SAGE Publications.
- Thornton, N. (2010). *An essay on economic theory: An English translation of Richard Cantillon's Essai sur la nature du commerce en general*. (C. Saucier, Trans.). Ludwig von Mises Institute.
- Tuxen, N. (2018). Seeking “the foreign stamp”: International education and the (re)production of class status in Mumbai, India. [Doctoral thesis, The Australian National University]. ANU Open Research. <https://doi.org/10.25911/5d5148f6e5840>
- Tuxen, N., & Robertson, S. (2018). Brokering international education and (re)producing class in Mumbai. *International Migration*, 57(3), 280–294. <https://doi.org/10.1111/imig.12516>
- United Nations. (2013). *Enabling entrepreneurship for women's economic empowerment in Asia and the Pacific*. United Nations Economic and Social Commission for Asia and the Pacific. [https://www.unescap.org/sites/default/files/Enabling\\_women's\\_entrepreneurship.pdf](https://www.unescap.org/sites/default/files/Enabling_women's_entrepreneurship.pdf)

- United Nations. (2021). *Map of the world*. United Nations Geospatial.  
<https://www.un.org/geospatial/content/map-world>
- Urban Dictionary. (2021). *Indophile*.  
<https://www.urbandictionary.com/define.php?term=indophile>
- Vaid, D. (2012). The caste-class association in India. *Asian Survey*, 52(2), 395–422.  
<https://doi.org/10.1525/as.2012.52.2.395>
- Vaid, D. (2014). Caste in contemporary India: Flexibility and persistence. *Annual Review of Sociology*, 40(1), 391–410. <https://doi.org/10.1146/annurev-soc-071913-043303>
- Valdez, Z. (2011). *The new entrepreneurs: How race, class, and gender shape American enterprise*. Stanford University Press.
- van Tubergen, F. (2005). Self-employment of immigrants: A cross-national study of 17 Western societies. *Social Forces*, 84(2), 709–732. <https://doi.org/10.1353/sof.2006.0039>
- Varghese, P. N. (2018). *An India economic strategy to 2035*. Department of Foreign Affairs and Trade. <https://www.dfat.gov.au/geo/india/ies/index.html>
- Veciana, J. M. (2007). Entrepreneurship as a scientific research programme. In Á. Cuervo, D. Ribeiro & S. Roig (Eds.), *Entrepreneurship: Concepts, theory and perspective* (pp. 23–71). Springer-Verlag.
- Verver, M., Roessingh, C., & Passenier, D. (2020). Ethnic boundary dynamics in immigrant entrepreneurship: A Barthian perspective. *Entrepreneurship & Regional Development*, 32(9–10), 757–782. <https://doi.org/10.1080/08985626.2020.1757160>
- Voigt-Graf, C. (2003). Indians at home in the Antipodes: Migrating with Ph.D.s, bytes or kava in their bags. In B. Parekh, G. Singh & S. Vertovec (Eds.), *Culture and economy in the Indian diaspora* (pp. 142–164). Routledge.
- Volery, T. (2007). Ethnic entrepreneurship: A theoretical framework. In L. P. Dana (Ed.), *Handbook of research on ethnic minority entrepreneurship: A co-evolutionary view on resource management* (pp. 30–41). Edward Elgar.

- Wade, R. H. (2003). *What strategies are viable for developing countries today? The World Trade Organization and the shrinking of "development space"* [Crisis States Programme, Working Paper No. 31]. Development Research Centre.  
<http://eprints.lse.ac.uk/28239/1/WP31RW.pdf>
- Waldinger, R., Aldrich, H., & Ward, R. (1990). *Ethnic entrepreneurs: Immigrant business in industrial societies*. SAGE Publications.
- Wali, N., & Renzaho, A. M. N. (2018). "Our riches are our family", the changing family dynamics & social capital for new migrant families in Australia. *PloS One*, 13(12), e0209421–e0209421. <https://doi.org/10.1371/journal.pone.0209421>
- Walton-Roberts, M., & Pratt, G. (2005). Mobile modernities: A South Asian family negotiates immigration, gender and class in Canada. *Gender, Place and Culture: A Journal of Feminist Geography*, 12(2), 173–195. <https://doi.org/10.1080/09663690500094823>
- Watkins, M. B., Smith, A. N., & Aquino, K. (2013). The use and consequences of strategic sexual performances. *Academy of Management Perspectives*, 27(3), 173–186.  
<https://doi.org/10.5465/amp.2010.0109>
- Wang, Y., & Warn, J. (2018). Chinese immigrant entrepreneurship: Embeddedness and the interaction of resources with the wider social and economic context. *International Small Business Journal*, 36(2), 131–148. <https://doi.org/10.1177/0266242617726364>
- Wang, Y., & Warn, J. (2019). Break-out strategies of Chinese immigrant entrepreneurs in Australia. *International Journal of Entrepreneurial Behavior & Research*, 25(2), 217–242.  
<https://doi.org/10.1108/IJEBR-03-2017-0108>
- Weber, L. (1998). A conceptual framework for understanding race, class, gender, and sexuality. *Psychology of Women Quarterly*, 22(1), 13–32. <https://doi.org/10.1111/j.1471-6402.1998.tb00139.x>
- Weber, M. (1930). *The Protestant ethic and the spirit of capitalism*. (S. Kalberg, Trans.). Routledge.



- Werbner, P. (1984). Business on trust: Pakistani entrepreneurship in the Manchester garment industry. In R. Ward & R. Jenkins (Eds.), *Ethnic communities in business: Strategies for economic survival* (pp. 166–188). Cambridge University Press.
- Wharton, A. S. (2005). *The sociology of gender: An introduction to theory and research*. Blackwell.
- Wigren-Kristofersen, C., Korsgaard, S., Brundin, E., Hellerstedt, K., Alsos, G. A., & Grande, J. (2019). Entrepreneurship and embeddedness: Dynamic, processual and multi-layered perspectives. *Entrepreneurship & Regional Development*, 31(9–10), 1011–1015.  
<https://doi.org/10.1080/08985626.2019.1656868>
- Wiley, N. (1988). The micro-macro problem in social theory. *Sociological Theory*, 6(2), 254–261.  
<https://doi.org/10.2307/202119>
- Wilson, K. L., & Portes, A. (1980). Immigrant enclaves. *American Journal of Sociology*, 86(2), 295–319. <https://doi.org/10.1086/227240>
- Wolcott, H. F. (2009). *Writing up qualitative research* (3rd ed.). SAGE Publications.
- Wolpert, S. (2009). *A new history of India 1927–2019* (8th ed.). Oxford University Press.
- World Bank. (2021a). *The World Bank: Doing Business*.  
<https://www.doingbusiness.org/en/rankings>
- World Bank. (2021b). *The World Bank in India*.  
<https://worldbank.org/en/country/india/overview>
- World Trade Organization. (2021a). *Textiles: Back in the mainstream*.  
[https://www.wto.org/english/thewto\\_e/whatis\\_e/tif\\_e/agrm5\\_e.htm](https://www.wto.org/english/thewto_e/whatis_e/tif_e/agrm5_e.htm)
- World Trade Organization. (2021b). *Textiles monitoring body (TMB): The agreement on textiles and clothing*. [https://www.wto.org/english/tratop\\_e/texti\\_e/texintro\\_e.htm#MFA](https://www.wto.org/english/tratop_e/texti_e/texintro_e.htm#MFA)
- Xu, K., Drennan, J., & Mathews S. (2019). Immigrant entrepreneurs and their cross-cultural capabilities: A study of Chinese immigrant entrepreneurs in Australia. *Journal of International Entrepreneurship*, 17(4), 520–557. <https://doi.org/10.1007/s10843-019-00261-4>
- Yengde, S. (2019). *Caste matters*. Penguin.

- Yin, R. K. (1994). Discovering the future of the case study method in evaluation research. *Evaluation Practice*, 15(3), 283–290. [https://doi.org/10.1016/0886-1633\(94\)90023-X](https://doi.org/10.1016/0886-1633(94)90023-X)
- Yinger, J. M. (1985). Ethnicity. *Annual Review of Sociology*, 11(1), 151–180. <https://doi.org/10.1146/annurev.so.11.080185.001055>

## APPENDICES

### APPENDIX A

The pseudonyms given to each participant in this study are real names of women from India. I chose these names to amplify the significant role and diversity of women in India. Their names and brief biography are listed below.

Participant One – Shanu

[Shanu Lahiri](#) (1928–2013) was a Bengali artist who used graffiti to cover aggressive political sloganeering across Kolkata.

Participant Two – Christine

[Christine Lazarus](#) is a former Member of Legislative Assembly in Andhra Pradesh. Christine held a seat that was reserved for the Anglo-Indian community.

Participant Three – Patience

[Patience Cooper](#) (1902–1993) was one of the first Bollywood superstars. Patience was an Anglo-Indian from Kolkata, who migrated and lived in Pakistan.

Participant Four – Krishna

[Krishna Raj](#) is a Member of the Lok Sabha (Lower House) representing Shahjahanpur, Uttar Pradesh (UP). In 2016, I arrived at Tilhar, Shahjahanpur, to join my friend, Samantha Gash, who was running across India for charity. UP has the largest population of any state in India but one of the worst track records for women's empowerment.

Participant Five – Vina

[Vina Mazumdar](#) (1927–2013) was a Bengali women's studies academic. Vina was one of the first women to combine activism and academia, and described herself as a 'troublemaker'.

Participant Six – Priyanka

[Priyanka Chaturvedi](#) is a Member of the Rajya Sabha (Upper House) and Deputy Leader of Shiv Sena. Priyanka defected from Congress where she was the National Spokesperson when Congress failed to stand up for her treatment as a woman. I met Priyanka as delegates at the Australia India Youth Dialogue in 2017 and we continue to support each other's careers.

Participant Seven – Chhavi

[Chhavi Rajawat](#) is the first woman Sarpanch in India to have a Master's of Business Administration, and is the youngest person to hold office of Sarpanch. The Sarpanch is the Chair of the Gram Panchayat, the village-level system of governance in India.

Participant Eight – Manasi

[Manasi Pradhan](#) is a women's rights activist who advocates for ending violence against women in India. Manasi was born into poverty and was the first university graduate from her village.

## APPENDIX B



Monash University Human Research Ethics Committee (MUHREC)  
Research Office

### Human Ethics Certificate of Approval

This is to certify that the project below was considered by the Monash University Human Research Ethics Committee. The Committee was satisfied that the proposal meets the requirements of the *National Statement on Ethical Conduct in Human Research* and has granted approval.

**Project Number:** CF14/3583 - 2014001886  
**Project Title:** Narratives of women's entrepreneurship in the Indian diaspora in Australia  
**Chief Investigator:** Prof Russell Smyth  
**Approved:** From: 9 December 2014 To: 9 December 2019

---

**Terms of approval - Failure to comply with the terms below is in breach of your approval and the Australian Code for the Responsible Conduct of Research.**

1. The Chief investigator is responsible for ensuring that permission letters are obtained, if relevant, before any data collection can occur at the specified organisation.
2. Approval is only valid whilst you hold a position at Monash University.
3. It is the responsibility of the Chief Investigator to ensure that all investigators are aware of the terms of approval and to ensure the project is conducted as approved by MUHREC.
4. You should notify MUHREC immediately of any serious or unexpected adverse effects on participants or unforeseen events affecting the ethical acceptability of the project.
5. The Explanatory Statement must be on Monash University letterhead and the Monash University complaints clause must include your project number.
6. **Amendments to the approved project (including changes in personnel):** Require the submission of a Request for Amendment form to MUHREC and must not begin without written approval from MUHREC. Substantial variations may require a new application.
7. **Future correspondence:** Please quote the project number and project title above in any further correspondence.
8. **Annual reports:** Continued approval of this project is dependent on the submission of an Annual Report. This is determined by the date of your letter of approval.
9. **Final report:** A Final Report should be provided at the conclusion of the project. MUHREC should be notified if the project is discontinued before the expected date of completion.
10. **Monitoring:** Projects may be subject to an audit or any other form of monitoring by MUHREC at any time.
11. **Retention and storage of data:** The Chief Investigator is responsible for the storage and retention of original data pertaining to a project for a minimum period of five years.

A handwritten signature in blue ink, appearing to read "Nip Thomson".

Professor Nip Thomson  
Chair, MUHREC

cc: Dr Samantha Gunawardana, Ms Erin Lynn

Postal – Monash University, Vic 3800, Australia  
Building 3E, Room 111, Clayton Campus, Wellington Road, Clayton  
Telephone +61 3 9905 5490 Facsimile +61 3 9905 3831  
Email [muhrec@monash.edu](mailto:muhrec@monash.edu) <http://www.monash.edu.au/researchoffice/human/>  
ABN 12 377 614 012 CRICOS Provider #00008C



### Participants Sought

Case studies of women's entrepreneurship in the Indian diaspora in Australia

#### About the research

This study is being conducted for a Doctor of Philosophy thesis. The research project is about the experiences of women entrepreneurs in the Indian community in Australia.

#### About you

- You identify as a first generation migrant from India (i.e. you identify as Indian and migrated to Australia)
- Since arriving in Australia you have initiated an enterprise
- You are willing and able to commit to participate in a case study
- You are 18 years or over

#### About the 'case studies'

- A demographic information survey (5-10 mins)
- Field observation (between one half day and up to five days - as much time as you are able to offer)
- A narrative interview (up to 2 hours)
- A follow up interview (up to one hour)

Monash University Human Ethics approval has been obtained for this study no. CF14/3583 - 2014001886

For more information and to volunteer for this study, please contact:

Erin Lynn  
Ph.D Candidate  
Monash Business School  
Monash University  
[erin.lynn@monash.edu](mailto:erin.lynn@monash.edu)



## EXPLANATORY STATEMENT

Project: 'Narratives of Women Entrepreneurs in the Indian diaspora in Australia'

|  |   |   |
|--|---|---|
| Ms. Erin Lynn<br>PhD Candidate<br>Monash Business School<br>Faculty of Business and Economics<br>Monash University<br>Clayton<br>Ph: 0424 345 818<br>Email: <a href="mailto:erin.lynn@monash.edu">erin.lynn@monash.edu</a> | Dr. Samantha J Gunawardana<br>Co-Supervisor<br>School of Social Science<br>Faculty of Arts<br>Monash University<br>Clayton<br>Ph: 03 9905 9019<br>Email: <a href="mailto:samanthi.gunawardana@monash.edu">samanthi.gunawardana@monash.edu</a> | Prof. Russell Smyth<br>Main Supervisor<br>Department of Economics<br>Faculty of Business and Economics<br>Monash University<br>Clayton<br>Ph: 03 9905 1560<br>Email: <a href="mailto:Russell.smyth@monash.edu">Russell.smyth@monash.edu</a> |
|--|---|---|

You are invited to take part in this study. Please read this Explanatory Statement in full before deciding whether or not to take part in this research. If you would like further information regarding any aspect of this project, you are encouraged to contact the researchers via the phone numbers or email addresses listed above.

### What does the research involve?

This research is for Ms. Erin Lynn's Doctor of Philosophy thesis, which she is working towards at Monash University. The PhD is supervised by Professor Russell Smyth and Dr. Samantha Gunawardana.

We are interested in learning more about your experience of migrating from India to Australia, how you decided to start your own business, and how entrepreneurship has shaped your identity. The aim of the research is to understand the decision making process, everyday lives, and self-concept of migrant entrepreneurs.

We would like you to participate in a series of data collection phases with the PhD Candidate. The first phase is a short, demographic survey, which is expected to take between five and ten minutes. The purpose of this survey is to collect your demographic information. The second phase is a field observation in your workplace, which may be as short as one-half day or up to five days, depending on your time availability. The purpose of the field observation is to document your everyday life at work, cultural practices, and the physical environment. The third phase is interview, which may take up to two hours. The final and fourth phase is a short, follow-up interview to clarify information from the previous phases of data collection and may take up to one hour either in person or over the telephone/Skype.

### Why were you chosen for this research?

We are interested in speaking with ten women from all different regional, linguistic and religious backgrounds who identify as a first generation Indian migrant that lives in Australia. You were chosen because you are a woman residing in Melbourne who owns her own business.

**Source of funding**

The PhD Candidate is supported by a Monash Business School faculty scholarship.

**Consenting to participate in the project and withdrawing from the research**

The narrative interview and follow-up interview can take place in your workplace or any other place that you and the PhD Candidate mutually agree to. No one else will be present and you may speak freely and privately. Your participation is voluntary and you can stop at any time. You do not need to answer any questions you do not want to answer. You can refuse to participate, or withdraw at any time during the research. You may also withdraw any information you have given us once the data collection phases are complete.

**Possible benefits and risks to participants**

You may benefit from participating in this study as it is the opportunity for self-reflection and the research will contribute to the broader understanding of immigrant women's experiences of entrepreneurship, however there may be no benefit to you at all and this is a possible/likely outcome.

**Inconvenience and/or discomfort to the participant**

Participation in this project will involve spending time with the PhD Candidate, which may take you away from your business. You may request an alternative mutually agreed time to participate, or decline to participate altogether.

**Services and resources for adversely affected**

Should you need any additional support after completing this research, Beyond Blue provide specialised services for a range of people including women, LGBTI, multicultural and older people.

Beyond Blue

1300 22 4636

[www.beyondblue.org.au](http://www.beyondblue.org.au)

**Confidentiality**

Please be assured that your answers will be completely private and confidential. Your name, address and business name will not be written down on the demographic survey, interview transcripts or field notes. Your responses will not be shared with anyone other than the PhD Candidate and Supervisors.

**Storage of data**

Your de-identified responses will be kept for 5 years at Monash University in a secure password protected document with the Main Supervisor.

**Use of data for other purposes**

Data will not be used for other purposes other than those stated in this Explanatory Statement, without your prior written consent.

**Results**

You may nominate to receive a copy of the participants report of this study. This will be written up at the end of this research. You may nominate to be advised of any journal articles, book or book chapters, conference papers, presentation or proceedings, or other publications that arise from this research.



**Complaints**

Should you have any concerns or complaints about the conduct of this research, you are welcome to contact the Executive Officer, Monash University Human Research Ethics.

Executive Officer

Monash University Human Research Ethics Committee (MUHREC)

Room 111, Building 3e

Research Office

Monash University VIC 3800

Tel: +61 3 9905 2052    Email: [muhrec@monash.edu](mailto:muhrec@monash.edu)    Fax: +61 3 9905 3831

Thank you.

Ms. Erin Lynn

PhD Candidate

Monash University

Australia

APPENDIX E



**Consent Form – Interviewees**

**Project Title:** *Transnational intersectionality: Case studies of women’s entrepreneurship in the Indian diaspora in Australia*

**NOTE:** This consent form will remain with the Monash University researcher for their records

I agree to take part in the Monash University research project specified above. I have had the project explained to me, and I have read the Research Proposal, which I keep for my records. I understand that agreeing to take part means that:

- I agree to be interviewed by the researcher  Yes  No
- I agree to allow the interview to be audio-taped  Yes  No
- I agree to make myself available for a further interview if required  Yes  No

I understand that my participation is voluntary, that I can choose not to participate in part or all of the project, and that I can withdraw at any stage of the project without being penalised or disadvantaged in any way.

I understand that any data that the researcher extracts from the interview for use in reports or published findings will not, under any circumstances, contain names or identifying characteristics.

I understand that upon my request, I will be given a transcript of data concerning me for my approval before it is included in the write up of the research.

I understand that any information I provide is confidential, and that no information that could lead to the identification of any individual will be disclosed in any reports on the project, or to any other party.

I understand that data from the interview transcript and audio-tape will be kept in a secure storage and accessible to the research team. I also understand that the data will be destroyed after a five year period unless I consent to it being used in future research.

**Participant’s name**

**Signature**

**Date**