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**INDIGENOUS AUSTRALIAN ENTREPRENEURS: NOT ALL COMMUNITY
ORGANISATIONS, NOT ALL IN THE OUTBACK**

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ABBREVIATIONS AND ACRONYMS

ABS	Australian Bureau of Statistics
ACAA	<i>Aboriginal Councils and Associations Act 1976</i> (Cwlth)
AEDP	Aboriginal Employment Development Policy
ATSIC	Aboriginal and Torres Strait Islander Commission
CDC	(Aboriginal and Torres Strait Islander) Commercial Development Corporation
IBA	Indigenous Business Australia
IBR	Indigenous Business Review
OATSIA	Office of Aboriginal and Torres Strait Islander Affairs

ABSTRACT

The media, academic publications and parliamentary speeches typically perceive Indigenous business enterprises as 'community' run ventures. This blanket characterisation is inadequate as it renders the individual Indigenous urban entrepreneur invisible and unconsidered. Confusion in public reporting and accountability has resulted in misconceptions that cloud the image of what a successful Indigenous entrepreneur is. In addition, previous published literature seems skewed towards the rural or remote areas when, in fact, almost three-quarters of Indigenous Australians live in urban areas. Little is known of the individual, urban and provincial Indigenous Australian entrepreneur.

How can government policy be truly informed if the basic building blocks of empirical data on Indigenous entrepreneurship, either in census figures or within consultations, remain unexamined? The 2001 Census shows there are 1,845 urban and provincial Indigenous Australians who are employers (i.e. employ themselves and others). This discussion paper examines 50 qualitative case studies—a major sample of an almost unknown segment of the Census population—of successful urban and provincial Indigenous Australian entrepreneurs who employ other people. It contributes to ongoing research by outlining the inhibitors and motivators for urban Indigenous entrepreneurs.

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INTRODUCTION

This discussion paper summarises ongoing research on urban and provincial Indigenous Australian entrepreneurs.¹ The urban area was selected as the focus for study as the majority of the Indigenous population (72.6%) live in towns or cities (ABS 1999). This focus is supported by Hunter (2004: 86), who notes that:

... more attention should be paid to the conditions facing Indigenous businesses in urban areas ... [as] this is where the majority of Indigenous people live.

The author has reported in previous publications that the majority of existing research on Indigenous entrepreneurship has focused on rural-remote regions (Foley 2005a: 14). Little research has been undertaken within Australia on successful (or unsuccessful) urban Indigenous entrepreneurs. The successful individual urban Indigenous entrepreneur is rarely, if ever, mentioned in scholarly or political discourse, and as such does not appear to be included within the considerations and plans for Indigenous economic reform. Government and media reporting also tends to portray Indigenous business activity as occurring only in rural or remote regions or within community business ventures. This is incorrect. The bulk of successful Indigenous Australian entrepreneurs are not in remote Australia, nor are they community organisations. They are owners and managers of stand-alone commercial enterprises in urban environments.

This discussion paper does not provide comparison with non-Indigenous entrepreneurs, as there is a plethora of existing information on the latter. It seeks to address the dearth of knowledge about successful urban Indigenous Australian entrepreneurs by providing preliminary research-based outcomes on the intrinsic motivators and inhibitors of their business success. It is important to note that the definition of success here is based on subjective notions derived from the entrepreneurs themselves, and is not solely restricted to financial criteria. The issues surrounding *unsuccessful* Indigenous entrepreneurs are topics for future research.

This study seeks to correct the geographic imbalance identified above. It is based on 50 qualitative studies of self-employed Indigenous entrepreneurs. They were drawn from a research pool of 268 businesses after preliminary investigations were undertaken to validate their suitability for inclusion in the study, and form part of a larger group of 1,845 Indigenous-operated businesses that employ people throughout urban and provincial Australia (Hunter 2004: 91).

The initial sample of 268 was reduced to 50 after preliminary investigations to ensure the businesses were in some sense Indigenous, being at least one-half Indigenous owned and managed; that the entrepreneurs were successful business operators; and that they were not part of an Aboriginal Corporation incorporated under the Commonwealth *Aboriginal Councils and Associations Act 1976* (ACAA) or a state associations Act. The last qualifier was adopted because such corporations are not stand-alone businesses; they have access to tax concessions and are invariably community-based (Stanley 2002: 2). These qualifiers strengthened the rigour of the case study findings.

This paper also examines some of the social factors that inhibit Indigenous entry into the Australian business environment. It reveals the intrinsic motivators that drive the selected Indigenous entrepreneurs to overcome the barriers of disadvantage, including misinformation and discrimination that restrict Indigenous Australians' capacity to succeed in business. Previous research by the author (Foley 2000; 2003; 2004; 2005a; 2005b) has shown that entrepreneurial success in business can offer an escape from poverty, welfare dependence and/or poorly paid employment for some urban Indigenous Australians. It must be acknowledged however that entrepreneurial business activity in small business is not the economic solution for *all* Indigenous Australians.

Given the potential for entrepreneurship to provide an escape from disadvantage, it is also important to address the imbalance that exists in the levels of self-employment between Indigenous and non-Indigenous Australians. A comparison reveals a stark disparity—while 16 per cent of non-Indigenous Australians are self-employed, less than 5 per cent of Indigenous people are likewise occupied (IBR 2003: 20). To eliminate the discrepancy between Indigenous and non-Indigenous self-employment rates would require more than a three-fold increase in Indigenous small business activity. This would increase the number of Indigenous self-employed from approximately 6,089 (Hunter 2004: 90) to approximately 20,297, an additional 14,208 people.

It is accepted that the definitions and terminology of 'self-employment', 'small business activity', and 'entrepreneurial activity' can and do have similarities when we are dealing with minority groups such as Indigenous Australian business people. However it is acknowledged that an entrepreneur is more than just a self-employed small business proprietor. The definition of an Indigenous entrepreneur is explained in more detail in the section below detailing research parameters.

This paper initially explores the differences between community-based organisations and stand-alone Indigenous entrepreneurs to qualify the need for investigation into certain sectors of Indigenous business activity. This is followed by an exposition of the methodology used in the study, the parameters of the research, and the findings relating to the cultural, religious and family values held by Indigenous entrepreneurs. Other key findings are also outlined, including the effects on both the business and the urban Indigenous entrepreneur of non-Indigenous spouses and instances of racial and gender discrimination.

THE DICHOTOMY OF THE INDIGENOUS COMMUNITY VERSUS THE STAND-ALONE BUSINESS VENTURE

The social science literature discussing Indigenous Australians invariably refers to Aboriginal 'communities'. A definition of 'community' is seldom presented, as it invariably is a generalised term used to describe many differing groups of Indigenous people based on their family association, residential location, social or commercial pursuits.

The *Concise Oxford Dictionary* defines a community as an '...organised political, municipal, or social body; body of people living in same locality; body of people having religion, profession, etc., in common' (1976: 2040). The *Collins English Dictionary* defines community as '... a group of people having cultural, religious, ethnic, or other characteristics in common' (1986: 320). Other definitions involve the specific application of Indigenous skin (kinship) and language groups to traditional country. These people have residential choices, often moving in and out of their community, which indicates that Aboriginal communities are not static, they are forever changing (Meggitt 1987: 116). The definition of what is an Indigenous community should therefore be subject to a generalised description of a group of people, their location, their reason for being together, purpose or function. The term 'community' should be clarified and wherever possible qualified.

One of the frustrations felt by the author since the Whitlam Government era of the early 1970s is the continuous political and bureaucratic reference to Indigenous people as a faceless, nameless people. Indigenous Australians in government rhetoric are often referenced simply and conveniently as 'communities'.

Unfortunately, the practice has ignored traditional Aboriginal social organisation and the existence of quite distinct family or religious groups. It has been, in short, a sort of 'white-fellow imposition', formed very often for non-Aboriginal administrative convenience (Bennett 1999: 134)

Within Indigenous economic development programs there is an almost blanket understanding in that communities (a loosely defined group of people, or possibly not defined at all: a mere administrative convenience) are targeted for funding whereas specific individual Indigenous entrepreneurs who are accountable individuals are often not considered in the equation or are rarely mentioned, as in the example within the preamble to the report by the Indigenous Business Review (IBR) (IBR 2003: 7). There are major differing characteristics between community-based businesses and stand-alone ventures, hardly surprising given their different structural associations and business objectives.

The author questions whether government policy and funding have best served the interests of either group, especially when Australian Indigenous entrepreneurship is probably in decline (Hindle 2005: 95).

The possible shortcomings of community-centred commercial and economic development have been highlighted by the IBR, who report that community-based businesses often lack appropriate governance mechanisms, so that cultural demands often determine the use of funds rather than prudent financial management (IBR 2003: 46–49).

Cultural demands within a community organisation can change the internal functioning of its business, as it 'changes the incentive structure within a business and allows diffusion of responsibility over a business venture' (McDonnell 1999: 2). McDonnell highlights that within a community business the lack of responsibility and direction is often at odds with the essential ingredients of business success—that is, profit orientation and sound commercial management skills, including asset accumulation and maintenance. When social demands override profit requirements and managerial responsibility is not defined, business failure is inevitable when liabilities exceed assets. It is on this basis that the Aboriginal and Torres Strait Islander

Commercial Development Corporation (CDC) has been criticised for forming partnerships with Indigenous communities rather than individuals (McDonnell 1999: 2).

In 1985, the *Report of the Committee of Review of Aboriginal Employment and Training Programs*, or Miller Report, (Miller 1985) identified important deficiencies in the administration of enterprise programs, yet almost two decades later the IBR (2003) confirmed that deficiencies in the management and administration of Indigenous business loan programs are still a matter of concern. The Aboriginal and Torres Strait Islander Commission's (ATSIC) implementation of business loan programs within the framework of overall economic development for communities was not successful, resulting in ad hoc and often unsuccessful business creation (IBR 2003: 30).

It should be remembered that ATSIC was the dominant Indigenous business financier for over a decade, and that the organisation had continual difficulty in achieving its goals in this area. In 1991 the Royal Commission into Aboriginal Deaths in Custody (Commonwealth of Australia 1991) criticised ATSIC's stringent commercial eligibility requirements: this resulted in the establishment of the Indigenous Business Incentive Program (McDonnell 1999: 2). In contrast to the Royal Commission findings, the recent IBR report noted unsatisfactory due diligence by ATSIC staff in the monitoring of these loans (IBR 2003: 28-9).

A frustrating picture emerges regarding Indigenous economic development.

Bureaucratic misjudgements have played a part in the failure of some Indigenous community-based businesses. This is of concern because these failures inevitably reinforce negative stereotypes of Indigenous Australians—including the popular belief that Aboriginal people cannot manage their own financial affairs.

A well-recorded example that highlights poor management by bureaucrats of a community-based organisation is the Warai pastoral enterprise on the Finniss River in the Northern Territory. The Warai pastoral enterprise received considerable funding from several government departments and agencies without adequate consultation and coordination between the government and community stakeholders. No research or planning was undertaken to ensure the existence of the necessary financial management tools to run a business (Fuller & Parker 2002: 100, 120 & 121). It appears an extensive range of infrastructure was constructed for the community venture with little being done to ensure its ongoing success through the provision of adequate financial management skills, working capital or marketing plans that set out target profit margins. This Aboriginal enterprise floundered and did not achieve its potential due to poor planning and lack of synchronisation of basic commercial business practice.

Another example that illustrates the dangers of bureaucrats favouring 'safe' groups (communities or in this case a family) with whom a government agency feels comfortable, even though the feedback information and reporting was incorrect, is the case of a well-known Victorian extended family group. The government agency involved felt safe allowing relative freedom, whilst distrusting other Indigenous groups, resulting in this case in alleged misappropriation due to the lack of accountability (Bennett 1999: 133-4).

Case study analysis of business failures such as those above highlights the lack of financial literacy, business management expertise and basic office administration skills within some Indigenous communities. Without the provision of business infrastructure and the necessary financial and management skills, community-based businesses are being set up for failure. This reflects negatively on both the Indigenous communities involved and the organisations that are created to assist them. The IBR highlights that 'business development should be separated from social and welfare issues' (2003: 41). In general, Indigenous economic and entrepreneurial development has been hampered by funding practices that warrant greater attention to informed planning and coordination.

The frustration is compounded when many government publications regarding Indigenous economic reform make reference only to Aboriginal communities. There is little recognition of the socio-economic category of the individual Aboriginal entrepreneur. Even the Miller Report continually refers to community development when it is discussing the development of the urban individual (1985: 383-6). Historically the development and implementation of the Aboriginal Employment Development Policy (AEDP) was the most significant event in this area following the Miller Report. The AEDP does make some reference to the improvement of Indigenous socioeconomic participation through income equity, equality, economic empowerment, skills acquisition, labour mobility and employment diversification (Commonwealth of Australia 1994: xiv). However, the AEDP falls short in its application to this discussion. It is primarily a labour market policy directed to employment and training goals rather than self-employment (Finlayson 1995: 1).

To highlight the over-contextualisation of the word 'community', Kevin Andrews, the federal Minister for Employment and Workplace Relations, recently made public his views on public service delivery in a speech entitled *The Business of Indigenous Affairs*. He used the term 'communities' five times in four successive paragraphs (Andrews 2005: 7). The Minister did not directly address any issue relating to individual Indigenous entrepreneurs. The individual Indigenous Australian business person needs to be recognised so that this vital area of Aboriginal commerce can be nurtured to allow the subsequent encouragement of new Indigenous enterprises.

Sir William McMahon stated in his 1972 *Statement on Aboriginal Affairs* that Aboriginal people 'should be assisted as individuals and if they wish as groups' (Andrews 2005: 3). Sir William correctly identified the need to provide assistance to individuals, as did the current Prime Minister in *The Howard Government Election 2004 Policy*:

... the Coalition's commitment to improving the circumstances of Indigenous Australians is based on: Focusing on individuals by encouraging self-reliance ... [and] Enhancing the capacity of ... individuals to manage their own affairs (Loughnane 2004: 6).

Former Prime Minister McMahon and the current Prime Minister both acknowledge the importance of the individual, as does Indigenous leader Noel Pearson. Pearson has recently stated:

... economic development requires individuals to come to the fore, to be mobile and not look in the communal for material sustenance' (2005: 2).

This extended advocacy by prominent Australians for the recognition of the importance of individual Indigenous Australians suggests there is a need to revise the way in which Indigenous program funding mechanisms operate.

Funding structures need to recognise that the blanket application of policy towards Indigenous 'communities' is misinformed, outdated and non-representative of the 70 per cent of Indigenous Australians who live in urban settings (Hunter 2004: 86). It is not suggested that funding to Indigenous communities in rural areas be reduced. Rather it is recommended that individual Indigenous entrepreneurial pursuits need recognition and encouragement in their own right. This will ensure the business aspirations of Indigenous entrepreneurs living in urban settings are acknowledged and supported.

The recognition of the needs of individual Indigenous Australians is further hampered by the dearth of even the most basic information on the urban Indigenous entrepreneur. The National Aboriginal and Torres Strait Islander Social Survey 2002 (NATSISS) has no qualitative or quantitative data regarding Indigenous self-employment.

The 2001 Census reveals that there were only 200 self-employed Indigenous people who employ others in remote areas (Hunter 2004: 91–93). Hunter (2004) has provided some explanation of these statistics, however in the sample size is too small for any substantial analysis. At the 2001 Census, there were 6,089 Indigenous Australians aged 15 years and over who identified as self-employed. Of these, 2,058 identified as employing other people, and 1,845 were in urban areas.² As many as 4,031 identified as being in 'other' forms of self-employment (Hunter 2004: 90).

The lack of detailed data on Indigenous self-employment raises the important question: how can government policy be informed if the basic building blocks of empirical data are not available?

The problem of responsible reportage is further illustrated by the IBR's observation that there is no one central agency responsible for the collection and collation of data on Indigenous economic development (2003: 23). Nor is there any central monitoring of Indigenous business programmes. This may have been one contributing factor to the failure of the Warai pastoral enterprise, which was hampered by a lack of financial management by the various funding agencies responsible for collating data on and monitoring the success of this venture (Fuller and Parker 2002: 102 & 106). The Warai case study as one example illustrating the need for improved communication and coordination between government, their agencies, and industry partners to avoid what appears to have been a case of the left hand not knowing what the right hand was doing (Paterson 1998: 8). Prime Minister Howard was correct in his 2004 election statement when he claimed 'Indigenous Australians [should] get better value for this [Government] money' (Loughnane 2004: 2). At that time, Indigenous Australians were not receiving value for money in terms of the delivery of informed and responsible government services.

The IBR, in reviewing value for money, also provides another example of the poor delivery of value. The Review undertook preliminary research on 100 businesses based on data given to it by the Office of Aboriginal and Torres Strait Islander Affairs (OATSIA), ATSIIC and IBA (IBR 2003: 18). It selected just 32 subjects for

case-study analysis from a narrow spread of businesses by industry and a broad range of geographical locations in remote, rural and urban areas. Some of these were community-based organisations (IBR 2003: 49).

The validity of the IBR findings are questionable as they cover a broad geographic area and a narrow sample of business entities from a very limited sample group restricted to clients of OATSIA, ATSIC and IBA (IBR 2003: 18). The IBR research by their own admission did not include stand-alone non-government funded Indigenous businesses that had evolved within a competitive commercial environment. By contrast, they only assessed businesses that enjoyed either direct government assistance or indirect financial assistance at below market rate interest.

This begs another important question: how can the government develop informed and responsive commercial, economic and business programmes for Indigenous Australians when it has not adequately researched the two distinct sectors of Indigenous business activity, the commercial private-owned venture and the community-based venture?

It is important to recognise there are two distinct forms of Indigenous business ventures. They are stand-alone commercial businesses, be they sole traders, partnerships or proprietary limited companies incorporated under the *Australian Commonwealth Authorities and Companies Act 1997* (ACAA), and 'community'-based businesses incorporated under the *Aboriginal Councils and Associations Act 1976* or one of the many state associations Acts. They differ according to their process of incorporation, their business philosophies that assign relative priorities to commercial and social interests, and their governance or reporting requirements.

The commercial, stand-alone, urban Indigenous entrepreneur operates in the capitalist or market economy. By contrast, the community venture often has taxation concessions, is usually a not-for-profit organisation, and can be a registered charity (Stanley 2002: 2). A community-based Indigenous business enterprise arguably falls within a 'grey' area of business classification.

METHODOLOGY

This discussion paper is based on both a number of prior research projects (Foley 2000, 2003 2004, 2005a, 2005b) and recent case studies spanning a period of 9 years. It is also based on 50 'snowball selected'³ urban Indigenous entrepreneurs from geographical regions ranging from Hobart to Darwin. Indigenous standpoint theory, (within a grounded theory methodological application) was used to ensure the research had an Indigenous epistemological approach.⁴ The participants covered a broad range of industries that were far removed from the art, craft and tourism ventures that are stereotypically associated with Indigenous business activity.

The research project initially reviewed 268 Indigenous businesses, of which only 60 were acceptable within the study parameters. Businesses that occupied the same market niche were randomly deleted to ensure the

remaining 50 case studies represented as broad a sample as possible. This was done to ensure there were no industry concentrations.

The research had several guiding parameters to ensure its relevance and academic rigour. These are discussed in the following section.

RESEARCH PARAMETERS

The defining parameters of the study stipulated that participants must:

- be Indigenous Australians
- be entrepreneurs
- be successful
- hold at least 50 per cent ownership and management control in the business under study (this is further qualified below), and
- not be Aboriginal Corporations incorporated under the ACAA or state association Acts.

The specific explanations for the five defining research parameters are as follows:

Aboriginality

The accepted common law definition of Australian Aboriginality was applied. This defines an Aboriginal person as being of Aboriginal descent, self-identifying as Aboriginal, and a person who is accepted as such by the community in which they live (ATSIC 1998: 60). This three-part definition has been accepted and upheld by the High Court in *Commonwealth v Tasmania* (1983), and confirmed in *Gibbs v Capewell* (1995).

Entrepreneurs

The literature provided a number of alternatives when it came to a definition of an Indigenous entrepreneur. After much deliberation, the following definition was refined and applied:

The Indigenous ... entrepreneur alters traditional patterns of behaviour, by utilising resources in the pursuit of self-determination and economic sustainability via entry into self-employment, forcing social change in the pursuit of opportunity beyond the cultural norms of initial economic resources (Foley 2000: 11).

The business people included in this study were entrepreneurial in their approach to market development and utilisation of resources. They were independent and created new business in the face of risk and uncertainty for the purpose of profit and growth. Above all, they identified opportunities and assembled resources (resources previously not seen within their cultural circles), and capitalised on these opportunities and resources (Zimmerer & Scarborough 1998: 3).

Successful

The third defining parameter of this study is that the entrepreneurs must be successful. Success for Indigenous entrepreneurs is not restricted to just objective quantitative measures, for the characteristics of a successful Indigenous entrepreneur goes beyond financial acumen to also include their attitude or values as an entrepreneur (Ward 1983: 155–8).

A much simpler definition in the marketplace was determined after talking with several bankers, financial lenders and business development managers in government agencies that support small business (both in Australia and overseas). Their collective comment was that if the entrepreneurs survived in business for one year, they were successful, and if they survived for five years they were very successful. Survival in small business is dependant on financial viability. The average time in business for the participants in this study was ten years. Over this period several of the businesses have diversified into other products and services as market demand has changed. They have successfully 'read' the market to prolong their business success.

50 per cent ownership and management control

For a business to be identified as Indigenous it must be owned and controlled by an Indigenous person. In business studies, 51 per cent is accepted as being the benchmark for defining ownership. However, as several of the businesses studied involved mixed marriages, 50 per cent ownership was accepted as being an Indigenous business if the owners' children identified as Indigenous and/or the partner showed support for Indigenous issues. The same criteria were applied for partnerships.

Not incorporated under the Aboriginal Councils and Associations Act 1976

As mentioned previously, businesses incorporated under the ACAA were not reviewed due to their divergent business philosophies and reporting requirements. Businesses incorporated under this Act or relevant state associations Acts were invariably community-based and arguably not-for-profit. This approach is distinctively different to that adopted by entrepreneurs, who operate a commercial business within a competitive marketplace.

DESCRIBING THE SAMPLE

The selection and culling process for the 268 Indigenous businesses considered for this study is presented in Table 1. The sample group had to be stand-alone business entities that were not reliant on any form of recurrent government (or agency) funding or 'social entrepreneurship' programs.

This study is distinct in its depth and longitudinal application over a nine year period. Many businesses were revisited, enabling case histories to be updated and expanded. The survey sample size is substantial given the maximum pool of only 1,845 potential Indigenous businesses that employed staff in relevant areas (Hunter 2004: 92).

Whilst employment of staff was not a prerequisite of the study, by chance all the entrepreneurs studied did in fact engage staff. If the ABS statistics of self-employed urban Indigenous business people could be reviewed to account for double-ups within partnerships and company directors, and if then the parameters of this study were applied, the potential pool of researchable businesses could be substantially less than the 1,845 recorded in the Census. If that figure was then further subjected to the qualifiers of this study as detailed above, the pool would no doubt be further reduced. The importance of this sample of Indigenous entrepreneurs is underscored by the above and by the fact that IBR's 2003 study did not examine self-employed Indigenous entrepreneurs who are active within the mainstream economy.

As broad a range of Indigenous entrepreneurs as possible were sought and researched. The fields of business within which these 50 urban Indigenous entrepreneurs operated is summarised in Table 2, while a brief summary of the key characteristics for these 50 urban Indigenous Australian entrepreneurs is presented in Figure 1.

The average age of the participants was 43 years. Males constituted 84 per cent of the sample, and females 16 per cent. This included Indigenous spouses or partners who were active in the day-to-day operations of the business. Seventy two per cent of the participants were married. The entrepreneurs had been in the business being studied for an average of 10 years, with approximately 16.5 years of business experience. Turnovers per annum varied between \$20,000 to just under \$600,000. Average start-up capital was approximately \$13,000. When five entrepreneurs with a start up capital of \$25,000 or more are omitted, the average start up capital is reduced to approximately \$6,350.

RESEARCH FINDINGS

Indigenous Australian entrepreneurs have several motivators that drive them to achieve success. A dominating force is their hatred of poverty, which results in a strong desire to provide a better life for their children. Similar findings are provided in the IBR (2003: 61).⁵ Such motivators are often the direct result of the entrepreneur's economically-deprived childhood, which results in a determination to produce an outcome, or a positivity to succeed.

'We cannot afford to fail, we will succeed'. Such a statement is typical of survey participants. This positive attitude assists the entrepreneurs in the process of taking control of their lives, and is also a critical business success factor identified by IBR (2003: 57). The trauma of 200 years of European subjugation is reduced to some extent by the Indigenous entrepreneur gaining financial independence through their business success. In contrast to the historical background of their youth, (or their parents' upbringing), they obtain a degree of self-determination and control over their lives, at least *prima facie*. They obtain a freedom of choice similar to that experienced by many of their non-Indigenous counterparts, a freedom that non-Indigenous people accept as their right (Elder, Ellis & Pratt 2004: 211). The Indigenous entrepreneur takes responsibility for their actions without casting blame on others.

Table 1. The process of culling the initial sample of businesses

Category of business	Number of businesses
Total number of businesses investigated	268
<i>Less</i>	
Non-Indigenous ownership and management exceeded 50%	108
Not included for ethical reasons regarding illegal activity	3
Received recurrent ATSI or other external funding	8
Not financial	9
Not included as entrepreneurial pursuit was questionable ^a	49
Not included because of inconclusive Aboriginality ^b	31
'Copy-cat' businesses ^c	10
Balance: Case studies examined	50

Notes:

- a. These businesses had no intention to expand or diversify, and/or were purchased as going concerns.
- b. This does not mean the businesses were not Indigenous: merely that they were excluded if any doubt existed.
- c. These businesses were mainly in the tourist industry. They were excluded from consideration in order to maximise diversity.

Table 2. Industry distribution of sample

Industry	Description	No. of businesses
Agriculture	Organic wheat, market gardeners, boutique wool, nursery, apiary, timber mill, fruit and vegetable retailer	8
Auto industry	Spare parts, rare spares, panel beating/spray painting, metal fabrication, construction	6
Building	Trade supplies, specialist hardware, trades persons	4
Cultural	Art gallery, retail and wholesale, fashion & fabrics, furniture, artefact manufacturing	7
Hospitality	Motel, licensed restaurants, coffee house, bed & breakfast, corner store	6
Miscellaneous	Event management, lawyer, film & television production.	3
Publishing	Education material, writers, book retailer	4
Service	IT providers, graphic art, employment consultant	3
Tourism	Indigenous entertainment company, tours (cultural and ecological), bus transport	9
Total		50

Fig. 1. Descriptive statistics for Indigenous entrepreneurs

Personal

- Average age: 43 years
- Average time in business: 10 years
- Average years of industry and/or business knowledge: 16.5 years
- Dominant business operator: 84% male (42*)
- Marital status: 72% married (36*)
- Non-Indigenous spouse: 56% [36 couples] (20*)

Business

- Annual turnover: \$20,000 (minimum) to \$600,000 (maximum)
- Average start-up capital: \$13,000
- Average start-up capital, after omission of 5 subjects with start-up capital of \$25,000 or more: \$6,350
- Use of a credit card for initial working capital: 40% (20*)
- Borrowed start-up capital from family: 34% (17*)

Education Qualifications

- Minimal-to-no schooling: 12% (6*)
- Year 12 only: 16% (8*)
- Trade qualifications: 20% (10*)
- Tertiary qualifications: 52% (26*)

Entry into business

- Planned transition: 64% (32*)

Discrimination

- Reported racial discrimination: 100% (50*)
- Indigenous women who reported gender discrimination: 100% (24)^a

Note: * Figures in brackets represent actual number in category from overall sample of 50 businesses.

a. There were 16 female Indigenous partners and 8 Indigenous single females in the surveyed businesses.

The study revealed that a small group of Indigenous entrepreneurs are learning to survive in a non-Indigenous business world. This is an alien world where decisions are made primarily by European Australians, not by Indigenous operators. From the Indigenous perspective Euro-Australians are often viewed as the alien (Lattas 1997: 228). Yet within contemporary business markets, Euro-Australian society has reversed the position of power and knowledge in its interaction with its Indigenous inhabitants (Moreton-Robinson 2004: 85). The obvious result is that the Indigenous business becomes the outsider in an often inclusive Euro-Australian environment. To survive and prosper, Indigenous Australian entrepreneurs need to network and interact with non-Indigenous Australians for their business success.

In the case studies, the entrepreneurs aligned with the dominant culture to ensure access to the wider market. The application of ethnic small business theories were considered to assist the understanding of this alignment and to uncover connections to possible Indigenous markets.⁶ The author sought to determine if there was a concentration of Indigenous (ethnic) enterprises with sufficient capital that gained access to their own enclave market. The enclave market is a source of labour which supports members of the enclave with employment, supplying goods and services to the same group (Stanger 1992).

It was found however that enclave markets have little application to the Indigenous Australian situation. This is largely due to the small size of the Indigenous population at 2.4 per cent of the total (Australian Institute of Health and Welfare 2003: 1) and the lack of concentrated Indigenous population cells within urban Australia. It would seem that the Indigenous population is spread across many urban suburbs and outlying cities, restricted normally to public housing areas and areas of low socio-economic status. Hunter has also identified this demographic, and questions whether government-funded employment and training programmes which stimulate relocation and population mobility contribute to the dispersion or possible concentration of Indigenous populations (2004: 36).

Specific ethnic markets do not exist in sufficient amounts to support an Indigenous, self-sustaining ethnic market.⁷ Literature dealing with 'ethnic businesses' can be vague in determining specifically what comprises an ethnic small business. Stanger defines ethnic small business as: 'all businesses which are independently owned and controlled by owner-managers whose ethnic and cultural origins are significantly different from the host country' (1992: 18). There is very little reference within Australian literature to Indigenous Australians in an ethnic application, however when Stanger's definition is considered, Indigenous Australians are ethnically and/or culturally very different to the dominant culture. This raises the question, could Indigenous Australians be an ethnic minority?

One publication presents an instructive case-study about an Indigenous couple. It states that: '... their story is salutary, and worth including alongside that of immigrant entrepreneurs, because they too are strangers in their own land' (Pascoe 1990: 4). Pascoe (1990) would seem to support the view that Indigenous business people may take on similar characteristics of ethnic business people. Such is their isolation within Australian society. However, the review of literature on Ethnic theories did not explain the alignment of Indigenous entrepreneurs with the dominant culture. On reflection it was seen as an alignment of survival. The market

place is securely positioned within the dominant culture. If Indigenous entrepreneurs want to grow and be successful, that is where the customers are.

In the Indigenous Australian entrepreneur's search for market share, the identification of a business possibility is commonly referred to as the opportunity recognition process (Hisrich & Peters 2002: 14–15). Once a business opportunity is recognised and the entrepreneur acts in a way which results in a successful establishment in commerce, the result is enlightenment and emancipation from the previous low socio-economic position.

The Indigenous entrepreneurs surveyed were able to move beyond their previous positions of welfare dependency and/or negative lifestyles. The majority (64%) of the participants planned their transition into business and seized entry opportunities. This conforms to the findings within other studies (Busenitz & Lau 1996: 26; Hills 1995: 105). The Indigenous entrepreneurs' capacities for opportunity recognition and their relatively high levels of educational qualification (when compared to the Indigenous average) and/or business expertise appears to be an association linked with business success.

Education does not necessarily provide the direct skills to ensure business success. It does however provide exposure to life skills, networking and the sourcing of business contacts. Around 88 per cent of survey participants have Year 12 or better education, over half have tertiary qualifications. Almost three-quarters have tertiary and/or formal trade qualifications. A sobering statistic is that only 36 per cent of Indigenous Australian students complete Year 12 compared with 76 per cent of non-Indigenous Australians (ABS 2002: 2). With such appalling school graduation rates, the concentration of educated entrepreneurs supports previous research that links formal education with Indigenous business success (Foley 2000: 64–5).

Indigenous entrepreneurs are providers for their families. The income generated from the business creates wealth in two ways. It generates both formal capital—assets and working capital within the business—and human capital as business profits are used to ensure that dependents gain sound secondary and/or tertiary education. The growth of the business also provides employment opportunities for the entrepreneurs' children, exposing them to a business environment and allowing them to develop management skills.

The provision for family is a strong stimulant; entrepreneurs were motivated to provide a better life for their nuclear family and children in comparison to what they experienced during their own youth. Female entrepreneurs had a more complex approach to family which encompassed wider and longer term responsibilities. The case studies revealed that this was partially due to the high incarceration rates and early death rates of Indigenous men within their family networks: the women saw themselves as taking on the male role as the principle provider, not only to the immediate family, it also included in some cases wider family networks. They saw their position within kinship obligations elevated to a matriarchal provider. Family bonds can include not only children, but siblings and extended family as well.

The provision for family appears to be a driving force behind the entrepreneurs' entry into business, as 72% of the participants had children. It is possibly a cultural force, which is linked to the cultural beliefs below (Baum 1995: 549; Foley 2000: 67). Minority entrepreneurs focus on issues relevant to their culture, which

in this example is the family (Changanti & Greene 2002: 128). This is not asserting that the provision for family does not motivate the non-Indigenous entrepreneur; rather it highlights its importance as an intrinsic motivator for the Indigenous entrepreneur (Foley 2004: 12).

Following on from business recognition/opportunity, education and family motivators, successful networking is another key attribute. It enables the participants to develop and make use of relationships and in so doing provide increased opportunities to build credibility, a positive image and customer access (Zi Zhao & Aram 1995: 351–3). Networking provides role models, industry advice, the sharing of experiences and access to suppliers and customers (Dollinger 2003: 7–8; Kuratko & Hodgetts 2001: 230 & 513). Networking enhances the Indigenous entrepreneur's ability to succeed and survive in business (Paige & Littrell 2002: 316–7). It was an aspect of business eagerly discussed by many of the participants.

Networking also allows the Indigenous entrepreneur to 'look inside' the dominant culture. In some cases this results in the experience of discrimination, and in others it can place a strain on their cultural values. Making an assessment of the degree to which urban Indigenous Australian entrepreneurs are a distinct entity within urban Australian society called for a consideration of the entrepreneur's cultural, religious and family values, in addition to the impacts of social discrimination. Values such as culture, the effects of religion, and the effect of family on the Indigenous Australian entrepreneur are now discussed in addition to the effect of discrimination to substantiate not only the existence of the Indigenous entrepreneur, but also to understand where they fit within Australian society.

CULTURAL VALUES

Almost all (96%) of the participants expressed concerns about their own understandings of Indigenous values. They stated that Indigenous cultural values are often elusive, complex and contestable; they were concerned about how they were both portrayed and seen by others. Some of their specific anxieties included whether being in business and dealing directly with the dominant culture made them any 'less Indigenous', and whether their own peers or the dominant culture would see them as 'less Indigenous' because of their activities. They were concerned that they were seen by their Indigenous peers as becoming 'white'⁸ in their perceived transition into the dominant culture.

Survey subjects saw themselves as making a conscious transition via business interactions from the Indigenous community to the mainstream society. During this transition stage, their intrinsic motivators became increasingly apparent to them, and certain preexisting values became unnecessary. The values retained and relinquished differed between individual entrepreneurs.

Indigenous Australians do not experience a homogeneous value system. This research indicates that Indigenous entrepreneurs exhibit and identify with what they often refer to as contemporary values based on kinship (Mapunda 2002: 36–7). The Indigenous Australian value system is seen as contemporary within the urban environment. Contemporary kinship values (which are the core of the contemporary values constructed around reciprocity and blood-line connection) are the result of an ongoing modification of protocols

and ethics that occurred during the decades of assimilation of Indigenous Australians into Anglo-European Australian society (Neill 2002).

The entrepreneurs generally stated that 'traditional values' no longer existed for them, and identified the provision for family as their dominant intrinsic motivator for being in business. The kinship value is also recognised in wider literature as significant and of variance across the Indigenous Australian social order (Rowse 2002: 14). Subjects made adjustments to their social and cultural life as their primary concern was the well being and improvement of their respective Indigenous families in wider society.

The provision for family as a cultural force is supported by wider literature (Baum 1995: 549; Foley 2000: 67; 2003: 144–5). The intensity of motivation to provide for family or kin and the reciprocal support from family may be unique to Indigenous Australians. It appears to be a significant motivational value, and warrants further research.

As mentioned above, comparative literature on minority entrepreneurs indicates that they typically turn inward and focus upon issues relevant to their own culture, and that this is reflected in social activities (Changanti & Greene 2002: 127). Social activities among the subjects of this study were centred on their families, and consumed much of their limited spare time.

Studies by Enz, Dollinger and Daily (1990) support the difference between non-minority and minority groups (which included African-American, Hispanic, Amerindian and Asian groups) when six dimensions of values were compared. Statistical differences were found on every measured value between minority and non-minority (Enz, Dollinger and Daily 1990: 23–35). Minorities have different value dimensions. The degree of motivation towards providing for the Indigenous family requires further comparative studies with Euro-Australians to determine the measurability of how important the provision for family is for Indigenous and non-Indigenous Australian entrepreneurs.

RELIGIOUS VALUES

Religious values and practice do not appear to strongly influence the Indigenous entrepreneur. The existence of strong religious convictions was not apparent in some 80 per cent of the Indigenous participants. If we accept that Christianity is the dominant religion exposed to Indigenous people within Australia, 96 per cent of participants were not practicing Christians. Most stated that religion was a personal issue that was usually restricted to ceremonial activity undertaken at christenings, baptisms, marriages or funerals. Only five participants (10 per cent) exhibited a strong conviction in contemporary urban Aboriginal religious beliefs. The balance (86 per cent) treated traditional spiritual knowledge as if it was largely irrelevant or dead and only thought about it on 'Survival' or 'NAIDOC' days. Most of this group reservedly stated that they did not know their traditional culture—it was something they had lost or that their parents or Elders had not taught them. Subsequent questioning revealed that these participants belonged to one of three groups. They were either members of the stolen generation, children of the stolen generation, or their parents and/or

grandparents were institutionalised on missions. In short, most of the study group had lost control of, or contact with, their traditional land, culture and kin.

Successive generations of Indigenous Australians who were forcibly relocated from their ancestral lands or subjected to other government removal policies lost their concepts of traditional life and identity (Reynolds 2000: 159–64; Tatz 2001: 16–22). Many were institutionalised with little or no continuing family contact, which resulted in devastating consequences including the systematic destruction of Indigenous Australian values by the dominant colonising power (Reynolds 2000: 159–164; Tatz 2001: 16–22). The common loss of cultural knowledge in traditional religion by the participants of this study and their obvious despair is indicative of the cultural genocidal practices that have been experienced by many Indigenous Australians (Neill 2002: 13–6).

In summary, the findings reveal that religion, either traditional (that is, 'Aboriginal') or non-Indigenous belief had little to no impact on the interaction of the Indigenous entrepreneurs in the environment of small business.⁹

FAMILY VALUES

The sociological approach to entrepreneurship (Dollinger 2003: 7–8) argues that the intrinsic motivator for the Indigenous entrepreneur is to provide for their family. The need to provide initially for the nuclear family and secondly for the wider family has been confirmed by the present research. This is a dominant intrinsic motivator of the Indigenous entrepreneur; providing for the wider family is inclusive of kinship, which has been interpreted as a contemporary Indigenous value. Even the two participants who had unbroken links with their traditional lands suffered social and economic upheavals similar to those of other participants. The application of kinship concepts within the Indigenous family cell is much stronger than is shown to be the case in any literature on mainstream entrepreneurship that identifies the provision for family as a motivator. This exceeds personal motivation dimensions (Baum 1995: 549), as the social and economic environment of the Indigenous Australian entrepreneur is a determining factor in the entrepreneur's cognition and motivation (Foley 2003: 144–5). The need to provide for family is an important concept to understand.

The majority of Indigenous Australians are still seeking to satisfy the basic physiological and safety needs that Maslow (1970) once identified as essential to human life, and which most non-Indigenous Australians now take for granted. These basic human needs include health, housing and education (Neill 2002: 34–7). It is the quest to provide these basic needs that ensures that the family is the dominant business motivator for the Indigenous entrepreneur.

OTHER FINDINGS

The research revealed several other important findings, including the effects of non-Indigenous spouses on success potential, and the existence of discrimination in the daily lives of many of the participants.

Non-Indigenous spouses

The inclusion of comment on the topic of non-Indigenous spouses is potentially contentious, and is included to ensure transparency in the theoretical application of grounded theory to this research. The data suggests that when one spouse in the surveyed business is non-Indigenous, the couple generally experience easier access to capital or cash flow finance in the early stages of their entrepreneurial activity than do couples who are both Indigenous. The all-Indigenous couples reported experiencing difficulty gaining access to capital through family or other means. They in turn believed that it was easier for a mixed couple to establish their business. This possibly highlights the disparity of wealth between Indigenous and non-Indigenous Australians and the different access opportunities to external funding from banks.

It was also evident that the non-Indigenous spouse inevitably brought considerable human capital to the business in the form of their education and experience. Once again this highlights the disparity of social and business skills between Indigenous and non-Indigenous Australians. This line of questioning proved to be very difficult for this researcher as participants became sensitive to the personal nature of the enquiry.

One important finding was the connection between business exit strategies and non-Indigenous spouses. Exit strategies are a predetermined plan of action detailing how to dispose of a business and step away from it if it becomes a liability or unprofitable enterprise. All of the mixed marriage enterprises but only one Indigenous couple had exit strategies or proposed exit strategies. Some were straight sale plans to outsiders or insiders. Others had fire-sale provisions which followed standard management literature (Scarborough & Zimmerer 2003: 618–9). The connection between exit strategies and mixed couples could not be explained as the participants would not comment upon further questioning. Perhaps this is an indicator of the increased level of education and broader business skills of the non-Indigenous spouse. Indigenous Australians are generally less familiar with or exposed to standard western business practice. The over-riding question remains however: why does a non-Indigenous spouse enable easier access to external funding, finance and capital?

There are many possible answers. The disparity could be caused by the lending criteria within mainstream lending institutions being too inflexible in their requirements, or, as some participants suggested, Indigenous applicants are the victims of institutional racism. Perhaps criteria other than the existing lending criteria of the 'five C's'—capital, creditworthiness, capacity to repay, character and credit history—are needed.

A typical statement amongst Indigenous participants was that they felt uneasy within the banking environment and were unsure as to why they were unsuccessful. The lack of feedback by the institution and their lack of real estate assets obviously reduced their attractiveness to the lender. Some applicants could provide second mortgage security that was potentially fully secured, low-loan-ratio lending. Yet they

were still denied access to credit facilities. The participants' question resonates: are they the victims of discriminatory lending practices?

It would appear that financiers need to foster the development of a minority group businesses lending policy that is transparent. Westpac's involvement in the financial literacy project in the Cape York Partnership is one positive example, as is the National Banks pilot 'step-up' loan programme for first loan seekers from traditionally low socio-economic areas. However, there is still a gap in the social programs and policies of the banks to provide micro-loans to Indigenous business ventures.

Is the current lack of facilities available to Indigenous businesses the product of risk-averse conservative approaches to lending, or do the banks see Indigenous financing as a government function? Perhaps the answer is somewhere in the middle. Many of the participants felt that the colour of their skin had an influence on the lending decisions made by banks, adding further support to the argument for the need for specialist lending facilities for Indigenous business people. Previous research (Foley 2000: 52) has revealed that obtaining financial assistance through commercial loans is almost impossible for Indigenous Australians. Only those with non-Indigenous spouses can gain access to commercial bank finance. In the current study it would appear that a non-Indigenous spouse generally facilitates easier access to credit, as 19 out of the 20 of the non-Indigenous spouses surveyed obtained bank finance, whereas all of the 16 Indigenous couples have had difficulty in obtaining bank finance other than credit cards.

Discrimination

Participants operating within the retail sector and service industries report experiencing racial discrimination on a regular basis. Most if not all of the participants suffered discrimination and racism at some time in their business.

Hunter (2004: 78–80) provides recent evidence detailing the scope and significance of racial discrimination within the workplace. In general, over two-thirds of the average difference between Indigenous and non-Indigenous employment rates in Australia can be explained as the result of racial discrimination. Hunter's findings support the findings of other researchers who have argued that existing racial inequality is the result of the discriminatory nature of Australian society (Bennett 1999: 16–21; Cowlshaw & Morris 1997; Huggins 1998: 83–7; Tatz 1979: 1).

The 1991 Royal Commission into Aboriginal Deaths in Custody and the 1991 National Inquiry into Racist Violence identified the level of racism in Australia towards Indigenous people (Human Rights and Equal Opportunity Commission 1991: 16). The present research indicates that inhibitors to business growth include such things as limited working capital, inadequate provision and planning, limited networking, lack of access to equity funding and joint venture partners. Yet, at the end of the study the dominating inhibitor to business growth and success would appear to be racism. The Royal Commission and National Inquiry identified this problem; the current research illustrates the possible extent of the commercial restrictions that racial inequality places on Indigenous Australians.

The research findings confirm that all the Indigenous entrepreneurs studied shared a common experience of negative discrimination from mainstream Australia following their entry into business. This usually took the form of suppliers' representatives being negative towards them, with many believing this behaviour was race or colour based. This problem was widespread, with some 50 per cent of participants reporting similar experiences with suppliers' representatives. This would suggest that when entrepreneurs need to purchase goods from trade suppliers on either a cash or credit payment basis, they are often confronted with negative racial attitudes. More than 60 per cent of the participants experienced negative situations with creditors that appear to be race based. By way of illustration, trade representatives were rude to them or ignored them. In several cases these supplier representatives asked to speak to the manager in the belief that a 'black' person could not own the business. This common problem existed with both suppliers and clients.

The behaviour of the buying public also provides an example of how racism has the potential to be an extreme inhibitor to entrepreneurial business success. Several participants recalled clients either asking for the manager, or questioning them on their abilities. Some even called them 'boy'.¹⁰

The participants also indicated that race-based discrimination played a part in their dealings with government institutions, financiers, and creditors.

While there are exceptions to every rule, it is generally accepted that racism remains a historically grounded problem in contemporary Australia. The 1991 Royal Commission into Aboriginal Deaths in Custody acknowledged the existence of overt and covert racist attitudes and the way that these attitudes have been institutionalised in the practices of legal, educational, and welfare institutions as well as within the authorities which were designed to assist Aboriginal and Torres Strait Islander peoples (Commonwealth of Australia 1992: 5). The Human Rights and Equal Opportunity Commission report of 1991 (which contained the National Inquiry into Racist Violence) highlighted the extent of racism in Australian society:

... many Aboriginal people have grown so used to being verbally abused and called by insulting names over the whole period of contact with whites that they tended to focus their complaints upon physical harassment and discriminatory exclusion from social venues (Human Rights and Equal Opportunity Commission 1991: 16).

The experience of negative discrimination (racism) is so common to Indigenous Australians that it is only acknowledged when it is physical or clearly exclusionary. The entrepreneurs also reported negative dealings with government agencies whose mandates should have required them to be supportive.

Exactly 60 per cent of participants also experienced discrimination from Indigenous communities themselves. The data revealed that this has the potential to be more destructive and inhibiting than racist behaviour from mainstream society. It appears that for many of the Indigenous entrepreneurs, as they became more successful their own family networks became discriminatory towards them. This was particularly evident as social change in the form of a realignment of networks and community contacts took place. This is a secondary form of racism, racism from within Indigenous society against itself.

Participants also experienced another form of discrimination: gender discrimination. Most of the female entrepreneurs surveyed reported gender as well as racial discrimination. Several studies have detailed the barriers facing women in entrepreneurial activity. These include the challenges of balancing both family and business life, difficulties in gaining access to capital, lack of information and business/management assistance, and financial discrimination (Brush 1990: 37–45; Moore & Buttner 1997: 122–3; Orban 2001: 95). Recent research confirms there may be more scope for wage discrimination between the sexes rather than between Indigenous and non-Indigenous Australians (Hunter 2003). The 'glass ceiling' and other forms of discrimination that lead to the underdevelopment of management and financial skills are also experienced by women in business (Lerner & Almor 2002: 111).

Race and gender discrimination seem to suggest a reason why Indigenous business women invest comparatively large amounts of non-cost-effective time in customer and supplier service. This appears similar to unrelated studies with non-Indigenous women entrepreneurs (Lerner and Almor 2002: 109).

The discrimination experienced by participants can be overt or covert. It can be evident in dealings with government agencies, financiers and banks. It is apparent in the habits of the buying public, and in the entrenched stereotypes of those in positions of power such as creditors. Being Indigenous and being in business requires survival skills. It would appear the widespread existence of negative and potentially destructive discrimination in Australian society could be the most significant hurdle for Indigenous entrepreneurs to overcome. It may be as important as, for example, the need for capital, market placement, industry knowledge and effective marketing. It must be remembered that these are the findings of successful Indigenous entrepreneurs. It does not include the outcomes of those Indigenous business people who have possibly (and almost certainly) failed due to the yoke of racism.

If you are Indigenous in Australia, discrimination is a negative aspect of life. If you are an Indigenous woman, you are also exposed to gender discrimination.

CONCLUSION

Overall, this research has revealed that the key motivators of Indigenous Australian urban entrepreneurs are their hatred of poverty, their strong desire to provide a better life for their children and ultimately the provision for members of their wider family. They have a positive attitude to succeed, to take control of their actions, and to accept responsibility if they should fail. They recognise the need to network and interact with non-Indigenous Australians, aligning with the dominant culture to ensure access to their markets. They also show a capacity for business opportunity recognition, having achieved relative high levels of educational qualifications and/or business expertise in comparison with their non-self-employed peers.

In addition, the research revealed that inhibitors to business growth and success within Australia for Indigenous urban entrepreneurs include limited access to capital and business finance, and the effects of racial and gender discrimination.

Discrimination was not an isolated incident, but a daily occurrence for many. Access to capital and credit was a serious inhibitor to business, with about a third borrowing start-up capital from family and 40 per cent using credit cards for working capital. There is evidence of easier access to capital resources and finance when the entrepreneur has a non-Indigenous spouse.

Value concepts regarding religion had little impact on the participants. Overall it was the cultural association in the construction of family and the provision for family that provided the intrinsic motivator of the Indigenous entrepreneur.

The findings also highlight the need for Indigenous Australians to access business capital, finance and working capital finance. Currently micro-credit, start up capital and cash flow finance at competitive market rates are not generally available.

A sound education and industry experience are also common characteristics of successful Indigenous Australian urban entrepreneurs. This is another area of policy that warrants further investigation and research.

Recent government statements have voiced considerable support for Indigenous commercial development, improved living standards, and increased opportunities for market participation through employment, property ownership and the building of wealth for the next generation. These are seen as prerequisites for Indigenous economic independence (Andrews 2004: 8; Howard 2005). In contradiction to these positive utterances however, the 2005 Federal Budget appropriation for the Indigenous Economic Development strategy for the year 2005–2006 was zero dollars. The appropriation for the next four years to 2008–09 is exactly the same, zero dollars (Australian Government 2005: 4). It is difficult to understand how zero appropriations can produce any degree of positive economic outcome in Indigenous economic development. Obviously this is an oversight of the Federal Government.

Despite these poor levels of financial commitment, Indigenous Australian entrepreneurs do exist in urban Australia, albeit statistically few and possibly decreasing in number. The research results indicate that they are forging a new future creating both social and financial wealth within their families. However, policy development and programs with *real* long-term outcomes need to be undertaken in order to encourage individual Indigenous Australians to achieve participation rates in business that are comparable to non-Indigenous Australians. This would involve enhancing business creation programs to increase Indigenous self-employment from the current figure 4.8 per cent to the non-Indigenous figure of 16 per cent (IBR 2003: 20). It can be done: however it must be accepted that economic development cannot be thrust upon a population savaged by colonial and post-colonial mismanagement. The potential Indigenous entrepreneur must display a prerequisite of a 'fire in the belly' with a strong drive to succeed and a positive attitude (Smilor 1997: 342). These are the Indigenous people who will benefit from training, industry assistance, and access to business finance programs. It is proposed that future research will continue to study the development of successful urban Indigenous, stand-alone entrepreneurs.

NOTES

1. The Australian Bureau of Statistics (ABS) in the 2001 Census Dictionary qualifies 'urban' to be a population cluster of more than 1,000 people (<<http://www.abs.gov.au>>, accessed 15 June 2005). For the purposes of this research, interviews were undertaken with Indigenous entrepreneurs in capital cities, their suburban fringe or cities that had a population of 50,000 people or more. Hunter (2004) adopted the Roger Jones system of geographic classification of areas that is arguably more consistent with conventional notions of labour markets (Jones 2003). The reader should note that whilst 'provincial' has been adopted as a qualifying classification for this paper it is used in the context of Indigenous urban business activity within provincial cities that contain populations exceeding 50,000 people. Therefore, when 'urban' is used, it will also include provincial cities of 50,000 people or more, and the term provincial will be deleted from the discussion for simplicity.
2. Note that there was a discrepancy of 13 businesses due to statistical rounding when the statistics were disaggregated by geography .
3. Snowballing is a technique whereby introductions are gained from initial sources and continually built upon (Jary & Jary 1995). Introductions to participants were sought initially from government agencies, chartered accounting firms, various Chambers of Commerce and other small business contacts.
4. The names and pertinent demographic details of the business enterprises and participants are confidential. This is in keeping with the requirements of standard university research ethics agreements. A semi-structured interview format was chosen for this research. Substantive coding (open coding and constant comparative coding) was used for the analysis of interview data (Glaser 1992). Attention was directed to recognition of data and the relevant underlying patterns of incidents. Attention was also fixed on obvious patterns or common incidents in data (open coding). Once a category was established, the data were examined to discover any emergent properties by constantly coding and analysing the data (i.e., constant comparative coding, see Glaser 1992). An open question line was preferred in the probing of issues that pertained to individual participants.
5. The independent research conducted by the author of this paper paralleled the study (commissioned by the Federal Government) by the Indigenous Business Review entitled *Report on support for Indigenous Business*. Whilst the IBR report was handed down in November 2003, it was not released to the public until 25 January 2005. The research development referred to in this paper is entirely independent and has been published in various forms over a six year period (Foley 2000; 2003; 2004 and 2005). It should also be noted that it draws upon a Ph.D. thesis that was submitted in draft form on 18 October 2003 (Foley 2005a). As chapters one to eight of the IBR report have no footnoting or bibliography and little referencing, any similarity to this discussion paper or previous publications by the author can only be assumed to be unacknowledged scholarship or mirrored research findings by the IBR.
6. Ethnic theory in relation to this study involves small business theories which include cultural theory, ethnic enclave theory, and middlemen minority/response-to-cultural-antagonism theory, opportunity/ecological succession theory, and interactive theories. Two other interrelated theories; social identity theory and co-cultural theory also apply. In the context of this paper, a distinction is made between Euro-Australians and other non-Indigenous Australians to highlight the potential differential application of ethnic theory to Indigenous Australians, and Euro-Australians and other non-Indigenous Australians.

7. Since the completion of this study, a Brisbane-based health centre has commenced supplying traditional foods to the Indigenous communities in southeast Queensland and northern NSW, which suggests that ethnic theory may have a loose application to Indigenous consumers and as such warrants further research.
8. To be perceived as 'white' or be called an 'uptown black', a 'coconut' or any of the other slang or Creole names is very hurtful for Indigenous people. It is one thing to incur slurs about your race and social position from non-Indigenous people; it is very harmful to be called these things from your peers or Indigenous kin.
9. No Torres Strait Islanders were included in this study. It is the author's understanding from field work and previous collaboration at the University of Queensland that the inclusion of Torres Strait Islander entrepreneurs may have altered this conclusion slightly, because of the prominent role of religious practice in Islander life.
10. Within Indigenous Australia (and African-American society), the term 'boy' is commonly linked to slavery and often denotes a power imbalance of 'white' people subjugating 'black' people.

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