

## Chapter 12

# Facilitating Ethnic Women Entrepreneurship in Aotearoa: The Case Study of WEC

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### ABSTRACT

*Research shows that educated ethnic minority women are often not valued as much for their employable skills as their local counterparts. They are often marginalised because of their visual profile and the most common recourse for these migrant women to avoid this situation is to enter entrepreneurship. This chapter aims to provide a multi-level framework for exploring women's entrepreneurship in New Zealand. The authors examine the Women Entrepreneurship Centre (WEC) as a platform to advance women entrepreneurs from diverse backgrounds. This chapter seeks to formulate an incubation pathway that could help migrant women in NZ become independent business owners. The theoretical framework of this chapter is designed to establish that in the post-COVID-19 economy, entrepreneurial skills will be the most sought after.*

### INTRODUCTION

This chapter seeks to explore the barriers ethnic entrepreneurs face, especially when they are migrant women. In spite of employable skills, they are marginalised by mainstream employers, who judge them by their visual presentation. One of the recourses to addressing this issue is to train these women to become viable entrepreneurs in their chosen industry. To find a solution to this problem, the authors delve into Auckland-based Women Entrepreneurship Centre (WEC) as a platform that helps ethnic migrants receive the relevant training and exposure to become successful business owners. The findings of this

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research will not only help migrant women explore possibilities but will also bring forward other incubators to help this segment of our society achieve success.

## **BACKGROUND AND SIGNIFICANCE**

It is evident that while women entrepreneurs in New Zealand have it better than many places in the world (OECD, 2016), there is still work to be done before women have an equal footing to men in entrepreneurial circles. In fact, New Zealand has the potential to be a leader, and become the destination for women entrepreneurs looking to start their ventures. In keeping with many other countries that have developed programmes and initiatives to uplift ethnic entrepreneurship, in New Zealand, Migrant Entrepreneurship Programme by Auckland Tourism, Events and Economic Development (ATEED), Diversity Entrepreneur Support by the Ministry of Innovation and Employment (MBIE) and Live Your Dream supported by The Office of Ethnic Communities (2021) are some of the initiatives that have used certain frameworks and methods for capability building of ethnic minorities which have proved to be successful over the years. The success of a capability-building programme depends upon its ability to establish a rapport with the community (Ansari et al, 2012). To achieve this, the New Zealand government encourages investments in university teaching and research to deliver social benefits to the people.

## **WOMEN ENTREPRENEURSHIP CENTRE AS THE CASE STUDY**

As a university senior lecturer, a co-author of this chapter, Karmokar, works and teaches in the area of women's entrepreneurship studies. The other co-author Ray, on the other hand, has conducted workshops in tertiary institutions in Aotearoa helping students realise their entrepreneurial skills. Both of their backgrounds have shaped this paper and form the basis of their research. In 2015, Karmokar was instrumental in launching the Women Entrepreneurship Centre (WEC) in Auckland, New Zealand, in response to the government's objective, to uphold the significant role that informal networks have on the motivation of ethnic entrepreneurs (Masurel et al. 2002). To encourage ethnic women from diverse backgrounds to find a space in the world, and to discover their skills, strengths and talents, comprise the primary objectives of WEC. It provides an incubation pathway (Hughes et al., 2007) to aspiring entrepreneurs, irrespective of where they are at with their business projects. This paper will analyse the role WEC plays in paving the way for ethnic migrant entrepreneurs to enter the New Zealand workforce, adding their diversity to the mix of business professionals.

## **Literature Review**

Diversity in small business enterprises has been a topic of increasing interest in recent times. When this diversity is compounded by gender, the entrepreneurial ventures multiply their interest quotient. This is because there is "unequivocal evidence that women-owned businesses start with ...lower levels of overall capitalisation" (Carter et al, 2007, p.427) and develop into phenomenal success stories. They achieve this by overcoming the many barriers faced by ethnic communities such as lack of qualifications that are recognized in the host country, lack of formal management skills, difference in social and cultural values, restrictions on access to formal business networks, apparently outdated knowledge and skills,

leading to lack of self-confidence in a new environment, fear of failure and lack of access to financial resources (Verheijen, Nguyen, & Chin, 2014). Often these women are marginalised because of “their visible diversity discriminators” (Pio, 2007), such as the colour of their skin or hair, or their dressing style. Often, the most common recourse for these migrant women to avoid this situation would be to enter entrepreneurship. What they lack in terms of confidence and acceptable business etiquette, they make up with “their [formally unrecognised] management competencies and refugee entrepreneurship” (Fuller-Love et al, 2006, p.429). Together, they “create a change in attitudes or in behaviour or in both” (Blenker et al, 2003, p.383), which are viable skills in women entrepreneurs.

In this way, ethnic diversity is fuelled among migrant women entrepreneurs. They find it difficult to integrate with the mainstream professional networks, providing a roadblock to gaining suitable employment. What compounds the situation is that their overseas qualifications and work experience are often not recognised by the host country. which pushes them to choose the alternate pathway of starting their own ventures, with whatever capital they can muster. In most cases, research shows (Carter et al, 2007), their apparently unrecognised education and life experience push them forward towards success and turn them into phenomenal business women.

## **Research Design and Methodology**

Research question:

The primary research question this paper seeks to address is:

*- How to formulate an incubation pathway that would help ethnic migrant women become independent business owners in Aotearoa NZ?*

In answering this question, this research will look more specifically at the following:

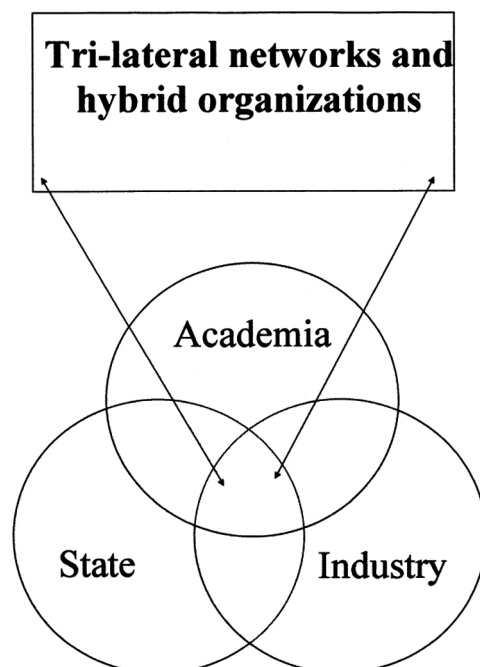
*- Does WEC provide a pathway to ethnic migrant women to become successful entrepreneurs in Aotearoa NZ?*

Theoretical framework:

The Triple Helix framework will be applied to the WEC, as this theory aligns with the New Zealand government’s policy for capability building of ethnic minorities. Triple Helix (Etzkowitz & Ranga, 2013) can be described as a model of working in collaboration with the university, the industry, and the diverse communities as represented by a government body or a non-profit organization that is funded by the government. It is a non-linear arrangement where each of the spheres (Figure 1) have a significant role in bringing change and innovation to the wider system, which in this case is the society.

The interactions between each of these spheres generate “new combinations of knowledge and resources” (Etzkowitz & Ranga, 2013, p.237) which can facilitate the enhancement of innovation and enterprise. While the government supports universities with funding to generate new knowledge, the industry transfers this knowledge into a social application. This is how the Triple Helix interactions are an intrinsic part of the innovation process. The array of actors under each sphere networks and collaborates to diffuse, moderate and generate knowledge and competencies that are useful to the wider society. These collaborations create “[e]mpirical guidelines for policy-makers” (Etzkowitz & Ranga,

*Figure 1. Triple Helix Model  
(Etzkowitz & Ranga, 2013)*



2013, p.238), generate data for analysis for university researchers, and new products and markets to explore for business-owners.

## **Methodology**

A mixed method has been applied for this project, with an emphasis on qualitative data collection. Secondary data from WEC comprises the primary portion of the data collected. This paper explores how the Triple Helix Model aligns with the WEC framework. Outcomes of the incubation pathway provided by WEC to future entrepreneurs is also analysed, by referring to secondary data. A descriptive analysis of quantitative data has been undertaken, alongside content analysis of qualitative data.

## **Research Gap**

While diversity in entrepreneurship is a popular area of study lately, entrepreneurship among diverse ethnic women is an evolving area of research. Not enough literature is available on ethnic women's representation among entrepreneurs in NZ. As such, there is a gap in research which this paper aims to fulfil.

## **FINDINGS, DISCUSSION AND ANALYSIS**

### **WEC as an Incubator**

While both non-profit organisations and corporate incubators “strengthen innovation ecosystems” (Yoon & Hughes, 2016, n.p), the former give birth to entrepreneurs and the latter to intrapreneurs. In New Zealand, the entrepreneurial landscape is very broad catering to middle-level start-ups to high technology growth start-ups. All the providers cater to their strengths at different stages of their journey. WEC caters to the grass root and middle level start-ups and provides them a strong foundation to enter the next stage of their business. It also provides an opportunity for potential start-ups to scale up to high-growth enterprises.

The incubation pathway offered by WEC helps with experimenting with ideas and also buy the budding entrepreneurs the time required to develop their products and the business model they would follow. As such, WEC, as a non-profit organization, works best as a business incubator when it ties up with industry corporations. This arrangement works both ways, as the non-profit incubator informs the industry about the government’s objectives in a mutually interested area of work, while getting acquainted with the skill requirements in the same area, in order to train the incubatee. By affording the incubatee adequate time, the non-profit incubator supports and strengthens the innovation ecosystem (Yoon & Hughes, n.p).

Set up as a charitable trust, WEC aims to educate, inspire, and empower women entrepreneurs to reach their full potential to create economic and social value for themselves, their organisations, and the society (WEC, 2022). One of the main objectives of the Centre is to create economic and social resilience among diverse women, which is achieved through innovative educational programmes, events, and workshops by supporting and widely disseminating research on the unique skills and experiences of women entrepreneurs, both in New Zealand and beyond. The Centre provides mentoring, practical learning and consultancy, to build a collective entrepreneurial future that creates economic and social value to New Zealanders.

In an attempt to influence women as entrepreneurial leaders as well as to educate existing organisations on ways to transform themselves so that they can effectively tap into diverse talent, the incubatees are provided access to education, engagement with role models, and opportunities to experiment with ideas. One of the unique features of WEC’s programmes is that many sessions are delivered by men who are migrants themselves and believe in the capabilities of the women attendees. The mix of this gender diversity furthers the feminist cause (Ray, 2018) and helps with the confidence building of the ethnic women who register their attendance. Not only do they feel at home in the presence of other migrants, but also get the male perspective on the viability of their products and project ideas.

To create awareness and inspire women from all walks of life, across communities, corporates, and the educational sector, WEC also undertakes research to understand the type of women that will attend the workshop, understand their availability and identify the common areas that most need support in, so that an effective programme can be designed to address these requirements. Entrepreneurs with start-ups have the unique quality of “detecting and unlocking emerging and latent market demands”. This is done by exploring the recognizing the unserved and unexplored talent in the community. Community workshops are organized for these budding entrepreneurs to help them to come together to share their life stories, or by participating in community events such as the Pasifika festival, community markets and fairs, Chinese New Year celebrations, and other food festivals.

These provide an opportunity to make successful female entrepreneurs visible and share their stories of success as well as their failures as a learning curve. Afterall, learning from failed experiences is invaluable (Edmonson, 2011); no amount of training or education can have the same edge. This is a learning that resonates with the women who attend WEC, given the experiences they go through to reach the Centre. Workshops, seminars, church meetings, Meetups, community events, and other forms of community engagement help promote technology and entrepreneurship education among the attendees, alongside regular workshops and hands-on activities with various non-governmental organisations and community groups to support and enable these women (WEC, 2022).

## Demography of Participants at WEC

Research shows that in “innovation-driven economies” (Cukier & Chavoushi, 2020) like Canada, there are fewer women who are self-employed compared to men. About 97% of businesses in New Zealand have less than 20 employees (MBIE, 2020), making it an innovation-driven economy as well. WEC caters to women from diverse communities, who contribute hugely to the New Zealand economy via their businesses. But they still appear to be underserved, when it comes to gender and ethnic representation at the national level (McKinsey, 2021). Diversity and social inclusion comprise the heart and the soul of WEC. No surprises then that the majority of participants at WEC’s workshops are women, with men being 40% of the participants. Over the past 5 to 6 years, a wide diversity among the participants have attended WEC, from various ethnic backgrounds, such as Burmese, Spanish, Indian, African, Afghani, Turkish, Chinese and Sri Lankan. There was a mix of socio-economic backgrounds in all the cohorts, with a majority on social benefits and trying to find financial independence by making a living. There were others on part-time jobs and exploring the possibility of their own start-ups.

*Figure 2. Demography of participants at WEC*

*Source: WEC*

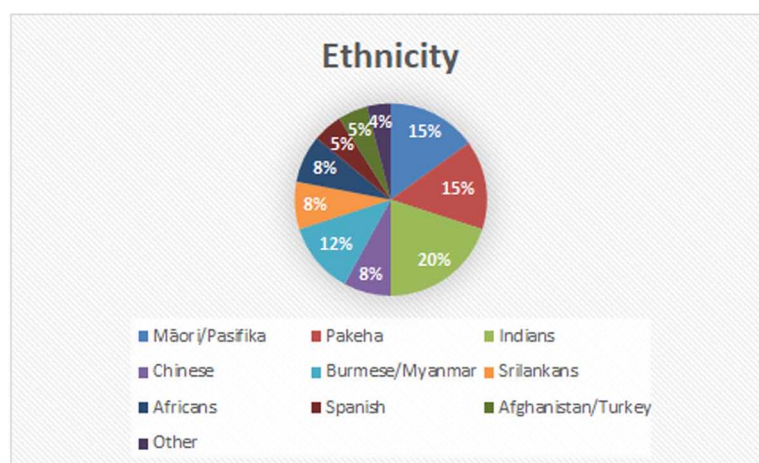


Figure 2 shows the countries of origin of the diverse participants at WEC over the past few years. While they listed more than nine countries as their homeland, the majority were Indian, or identified as Pakeha or Māori/ Pasifika. It is evident that a majority of these participants were women, within the age-group 35-45 years. The incidence of 40% male participation reinstates the gendered perspective (Ray, 2018) on confidence building, as discussed in the earlier sub-section. Interestingly, for most, the participants' entrepreneurial ventures were their primary source of income, making it less of a hobby entrepreneurship.

### **Triple Helix Model as WEC's Framework**

In order to uphold the objective of promoting itself as a platform to advance women entrepreneurs from diverse backgrounds, WEC aligns itself with the government's aim to develop social benefits – interpreted as industry-recognised skills - for New Zealanders via investments on university education and research. Educating the budding entrepreneurs on industry-recognised skills would open up employment opportunities and the creation of more jobs means a socio-economically developed society. In this sense, WEC's operational framework is based on the Triple Helix model (Etzkowitz & Ranga, 2013).

This model brings together universities, the government and the industry sector to work together for the development of society by bringing about innovation. The Triple Helix model has been adopted and implemented as a framework for WEC, where the government/ community partners represented by NGOs, industry partners and the universities represented by tertiary professionals collaborate to empower women entrepreneurs to reach their full potential. So that they can create economic and social values for themselves, their organisations and the community at large. While the government promotes an initiative, it is funded by corporate partners and university professionals reach out to implement the initiative in the form of workshops or a research project. The Live Your Dream project, for instance, is a pre-incubator project offered in collaboration with the Ministry of Ethnic Communities, ethnic community partners such as Migrant Action Trust, Women Refugee Network, and Salvation Army, in collaboration with industry partners such as Deloitte, BNZ and ASB Bank; the workshops are conducted by tertiary professionals from New Zealand universities.

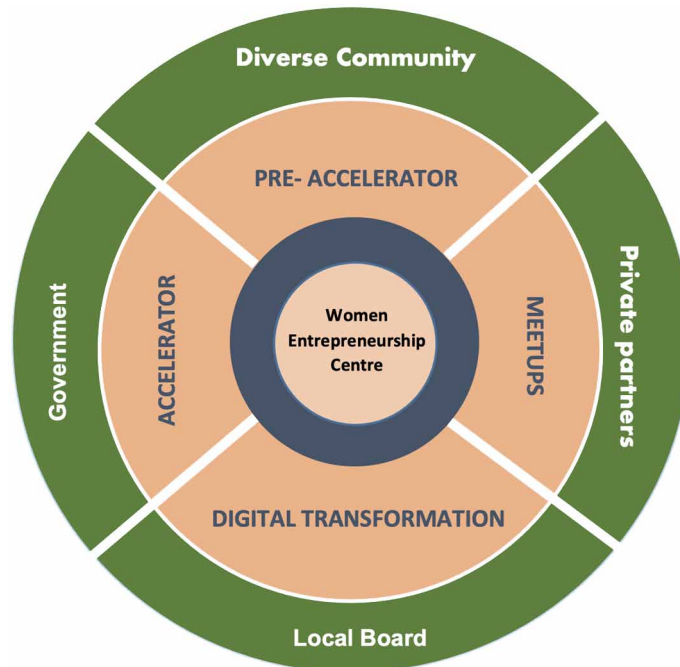
WEC has a strong partnership with established New Zealand-based non-profit organisations such as Shakti, Migrant Action Trust, Sri Lankan community and the *iwi* (Māori social units in New Zealand). The Centre provides Auckland-based or even nationwide programmes in affiliation with government initiatives led by the Ministry of Social Development, Work and Income New Zealand, Ministry of Ethnic Affairs, Ministry of Business Innovation and Employment, among others. Funding and in-kind support are provided by the government and local boards, as well as mentoring support from industries, tertiary professionals and the community.

*Table 1.*

<b>Gender</b>	Majority women 60%	Men 40%
<b>Age</b>	Majority 35yrs-45yrs	Rest 45yrs-55yrs
<b>Income</b>	Majority 1 <sup>st</sup> income 60%	Rest 2 <sup>nd</sup> income (Having a full/part time job) 40%

*Figure 3. The framework of Women Entrepreneurship Centre*

*Source: WEC*



Based on the Triple Helix model, WEC has developed its own framework of operation (Figure 3). While the outer shell in green denotes the stakeholders, the inner peach shell denotes the projects that WEC delivers. Each project offered by WEC is in collaboration with the ‘Government’ bodies that lay out the initiatives, ‘Local Boards’ that facilitate the implementation of these initiatives, ‘Diverse Communities’ that rope in their resources and ‘Private Partners’ who fund the projects and provide mentorship. These comprise the outer shell of the framework. The inner shell of the framework lists the various ways by which the incubatees or the potential entrepreneurs are supported. These include a ‘Pre-Accelerator’ programme, followed by an ‘Accelerator’ programme. The COVID19 situation and consequent lockdowns have made it imperative to include a ‘Digital Transformation’ module, alongside real-time ‘Meetups’ when possible, for sharing of knowledge and collaboration.

One of the core objectives of the WEC framework is to serve as a platform of learning and build a collective entrepreneurial future that promotes economic and social resilience among diverse women in New Zealand. The Centre does this by offering various programmes to develop digital literacy and financial capability. It runs ‘Pre-accelerator Programmes’ “based on the beliefs–attitude–intention relationship” of the pre-incubation stage (Roxana et al. 2018. p.1). Although a crucial stage in incubation, this phase is often absent in most incubation pathways. During the pre-incubation stage, participants do not necessarily have a specific idea for the business they want to set up, but have the desire to do something and are trying to figure out how to make a start. At this stage, it is important to have a *belief* in their capabilities and a can-do *attitude*, geared with the *intention* to succeed. These three traits – belief, attitude and intention - are crucial as they can make or break an entrepreneur (Aloulou, 2017). These ‘Pre-accelerator Programmes’ run by WEC cater to women who have the passion and willingness to do



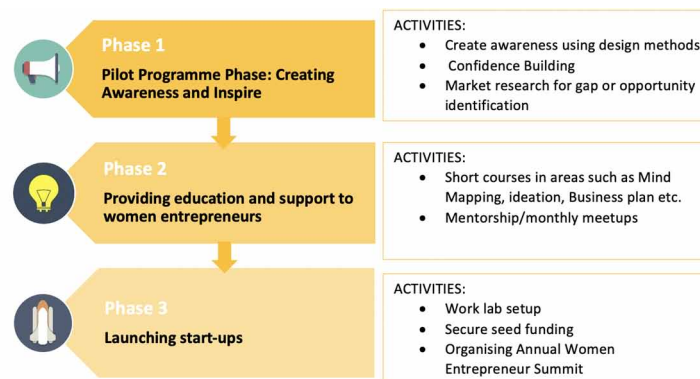
something, but need support with conceiving ideas and prototyping the business concept. Surpassing this stage could undermine the incubatees “desirability” and “self-efficacy” (Roxana et al. 2018. p.1). The pre-incubation programme helps reinstate positive influences and an entrepreneurial mindset.

The ‘Accelerator Programmes’ organized by WEC are aimed at existing small businesses such as home-based businesses, takeaways, or mobile cafes whose owners want to take their business to the next level and are ready to scale up. Since the COVID19 pandemic first reached New Zealand’s shores, most small businesses have faced a major challenge of survival as they were operating on the brick-and-mortar model. The ‘Digital Transformation Programme’ (WEC, 2021) provided these business-owners with an opportunity to transfer their business activities onto digital platforms. The programme provides various tools and techniques such as online booking, social media marketing, collaboration tools, and business process management tools, to ensure a smooth running of their businesses in spite of lockdowns and isolation and consequent situations that disrupt business practices.

Each of the Pre-accelerator and Accelerator programmes consist of the following phases:

*Figure 4. Phases of WEC Programmes*

*Source: WEC*



### Phase 1: Pilot Programme Phase: Creating Awareness and Inspire

The main objective of this phase is to create awareness and inspire women from all walks of life (community, corporates, fresh graduates, students). This phase also involves market research to understand the type of women that will attend the workshop, understand their availability and identify what are some common areas that most will need support in, so that an effective programme can be offered.

### Phase 2: Providing Education and Support to Women Entrepreneurs

Once the awareness is created, women who show interest, potential and passion are provided educational and industry support to pursue their dreams. Along with these activities, inspiration and awareness-creating exercises are continued. While creating awareness, those who require access to education and support are offered the same, but they are scaled and tailored based on the uptake of the cohort. This is delivered via:

- Short courses in areas such as brainstorming, ideation, writing design briefs, business plan, pitching, presentation and training on the use of technology.
- Mentorship
- Monthly networking Meetups

### Phase 3: Launching Start-ups

- Setting up working labs around common themes.
- Finding ways to secure seed funding.
- The Centre is also involved in building networks with investors and angel groups to introduce women entrepreneurs.
- Organising Annual Women Entrepreneur Summit: Invite budding women entrepreneurs to speak at conferences and events. This provides them an opportunity to exhibit their ideas or prototypes to the audience.

### Successful Start-ups – Case Studies

Since its inception, WEC has helped create many successful start-ups. Most of these business enterprises originated from basic, everyday concepts, with achievable outcomes, feasible and viable goals. All of them travelled through a four-step journey (WEC, 2022):

*Discover:* This session is aimed at building creative confidence, assessing skill sets, and getting inspiration. Identifying strengths and acknowledging weaknesses of each incubatee is what is achieved in this phase.

*Dream:* In this session, attendees use various design techniques for brainstorming that help expand their mind to new ideas and strategies for small business.

*Design:* Prototyping, market validation via survey or in-person feedback, and identifying value proposition comprise the core of this phase. Attendees create low-fi prototypes at various stages, such as at the concept stage and then again at the market validation stage.

*Deliver:* This phase includes designing a business plan, setting up financial and business goals and strategies, and finally planning the launch. Various business templates and financial planning tools are used to prepare participants for securing funding from various sources.

At the end of this four-step journey, the start-ups are ready to enter the industry with their business project. Below are stories of success of start-ups incubated by WEC:

#### Case Study 1

The founder of the *Paint N Chill* is a Malaysian migrant with substantial experience in running a hospitality outlet in her home country. She migrated with her family to New Zealand for the education of their son who was ready for university. It was an emotional and financial challenge to leave a well set-up restaurant business in Malaysia and start all over in an unknown country. In New Zealand, the restaurant business is very competitive and labour-oriented. She also found it difficult to get a full-time job. But she had a hidden talent in art and painting. Selling paintings online or physically also comes with many challenges, as there are cheaper options to buy from TradeMe and Facebook. With WEC's support, the incubatee's passion became a reality. She received help to connect her creativity with the entertainment

industry, to promote socialising through art, and Paint N Chill was born. It is a social painting event with a twist, as it is accompanied by alcoholic beverages and all painting materials are provided for. The idea is for participants to only bring themselves and their friends to enjoy a relaxed day/ night of painting and socialising. The event caters to those looking for networking, but also want to spend quality time. Due to lack of funds, renting or leasing a premise was not possible; hence, an affiliation model was adopted. Paint N Chill is affiliated with hotels and restaurants, who provide a corner space so that their customers can relax and get entertained. With the support of digital tools and techniques, the business now has a wide market. Their tickets are sold through online platforms such as Eventbrite.

## Case Study 2

The founder of *Soul Catering* is from Sri Lanka, who migrated to New Zealand for a better future for her three young kids. She herself comes from a very conservative background where women are not encouraged to go out and work. Although she was a housewife in her home country, she had a keen interest in cooking. Lack of self-confidence as she was never exposed to the outer world, came in the way to explore business prospects. WEC's programme on 'building self-confidence and believing in your talent' helped the incubate. It is not the lack of ideas that limits the participants to start a business, but it is self-doubt of their potential that stops them. The incubatee's creativity was reflected in the way she designed and packaged the food. The essence of her presentation helped her connect with the customers. The menu was validated by an initial customer base and a catering business was founded, called Soul Catering. The business offers a wide range of delicious dishes to pick from, for birthdays, anniversaries, weddings and other celebrations. The main goal of this start-up is to offer affordable catering in generous quantities, to help make it convenient for event planners.

## Case Study 3

The founder of *Drive Smart* migrated from India, with her husband and her two sons. She was an accountant by profession and had a great passion for driving. Her dream was to start her own driving school while working as an accountant to support her family financially. She joined WEC's programme to streamline her business plan. Through the start-up programme, she received support to create a clear road map of steps that need to be scaled to start her long-awaited dream. By the end of the programme, she was inspired, her self-confidence had grown, and she found a great way to contribute to the community. Drive Smart, a driving school founded by women for women, came into being, dedicated specifically to refugees and migrants. They provide lessons and guidance to pass practical driving tests, in collaboration with local council boards. After completing the programme at WEC, the incubatee wrote in her testimonial: "Like a little child, I walked in with a dream asking for a star; never thought a cosmos would be handed to me."

## Case Study 4

Founder of *Treasures Luxury* migrated from India to New Zealand for a better lifestyle and quality education. She was a freelance web developer and was also supporting her father's import business. She participated in the WEC programme with the intention of better supporting her father and carrying forward her passion for one-of-a-kind gifting in luxury goods and carpets. She needed the courage and

strength to do what was best for her and her family in a new country. After completing the WEC programme, she took a big step to keep up with the times and adapt to the digital transformation and social media platforms, which turned out to be crucial for her business plan. Treasures Luxury was formed, which is a unique platform that brings together all luxury consumables in New Zealand. She makes personalised and beautifully packaged gift boxes that curate unique gifting experiences for special occasions, corporate events as well as weddings.

## **CHALLENGES – PRELIMINARY SUPPOSITIONS AND IMPLICATIONS**

The development of an entrepreneurial space that connects to the root of the community with the objective of creating confidence and a support system for women, has its own challenges and issues. As Zeidan & Bahrami (2011) point out, attending these programmes means balancing them with other competing activities that take away their time (Kickul, Welsch and Gundry, 2001). From the attendee's point of view, it would mean postponing or rejecting familial responsibilities in favor of the workshops. This often would not go down well in a regulatory family environment, with the attendee being a stay-home mother. From the workshop coordinator's point of view, challenges could come in the form of sacrificing their time with the family to run the workshop, as most of them have a day job during the week and the workshops would be delivered over the weekend. Challenges could also arise from unsuccessful attempts at developing confidence levels among the attendees who are not naturally extroverts.

Language barrier comprises another major constraint, especially for those who are not native English speakers or do not come from countries where the medium of instruction is English. Attendees often struggle to follow the workshop instructions which are primarily in the English language. They would require the support of interpreters to comprehend the content and the communication delivered by the coordinator. Inadequate computer skills are also a cause for constraint when it comes to using social media for marketing purposes, as well as using project management tools such as Trello or the design tools. Last, but not the least, is the constraint of finding voluntary mentors from the industry, who would share their stories of success and failure to help build up the attendee's confidence levels.

This apart, there are several challenges that are specific to the WEC framework. While academic research focuses on long-term challenges and progresses at a slower pace, commercial research and development run by industry professionals is time-sensitive and thereby, operates at a faster pace, often without a well-thought-out outcome. This would lead to a conflict of opinion between the academic and the commercial researcher. Several researchers, academic or commercial, have highlighted the requirement for a collaborative space that would promote an entrepreneurial environment (Karmokar, 2016), which could perhaps help align the differing approach to research between academia and industry.

The other cause for concern is “transactional and fragmented approaches between the parties, often without an understanding of each other's value proposition. Securing ongoing funding for such an initiative is difficult as it is not easy to assess its economic and capital value” (Karmokar, 2016, p 369). It is the responsibility of the New Zealand government's economic agencies to modify their approach to provide diverse women entrepreneurs with opportunities to gather a better understanding of the local business environment. The government should also provide funding for research that promotes these initiatives and bring together academia with the industry. Without this, it will be a challenge to foster camaraderie between the two parties, in terms of “mutual understanding and appreciation of each other's value systems” (Karmokar, 2016, p 369). The absence of research will also not show the road ahead that WEC-like organisations should take, under the government's entrepreneurial initiatives.

## **Study Limitations**

This study was conducted on one incubator in Auckland, which could be considered a limitation of this research. Perhaps the diversity of ethnic women entrepreneurs will be better reflected in a study that delves into a cross-section of incubators based across the country and the pathways they follow to make these women independent business owners in Aotearoa.

## **CONCLUSION, RECOMMENDATIONS AND FUTURE WORK**

Despite the challenges, initiatives such as WEC programmes provide a platform to share the diversity of migrant skills. It provides an incubation pathway that would help ethnic migrant women become independent business owners. The sharing of entrepreneurial networks that often transcend geographical boundaries, creates an environment that encourages confidence-building while bringing business ideas to life. The mentorship programmes whereby women assist each other, help ethnic women build their social capital via connections and opportunities. The New Zealand government encourages entrepreneurship among ethnic women, but such messages are lost without these grassroots-level initiatives that bring minority women together and recognise their invaluable contribution to the economy.

Inter-ethnic community initiatives by organisations such as WEC assist the New Zealand government to collect data on ethnic businesses owned by migrant women, and design policies that are socially and demographically inclusive. Thus, future initiatives should not only include the establishment of WEC-like initiatives, but also encourage students of applied research to undertake projects that promote businesses run by migrant women. Afterall, providing holistic support and not just entrepreneurship, such as social well-being, financial literacy and self-development, is key to inclusion and diversity of the workforce in Aotearoa New Zealand.

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