

Migrant Women in Business Preliminary Impact Report

May 2023



Summary

Migrant Women in Business (MWiB) empowers entrepreneurial migrant and refugee women across Australia through creating opportunities for growth, learning, connection, support and success

Businesswomen in the MWiB network sell a range of products and services. They have diverse backgrounds and ages, and are concentrated in Victoria



Key **products** sold:

(1) Jewellery & Accessories, (2) Food, (3) Clothing

Key **services** offered:

(1) Coaching & Mentoring, (2) Marketing & Copywriting, (3) Financial Services



They come from **45 different countries**



Are aged **30 to 60**



90% live in Victoria

Women have found it challenging to reach customers. They want to develop connections that support them to improve and promote their business, and grow to the point where it is financially sustainable to become economically independent

- Less than 10% of the women in the network earn enough from their business to pay their full living expenses
- Almost 30% of the businesses are not making a profit yet and instead, require financial investment from the owner to keep the business running
- Over 60% of women have another job to support their household, therefore having limited time and financial resources to invest in their business and grow to a point where it can be sustainable.
- Their key challenge is to reach customers and find the right channels to promote their business, ultimately increasing sales.

So far, MWiB has been successful in creating opportunities for women to meet other migrant businesswomen and grow their networks. This has enabled them to be part of a group for support, inspiration, collaboration and connection

- Almost 90% of women surveyed expressed that MWiB gives them a sense of community. They are happy to be part of a network of like-minded people who are going through similar challenges, can share experiences and learn from others' journeys.

Going forward, MWiB can focus on increased promotion of the network to customers, facilitating more sales opportunities, and improving its website. All of this will support women's businesses to grow

To date, MWiB's activities have been very successful at attracting migrant entrepreneurial women and building community. The next step is to attract people who are target customers with purchasing power. Some key actions that MWiB can take are:

- Enhancing sales channels, both online and physical markets, to reach more customers and drive sales.
- Improving user experience of the website and simplifying the branding of the three programs making it easier to navigate for women.
- Increasing efforts to connect women with meaningful business contacts, corporates, government and other potential funders. Contacts that can help them to take their business to the next level.
- Sharing material and resources for women who are just starting or have limited resources to invest in their business, where they can learn business skills.

About this report

Purpose of this report

Migrant Women in Business engaged Social Ventures Australia (SVA) Consulting to evaluate the preliminary impact of its activities during the current funding period (May 2022 – May 2023), and develop a deeper understanding of the needs of the business owners in the National Business Network.

Evaluation is an ongoing component of how MWiB operates, providing key insights to shape the evolution the network and enable it to prove and improve its impact.

This is the first evaluation report of MWiB. The focus is on understanding the women in the network and their needs, a) to assist MWiB to continue to evolve to meet the needs of its clients, b) To help inform MWiB's stakeholders about the profile of migrant women in Melbourne operating micro and small businesses, and c) To understand the progress of the initiative against its activities and outcomes.

Subsequent evaluations will continue to build our understanding of the impact created by MWiB.

Methodology and data collection

- This report is informed by perspectives from women in the network, collected via surveys and consultations with:
 - All women in the network: survey with 43 respondents conducted by SVA between November 2022 – April 2023
 - Attendees to the Women, Business and Culture Fair hosted by the City of Melbourne on 8 March 2023: survey with 25 respondents and individual interviews with 41 stallholders (conducted by MWiB for Small Business Victoria)
 - Attendees to the MWiB Service Expo on 5 April 2023: survey with 20 respondents, and direct interviews with 32 women conducted by SVA
- Input was also gathered from the MWiB team who worked with SVA to develop this report



About Migrant Women in Business

Purpose

Migrant Women in Business was founded to support migrant women with a nano or micro business* to thrive and grow, and for their owners to become community leaders. MWiB exists to empower entrepreneurial migrant and refugee women across Australia through creating opportunities for growth, learning, connection, support and success.

MWiB launched in 2021 and has been supported by the Office for Women, Small Business Victoria and numerous partners. Currently the organization has 8 staff members working part-time.

What it offers

MWiB focuses on developing commercial opportunities and practical hands-on business support to help businesses to grow. MWiB also provides opportunities for networking, co-branding, media exposure and advocacy. MWiB does this through three interconnected programs:



Online B2C marketplace where migrant and refugee women can sell their products and services

Sellers



National Business Network (NBN) for businesswomen to connect, collaborate, educate and encourage each other

Sellers
Buyers

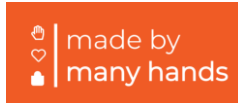


Online B2B marketplace for migrant women to connect with micro & small business experts from across Australia

Snapshot of Migrant Women in Business



Since launching in 2021, the network has grown to **152 members**



66 businesses are selling in the platform diverse products and services



~40 businesses offering **~70 different services** through MbMM



\$255k in sales facilitated through the network to date – 85% going to micro-businesses

⁴ | * According to the ABS, a nano-business is a business that earns under \$75k, and a micro-business is a business employing between one and four people including non-employing businesses (sole proprietorships and partnerships without employees).

The case for a national network supporting migrant women in business



Small business is an important pathway for recent migrants towards financial independence

- While a high proportion of recent migrants and temporary residents are employed, many, particularly women, find it hard to overcome barriers to employment
 - Recent female migrants and temporary residents had a higher unemployment rate than males (8.3% vs 3.9%)¹
 - Another study found the majority of migrants and refugees who were on income support were female (68%)²
- Many migrants instead turn to business ownership. It has been estimated that more than one third of small businesses are run by migrants.³



However, migrant women are under-represented in business ownership⁴

- Overall, only 33% of business owners in Victoria are female. Only 5% are CALD migrant women.
- Comparatively, CALD migrant women made up 10% of the Victorian working-age population.



Female-owned businesses tend to be smaller “micro-enterprises”...



... and are also particularly significant in regional areas

- In regional Victoria, 51% of businesses are female-owned compared with 33% statewide

1. Australian Bureau of Statistics (ABS), *Characteristics of recent migrants*, ABS website, November 2019, accessed 22 February 2023. Figure is for Australia.

2. Department of Social Services (DSS), *Try, test and learn fund: migrants and refugees on income support*, DSS, Australian Government, 2017, accessed 22 February 2023. Figure is for Australia

3. E Sweeney, *Migrant small business report*, CGU insurance, January 2018, accessed 22 February 2023. Figure is for Australia

4. ABS Census 2021 TableBuilder. Figures are for Victoria. Working age assumed as 15-64, and CALD migrant women defined as having migrated to Australia post 2001 from a non European and non English speaking country.

Business ownership information based on ABS Census 2021 TableBuilder– Employment, income and education. Figures are for Victoria.

The case for a national network supporting migrant women in business (continued)



Business and social networks are critical supports for recent migrants in business

- Recent migrants face significant barriers to business start-up, typically unfamiliar with the Australian business environment and without access to both social and financial capital
- Researchers have found that for recent migrants and refugees, social networks are critically important to the entrepreneurial process and are central to business venture success¹
 - Supplying social capital is particularly important to support recent migrants starting a small business
 - Social capital is critical throughout the entrepreneurial journey and determines an individual's access to resources including mentorship, feedback, and advice; insider knowledge of industry systems and process norms; information and support related to business processes, legal requirements, and finance; and potential investment pathways or other sources of financial capital.

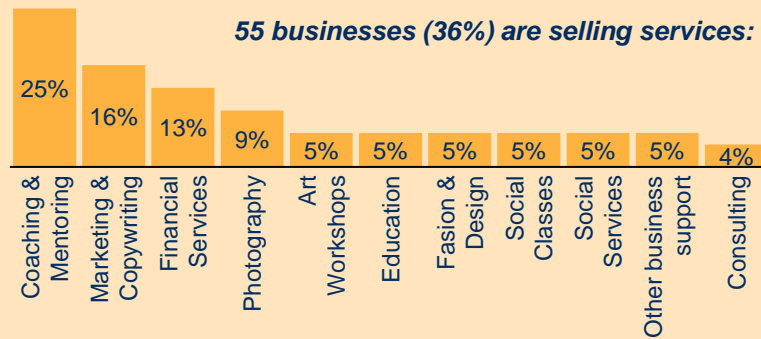
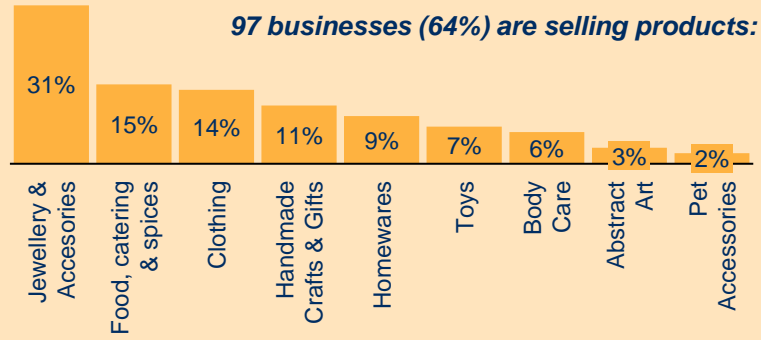


Migrant Women in Business is unique as a business network dedicated to migrant women

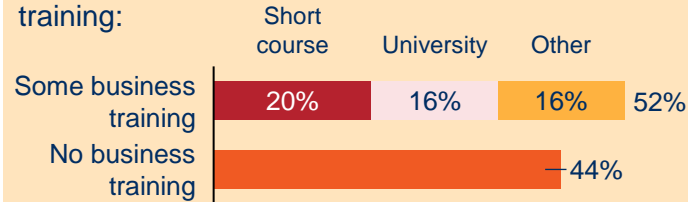
Whilst other business and professional networks exist supporting migrant and CALD women into employment and economic empowerment, Migrant Women in Business solely focusses on women business owners who have migrated to Australia, at a national scale.

Snapshot of businesses in the network

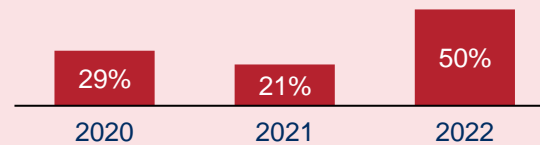
Most products sold are jewellery & accessories, food and clothing. Most services offered are coaching & mentoring, marketing & copywriting, and financial services:



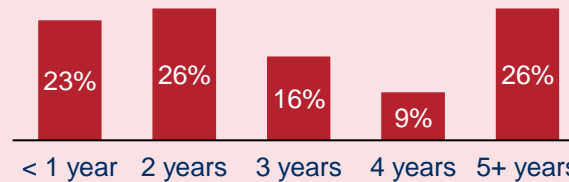
Half of businessowners have done some business training:



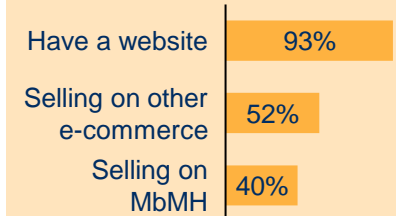
Half of the businesses joined the network in 2022:



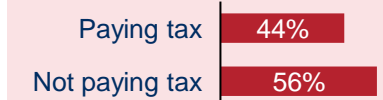
Half of the women have been running the business for more than two years:



Almost all businessowners have a website:



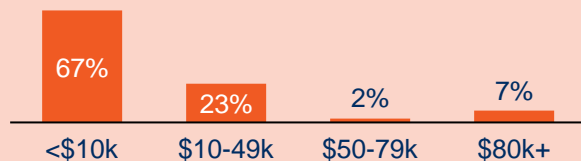
Almost half of the businesses are paying tax



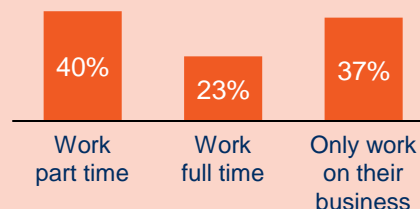
Most businesses have an ABN



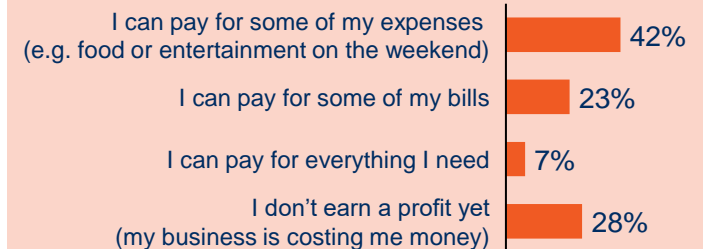
Most businesses have an average annual income of under \$10k:



Most women work in another job in addition to running their business:



Only 7% of business owners can pay for everything they need through their business income:



⁷ Based on sample of 43 businesswomen who completed survey conducted by SVA, and 25 women who attended the Women, Business and Culture Fair on 8 March and completed Business Victoria survey

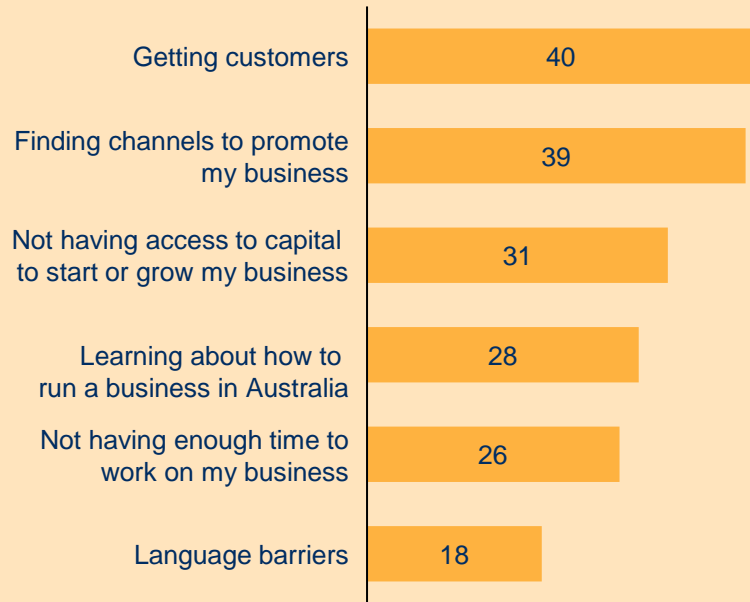
Women are challenged in investing resources into their business and acquiring customers

The key challenges for women in the network are to reach more customers and earn enough money to be able to focus on their business full-time. Many women in the network have full-time jobs and don't have enough time to invest in their business.

Another challenge has been the lack of skills, particularly to understand the Australian market, financial aspects of a business and language barriers.

Lack of business networks was also highlighted by women as a key barrier when starting or growing their business.

What have been the key challenges for you in starting or growing your business?

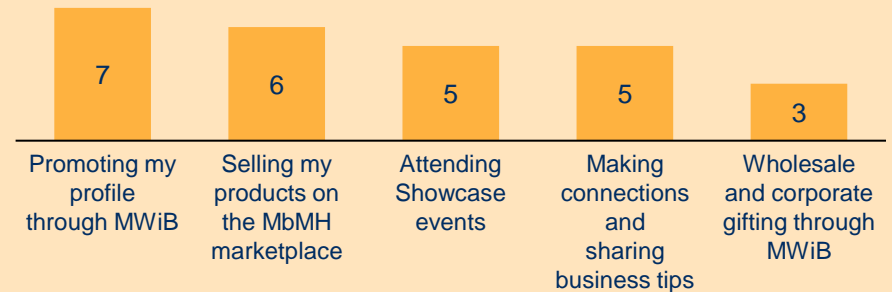


... they see in MWiB an opportunity to grow their networks and reach more customers

Women joined the MWiB network to:



Ways that women in the network have engaged with MWiB:



⁹ | Based on sample of 43 businesses who completed survey (respondents can choose more than one answer), and 15 women who attended Service Expo and have been engaged with MWiB for more than 3 months

The primary impact MWiB has had on women have been the valuable networking opportunities

Almost 90% of businesswomen said that the key impact that MWiB has had on their business has been the opportunity to **meet other migrant businesswomen and grow their networks**. These networks have helped women, primarily, to be part of a group of support, inspiration, collaboration and connection. They feel part of a community of like-minded people who are going through similar challenges, can share experiences and learn from others' journeys. For some women, the networks have also enabled them to expand their business contacts and build connections to grow their business.

10% of women surveyed also mentioned that MWiB has supported them to **reach more customers and grow**. Some described being part of the network as **empowering**.

How has MWiB helped you?



Note: Quantitative responses have been developed based on sample of 15 women who attended Business Expo and have been engaged with MWiB for more than 3 months. Qualitative responses were gathered from the feedback of these women, and a sample of 43 women who completed the survey

Businesswomen suggest MWiB improves its website, and run more events and markets

1. Increase marketing of Made by Many Hands

The most common feedback provided by women was around the marketing of the website. They reported that using the platform to offer their products and services is not translating into increased sales. They suggest MWiB to increase their efforts in promoting the marketplace.

2. Improve user experience of the website, simplify branding

Many women also consider that the website could be enhanced. There is confusion between the three different platforms and the different branding (MWiB, MbMH, MbMM). The marketplace could also be more user-friendly and easier to navigate - for example, making it easier to add and find products or services.

3. Run more markets and events

Women want to go to more events and markets where they can sell their products and services. Targeting audiences who have more purchase power can also support them to increase sales and get more customers.

4. Provide direct funding, more training and a physical shop

Given that most women are at the early stages of their journeys as entrepreneurs, and many don't have time or resources to invest in their business, they want MWiB to invest in them, or support them to apply for grants and obtain funding. They also want more tools to learn how to grow their business, manage their finances and develop confidence as businessowners. Finally, some women also suggested that MWiB opens a physical place to sell products, or alternatively building partnerships with stores to get wholesale opportunities for women in the network.

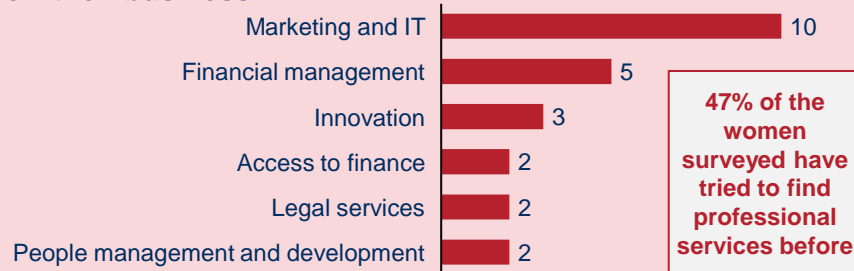
5. Other

A few women also suggested expanding beyond Victoria; having more spaces to celebrate themselves as migrant women and recognising success; and offering more inclusive spaces for women with children.

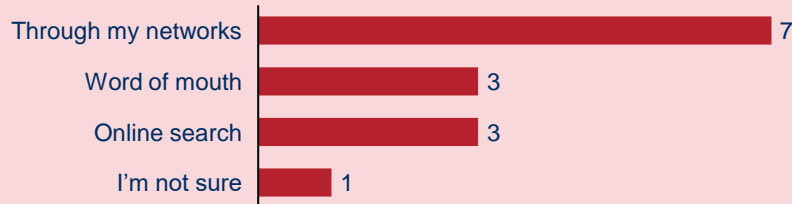
Preliminary feedback on Made by Many Minds

“Buyer” perspective

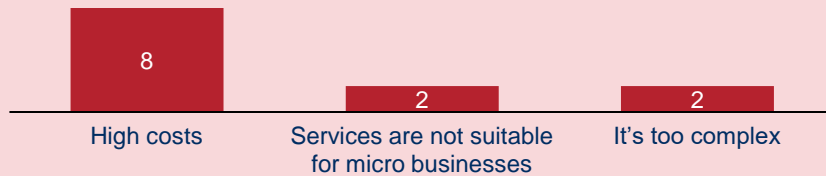
Buyers are interested in marketing, social media, website development, photography, tax accounting, and support to set up or grow their business



Generally, women use their own networks to find these services



Key challenges include high costs of these services, they are not suitable for micro businesses or are too complex



Buyers believe that the platform has the potential to offer more accessible services for small and micro businesses. It also provides credibility as women know they are engaging businesses they can trust. An advantage is their knowledge that MWiB has a deep understanding of entrepreneurial migrant women and their needs

Based on sample of 17 businesses (women who attended Business Expo and are interested in purchasing services from MbMM)

“Seller” perspective

Sellers want to promote mentoring and coaching services, marketing and graphic design, innovation and legal services



Half of them have been providing these services for 2 to 4 years



Most of them sell through their networks, word of mouth and social media



Sellers see in this platform the opportunity to get more exposure and reach more customers

Based on sample of 19 businesses (women who attended Business Expo and are interested in selling services from MbMM)

Reflections and looking ahead

This preliminary review highlights MWiB's success in establishing a strong and valued network for migrant business women to connect, learn from and support each other. This is already benefiting the women and their businesses, with significant potential to drive greater impact as MWiB continues to learn and grow.

MWiB has been operating for just over two years. In this time it has built strong foundations: an engaged network of 150+ women, strong partnerships, and a carefully considered service offering tailored to its members' needs.

MWiB is upheld by a small team with deep expertise in the sector, knowledge about migrant women and long-term relationships with the community. As for many emerging social enterprises, they are challenged by limited revenue and resources.

So far, MWiB is demonstrating strong impact in fostering a highly valued network for migrant business women. It has emerging initiatives to support business women to increase their marketing and sales channels which continue to be improved. The Made by Many Minds platform, recently launched, is a unique solution to meeting the needs of micro-businesses and has strong potential to support business growth.

MWiB has a focus on deepening its understanding of migrant business women and collecting ongoing feedback, which will ensure that its work is directed to supporting their needs and increasing its impact. Future evaluations will enable a more in depth assessment of MWiB's responsiveness to their needs and measuring the impact created by their work.



"Becoming a part of MWiB offers a variety of benefits, including being part of a community that understands the challenges of running a business and helps in its growth. MWiB also provides opportunities to meet different audiences through events and other occasions, giving members a chance to expand their business network.."

- Ecovibes Australia business owner Bircan Topbas



"Made by Many Minds is a great initiative. We love that this is business talking to business, instead of government talking to business. We like that MWiB are not focusing on doing too much – but doing things well."

- Small Business Victoria



"Seeing other people having similar challenges as me and running successful business gives me lots of confidence and courage. Also it has helped me network and build connections to take my business to the next level..."

- Bombay Spices Australia business owner Neda Khan



"These women are talented and resilient. When given an opportunity to learn and grow, they generate so much social, cultural and economic value for Victoria. When women are given the opportunity, they will put their hands up and rise for the challenge."

- Minister for Small Business Natalie Suleyman



"The platform gives customers trust to use the services. The website looks simple, clear, easy and functional."

- City of Logan (QLD)



"Professional services can be expensive so having this voucher, even if it doesn't cover everything, is a huge discount and big incentive to invest in something my business needs that I don't know enough about, like marketing or bookkeeping."

- The Wigchic business owner Damalie Tryan



"What I like about MbMM is that they understand our needs as micro-businesses and gives us access to services. But the most important thing is that we know it's people we can trust."

- Migrant business woman



"Having the opportunity to not only promote my business via this platform but knowing that I could also be helping a fellow migrant woman in business, is incredibly rewarding."

- Fotografa AU business owner Laura Alicia

Acknowledgement

SVA would like to acknowledge the participation of Migrant Women in Business' members, staff, and other stakeholders who took time to provide thoughtful input into this preliminary impact report.

Professional Disclosure statement

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SVA Consulting is one of Australia's leading not-for-profit consultancies. We focus solely on social impact and work with partners to increase their capacity to create positive change. Thanks to more than 10 years of working with not-for-profits, government and funders, we have developed a deep understanding of the sector and 'what works. Our team is passionate about what they do and use their diverse experience to work together to solve Australia's most pressing challenges.

This report has been authored by SVA Consulting by [Nancy Tran](#) and [Marcela Giraldo](#), both women with a migrant background.

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