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# Female immigrant entrepreneurship: The experience of Chinese migrants to Australia

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# Article Female Immigrant Entrepreneurship: The Experience of Chinese Migrants to Australia

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**Abstract:** This article reports on findings from interviews with a small group of Chinese female immigrants to Australia who have started up their own business since their arrival. Unlike most publications concerning immigration that focus upon financial factors, we have instead concentrated on their personal journeys, why they started their businesses and the benefits they sought. We interviewed thirteen participants in Adelaide who had recently arrived from China with the aim of immigrating permanently to Australia. Immigration records indicate that by 2020 this figure had risen to over 160,000 per annum. However, it dropped again quickly in 2020 following the beginning of COVID-19. Nonetheless, according to recent Australian government records, over 866,200 current Australian residents have Chinese ancestry and 74% are first-generation migrants. The primary motivators for respondents were independence and control as well as income and skill development. Respondents were also satisfied by the personal development they gained.

**Keywords:** Chinese immigrants; immigrant entrepreneurship; motivators for entrepreneurial startup; independence; control; personal development



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#### 1. Introduction

Despite recent reductions in trade, tertiary student enrolments, and tourism, China remains Australia's largest trade partner. Consequently, the number of Chinese entrepreneurs in Australia has expanded significantly since 2011 (Collins 2002; Gao 2017), with more opportunities opening initially, then slowing only recently, when trade activities began to suffer setbacks, due to Australia's deteriorating international relations with China as well as restricted entry following the COVID-19 pandemic.

Our own interest focuses on the recent rise in female entrepreneurs among Chinese women, both at home and abroad, as described by www.business-circle.com.au, who claim that women are increasing their domination of businesses, with at least 10% of global Chinese billionaires being women. Such statistics indicate that women striving to achieve in business is encouraged and celebrated in China, and that many Chinese women with business ambitions are likely to be successful there. Ongoing trade sanctions with China continue, and the relationship between Australia and China has experienced challenges during recent years, with a consequent slowdown in immigration (Statista 2021).

The small size of families in China also increases the likelihood of females aiming for success in business. Our own interest in this field emerged from the growing tendency of women themselves to pursue a career in business, the growth of female-dominated businesses that have achieved financial success, and the rising aspirations of many women to have both career and family. We are interested in investigating the aspirations of women, the pathways they choose, and their successes and failures as their journey unfolds. Our particular emphasis is on the journey that many female Chinese immigrants take to establish themselves in business once they reach Australia.

Several authors have investigated female entrepreneurship and resilience, including among immigrants. A literature review by Cabrera and Mauricio (2017) investigated factors affecting female entrepreneurship at various stages in the entrepreneurial process and how women express the success of their business ventures. Measures of entrepreneurial success identified in this review include financial factors, indicators of growth, innovations, and personal factors including desire for independence, desire for flexible timing and autonomy, recognition and personal development. A sense of well-being and quality of life, satisfaction, establishing a network, and establishing a loyalty relationship with clients are also mentioned.

Banda (2018) provides another example in her investigation of the personal characteristics of successful female entrepreneurs in Mexico, focusing upon balance, determination, and resilience. Her work drew on the earlier work of Buttner and Moore (1997), who identified push factors, including job frustration and lack of opportunity and capital, and the pull factors of desire for growth, pursuit of independence, a desire to be one's own boss, and personal development. These authors asserted that the pull factors were the more important determinants in commencing a business. They also asserted that: "These entrepreneurs measure success in terms of self-fulfilment and goal achievement. Profits in business growth, while important, were less substantial measures of their success." (Buttner and Moore 1997, p. 1). A later study by Pardo-del-Val (2010) also mentioned the importance of building long-term pull motivators into policy making.

Acevedo-Duque et al. (2021) drew attention to the qualities of female leadership in a group of Colombian SME entrepreneurs, and in particular the role of resilience in proactive leadership that increased the commitment of followers. They write about the critical role of female emotional intelligence including empathy, intra-and interpersonal intelligence and cultivating good working relationships. Their leaders were " ... effective, efficient, disciplined and professionally ethical." (Acevedo-Duque et al. 2021, p. 13).

A study by Huq and Venugopal (2021) investigated the role of self-reliance in women refugees in Australia who became entrepreneurs. They report on the various barriers that affect refugee entrepreneurs including uncertainty over their visa status, and the importance of shaping self-identity through undertaking entrepreneurial activities. The 12 migrants in this sample came from many countries, all of which were substantially different from Australia in their cultural and social values. Their respondents commenced a wide variety of types of small business. These women spoke of reconstructing their identity and creating a new self, often through hardship and personal struggles. They gained self-confidence and independence through their entrepreneurship. Some were able to follow their dreams in Australia. They were able to unfold future plans that never would have been possible before. They developed a sense of agency and viewed entrepreneurship as a way to achieve important outcomes, most of which were not financially based.

The situation for immigrant female entrepreneurs clearly contains challenges. Yassour-Borochowitz and Wasserman (2020) analysed Ethiopian immigrant women who settled in Israel, and the role of their own community in supporting or hindering their personal development once they had arrived. They discuss the various barriers to their successful integration into the labour market including ethnic differences, lack of mentors, language issues and the challenges of adapting to a completely different community with very different values regarding women's place in that community.

Our approach has been guided by early work of DeFillippi and Arthur (1994) on boundaryless careers in which they divided career capital into knowing why, knowing how, and knowing whom; and by the more recent work of Chreim et al. (2018), which focuses more on divisions between immigrant groups and the resources available to them in terms of human capital, social capital, and financial capital. Chriem's work, in distinguishing between three distinct business strategies (sector strategies, generic strategies, and market strategies) and three types of business outcomes (individual, business, and social level), has helped us sharpen our own approach. Our interest is on the first category of resources, especially human (specifically psychological) capital, given that our desire was to gather information on how Chinese women explained their reasons for emigrating to Australia, why they were attracted to pursue a career in business, why they believed this activity would be beneficial to them, and what rewards they sought. Despite other emerging research on businesses pursuits undertaken by immigrants, our approach was focused largely on their beginning and continuing activities including their internal reflections and how these might have contributed to their personal growth.

These three research questions below underpin our data collection:

Question 1: What circumstances led you to either start up or purchase this business? Question 2: What do you like best about your role in managing the business?

Question 3: What do you see as the major beneficial outcomes for you from your business success?

Tables A1 and A2 (please see Appendix A) present the backgrounds and demographics of our participants. In summary, three of our respondents came with a student visa, five came with a business visa, four achieved a sponsored visa, and one said she had a nonskilled work visa. In terms of age groups, four participants were in their 30s, five in their 40s and four were in their 50s. All but two had a degree achieved either in China or in Australia. They had started a wide variety of businesses, mostly small, and all but two started their first business within the first three years after their arrival. Their language skills ranged from fluent through adequate to struggling, and three provided an interpreter to assist at the interview.

#### 2. Results

Question 1: What circumstances led you to either start up or purchase your own business? The four major factors leading to the start up or purchase of a business were as follows, in order of priority:

- 1. Independence;
- 2. Control;
- 3. Income;
- 4. Skill use/development.

Independence and control were both highly important and were mentioned by eight out of the 13 participants. As expressed clearly by one participant: "I want to be independent. I want to have some income. I want my own career".

Four respondents reported working in a rather menial job upon arrival, including washing dishes and picking mushrooms, but they later started a business desiring income, control, and independence, as well as wanting to use their personal skills. Others worked in a more relevant job for a short time before moving on to their own business. Four were already working in skilled jobs or businesses in China before they arrived. In the words of one participant: "I had a good network. Friends encouraged me to be a tax agent and my clients encouraged me to set up my own business".

Some participants came at a young age to study. One of them commented: "I came here to study, and I stayed on. After finishing uni, I worked in a jewellery shop for a year to get the visa". Two other participants also mentioned that they needed to work for a year to fulfil visa requirements; one former music school principal opened a Chinese restaurant, which she said was the easiest business to run given her poor English skills.

In summary, while financial aspects were important, their primary motivators were related to personal skill development and fulfilment.

Question 2: What do you like best about your role in managing the business?

The four major themes arising in responses to this question are as follows in order of frequency:

- 1. Setting strategy and goals;
- 2. Control;
- 3. Personal growth and development;
- 4. Putting one's ideas into practice.

Most participants gave combinations of the above four factors. One commented: "I like freedom and I want to be more creative. I run my business my own way. I always introduce new things to the business. I think soft skills are very important for accounting. I love to talk to people, I love to communicate".

Another asserted: "It's a very tough industry and risky [real estate]. You need patience to do this business. What I really like is that it is always challenging. There's a big pressure. There is always learning new things. I like to achieve things, I like to exercise my skill, to learn and expand. This didn't come from my parents. I have always been like this".

There was significant agreement between participants about the four major themes mentioned above, and there was a level of agreement about the prioritisation of these themes.

Question 3: What do you see as the major beneficial outcomes for you as a consequence of your business activity?

Answers here mainly covered the following four areas in order of responses:

- 1. Improving their finances and lifestyle for themselves and their family;
- 2. Gaining independence and respect;
- 3. Personal development;
- 4. Helping others.

Income was mentioned as a major benefit by nine participants. One person stated: "It's very pleasing when you start from zero. I only had \$400 in my pocket when I came here. I built it all myself". Another stated: "What about my future? We had a third shop planned. But there was a legal issue with my investor. Also, I'm not going to keep opening restaurants. It's OK money but it's not big money, not what I want. So, now I'm thinking about a franchise package. I read a book on franchising last week, actually. It's not that hard. I want to help franchisees with their investments as well, using the profit from the restaurant to invest". Participants who arrived on a business visa did not mention income.

Providing help for the family when their income increased was also mentioned: one participant talked about the assistance she could give to her child who had developmental problems. She was very proud about being able to source resources for him in Australia that would not have been available in China. Another talked about changing her family's life through making money and the fact that she could send her son to a private school. Clearly many participants gave a high prominence to their financial achievements but also to their individual development.

Reinforcing their independence was also a key outcome. One shared part of her personal story: "Before the divorce I relied a lot on my husband but when that ended, I was pushed out of the family, and I knew I had no choice. I had to be strong. I met a lot of people who tried to bully me". One participated commented: "What's important to me is independence. If I rely on my husband, I have no self-esteem. I'm proud of myself and my influence on the next generation. This influence came from my mother. Mothers should set an example. If you rely on someone else and nothing happens, that's the end of the world. Most of my friends are like me, they want independence".

This second research question stirred up some hidden thoughts for many participants who mentioned their personal development arising from operating their business. Nine out of thirteen participants talked about how they had changed due to buying or setting up a business and developing it. One participant commented: "Because I am a mother, I push myself. I'm proud of myself that I can work on something, and I provide some good advice to my clients. I contribute as a taxpayer as well. And I will manage my life after retirement. I don't need to rely on Centrelink or the government to give me my benefits. I could live my life through my own efforts. Sometimes I feel this is just incredible". Four participants talked about the rewards of helping others. Two of these mentioned being Christians: another enjoyed helping people with their real estate purchases and said she often received small gifts from past clients. One participant stated: "My major satisfaction is not income. I just feel income is not my only purpose in doing this business. I also want to help people. If they are good, I will good. Their business better, my business will get better. I don't like to do marketing. If I retire, my clients, where they go?".

Another stressed the importance of sharing food and how that can lead to sharing thoughts: "When travelling to other countries we often miss our own food. We want to share our food with people coming from China as well as with Australian people. Other people like me come to the shop and they need help. When you give, you get more. They share their stories about their family, and we share ideas".

In summary, these Chinese women put an enormous amount of effort into starting up their own businesses. There were no major differences between women of different age groups, recency of arrival, business background or other factors regarding their motivations to succeed, the area of their business, and the outcomes they sought, in line with literature findings regarding pull factors for setting up a business; for example, Buttner and Moore (1997), and Pardo-del-Val (2010). We were surprised at the passion they expressed during the interviews associated with their achievements and the accompanying personal growth. Had these women remained in China, many would likely have gone into a family business. Here, they started their own business, which is a major accomplishment, and they achieved success not only in their own community, but also within the local community.

#### 3. Discussion

As outlined in our introduction, our research was influenced by the work of Chreim et al. (2018), the three distinct types of resources, and their association with three types of business strategies and three types of business outcome. Our data focused particularly on human and social capital, as we investigated the aspirations, values and strategic approaches espoused by Chinese female entrepreneurs who migrated to Australia. The model developed by Chreim et al. illustrates how high levels of each of these types of capital are more likely to be associated with specific forms of strategy and outcomes.

Our data, however, suggest that these three forms of capital are inextricably intertwined. They appear to be interdependent. For example, without language fluency it may not be possible to engage in certain employment activities or create broad social networks. Many of our participants recognised this and set up simultaneous strategies to improve all three types of capital. Our data indicated that small businesses such as those managed by the participants we interviewed did not rely solely on their earnings to measure to what extent they felt their businesses were successful. Rather they considered a broad collection of variables such as personal autonomy, job satisfaction, control of their future, the ability to balance work and family, with these measures often personally determined to fit family needs and the desires of the owners.

We found many shared desirable factors in the outcomes that managing their own business delivered, confirming the broad range of characteristics of desirable inputs necessary to succeed in entrepreneurial ventures found in earlier studies. For example, research by Selvarajah et al. (2012) highlighted key contributors to success as Confucian values, language fluency, and adaptation, as well as supplementing business knowledge. A doctoral thesis by Batman (2011) reported that family size was an important contributor for many women entering the field, such that belonging to a small family was helpful for aspiring female entrepreneurs and should be included in any list of requirements for successful outcomes. Xu et al. (2019) identified a longer list of requirements, often focused upon emotional aspects. These studies show that for many, financial achievement is only one type of outcome and ignores the more personal and psychological outcomes that so many female business owners value highly; for example, independence, control, and challenge, as discussed below.

What was clear from our participants was that although financial concerns were always at the forefront, these were just records and measures of achievement and did not address other key aspects including the emotional aspect of their journey. This finding is in line with literature reports of the significance of personal development and self-reliance gained through starting up a business. The pull factors of desire for growth and to be one's own boss overrode the push factors and were more important than any financial achievements. Several participants told of their struggles to gain the requirements to start their business, including gaining local qualifications, spending time building up a clientele, and improving their English fluency. Many began with customers who were also immigrants from China they had met through social networks, only later taking on locally born clients. Their financial achievements were supplemented by striving to fulfil their emotional needs. Earlier research by Poggesi et al. (2016) who reviewed over 246 papers investigating female entrepreneurs helped us to divide our data into five key categories: entrepreneurial characteristics, female issues (for example, childcare), management and strategy practices, performance, and marketing connections. Their findings indicated that females were less likely than males to have completed financial qualifications, often experienced challenges when interacting with bankers, were generally more conservative in their financial practices, and had more informal networks. They were also more interested than males in the non-financial outcomes of managing their business. The longer list by Xu et al. (2019) highlights the emotional components that spur female migrants towards business success: managing situations such as frustration, loneliness, anger, or stress, developing a positive mindset, becoming competent at intercultural interaction, communication and language, being bilingual, and being flexible in dealing with individuals from divergent cultures. Our own research has added further emotional aspects to this list: recognition of their own driving need for independence, and positive interpersonal personal relationships with clients. Similar findings were added in 2019 by Vershinina et al. (2019).

Our data indicate that both their initial and subsequently developed aspirations beyond financial success fell into three other main categories: emotional achievements, including independence, relationships, and personal development were important aspirations mentioned by all participants. Such aspirations are not unusual in young people. The level of effort spent in achievement of these goals was impressive. They learned English, they learned and completed study to take up careers that required higher level qualifications, and they ran successful business firms. In addition, many were also the main carer for their children. Their determination and self-reliance, both in terms of their journey to Australia and their desires for their future, were readily apparent. Participants who arrived on a business visa did not mention income. All worked hard to achieve their aspirations in a short period of time.

#### 3.1. Financial Comfort

This was either mentioned or taken for granted by every participant and was closely allied to their feelings of independence, in that they sought income sources that provided them with control over their work and their life. For many participants, income not only acted as a measure of their achievement. Another important outcome was that it also opened the pathway to achieving additional goals such as helping others, following their own preferred methods of staff management and client interactions, managing their time between business and family, and pursuing other personal objectives. Our results give only partial confirmation to the work of Batman (2011), who reported the experiences of Chinese immigrant women in the United States and concluded that many immigrant females entered business as a consequence of their poorly developed English skills, coupled with what they experienced to be a dominant view of business in the US as being dominated by males, thus believing that opportunities for advancement were comparatively restricted for immigrant female Chinese. While this might have been true for three of our participants, it was not mentioned by the remainder.

What was clear from our participants was that they largely viewed income as a means to an end, rather than a goal in itself. Nonetheless it was an important outcome. It provided clear evidence of their success, it facilitated their life and family aspirations, and it reinforced the value they placed on being independent. It helped bolster the image of their business, it provided practical evidence of their achievement, it contributed to their personal well-being and positive self-image, and it acted as a measurable reward for their efforts.

#### 3.2. Independence

This was repeatedly suggested by participants to be both a key driver of their success and a pleasurable outcome from that success. They took pleasure from being in charge of their future and from shaping activities towards the outcomes they desired. They took the initiative whenever opportunity presented itself, and when it did not, acted to facilitate its appearance. They planned carefully and took steps to involve other key players. Unlike the earlier Hong Kong investigation by Chu (2000), many of our participants, since arriving in Australia, had become permanent residents and now live independently of their wider families. They have experienced greater opportunity to develop and expand their own goals. Emigrating, and making a success of the move, has provided them with an increased feeling of confidence. Unlike the similar sample of local people in Taipei investigated by Lin et al. (2018), the majority of our Australian participants, having emigrated to Australia, are now widely separated from daily interaction with their original families and are consequently self-reliant. This focus on independence echoes recent findings concerning women refugees to Australia by Huq and Venugopal (2021), wherein their small group of respondents spoke of creating a new self, based upon the sense of agency achieved through their entrepreneurial success.

#### 3.3. Relationships

Relations, both of the Quanxi variety in their business operations as well as of the more family/social kind, feature strongly in the interviews as key inputs into the participants' lives, thus confirming earlier research by Cooke et al. (2013) and Lee and Anderson (2007) suggesting that relationships play key roles in both their management of business client interaction, and of maintaining their contribution to the family and their social network. In our sample, only two of our participants were managing large-scale operations, while the remainder (11 out of 13) had set up small business operations, where their staff numbers were low, their clients were all treated personally, and they depended on positive referrals for new business rather than advertising. Almost all types of business provided services either exclusively or predominantly for Chinese clients, many of whom did not speak English fluently, did not understand the legislation underpinning their issues, or needed assistance with specific services. Being able to speak both languages and being trusted by both communities strongly contributed to their financial prosperity. These findings are in accord with the work of Acevedo-Duque et al. (2021) highlighting the role of female emotional intelligence, as this was reflected in empathy and positive working relationships.

#### 3.4. Personal Development

Without exception, all participants mentioned how emigration had significantly influenced their personal skills. They had learned to be more self-reliant, to clarify their personal goals, to develop strategies to reach their goals, and to comprehend their own strengths and weaknesses, so that they felt more in control of their lives and more able to reach their potential. Although this development could also have been assisted by the maturational process, all attributed the improvement to their new life and its accompanying opportunities for decision making and control to their migrant entrepreneurship experiences. They claimed they had grown substantively in personal confidence and were not only better decision makers but also more effective planners as they better understood their own potential and limitations. The literature review by Cabrera and Mauricio (2017) also highlighted qualitative aspects of successful entrepreneurship such as autonomy and recognition.

#### 4. Materials and Methods

We adopted a qualitative approach to data collection, appropriate for uncovering the motivations, challenges and rewards that drive the participants and which feature strongly in their lived experiences. Data collection was undertaken by both authors interviewing each participant together and on one occasion two participants together, asking them about the early history of their business venture and their own experiences as they answered the three questions above. All interviews were recorded and transcribed. Each interview lasted between 40 and 80 min. At the end of each interview, we asked the participant to recommend a colleague who might speak with us. This snowball procedure resulted in a total of 13 participants before COVID-19 arose and data collection ceased. However, data analysis indicated that we already had an interesting collection of findings worth sharing. All information collected was analysed using NVivo software.

#### 5. Conclusions

This research will be completed when conditions allow. The research did uncover several interesting perceptions among this group of enterprising women from China. Further research will clarify the representativeness of the data. Nonetheless, even though our numbers are small, our participants cover several occupations, and they exhibit a broad variety of personal qualifications and skills. Even with the existing range of participants, our data indicate that many Chinese females, upon immigrating to Australia, develop their own businesses and aim to achieve both personal and financial goals. They have indicated that their key motivators are to maintain independence, to take control over their lives, to expand their social network, and to reach financial comfort.

The novelty of this work is threefold. Firstly, it provides an interesting picture of female adjustment and growth in a new community where they strive to achieve both financial support and personal growth; secondly, a proportion of our participants needed to gain new qualifications in a foreign land as well as familiarity with a foreign language; and thirdly, their new venture gave them success not only to develop new skills but to build new relationships of their own without having to rely on their extended family support. They became individuals in their own right, and grew into their role.

Although many of these participants were family focused, nonetheless they took the chance of leaving their own families in China to come to a country where they were not immediately accepted and started to make a new life for themselves in challenging circumstances. The majority had never run a business before, nor did the majority have parents who had been in business; yet they saw entrepreneurship as an opportunity and put significant investment into their efforts, despite the lack of any local connections. Future research will further explore how these women continue to develop their human capital through the creation of business strategies, the implementation of activities for their achievement, and the role of relationships. One limitation of this study relates to the size of the sample, which unfortunately was smaller than expected due to the arrival of the pandemic. These data are valuable in highlighting the key roles that these women play in contributing to family income, the issues they believe to be important for them personally, and the opportunities their businesses provide them to grow, prosper and succeed in their new community.

**Author Contributions:** Conceptualization, M.P. and L.H.; Data collection, M.P. and L.H.; Formal analysis, M.P. and L.H.; Writing—original draft, M.P. and L.H.; Writing—review and editing, L.H. All authors have read and agreed to the published version of the manuscript.

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**Institutional Review Board Statement:** The study was conducted according to the guidelines of the Declaration of Helsinki.

Informed Consent Statement: Informed consent was obtained from all subjects involved in the study.

**Data Availability Statement:** The de-identified interview responses are stored in the cloud of the Business School, University of South Australia.

**Conflicts of Interest:** The authors declare no conflict of interest.

## Appendix A

Table A1. Personal details of participants (PR = permanent residency).

Participant Number	Type of Visa	Age-Group	Place in Original Family	Current Family	Education
1	Student visa, then PR	50s	Third child	Married, husband, one son	Bachelor of Accounting (China), MBA (Australia)
2	Business, PR	50s	Third of five children	Married, husband, two children	No degree
3	Business, PR	30s	Only child	Married, husband, two children	Bachelor of Accounting (Australia)
4	Temporary visa then sponsored skilled migrant now PR	50s	Younger of two girls	Divorced, one child	No degree
5	Skilled migrant	30s	Only child	Married, husband, two children	Bachelor of Journalism (China)
6	Nonskilled work visa	40s	Middle of three girls	Married, husband, one child	MBA (Australia)
7	Sponsored skilled visa, PR	40s	Oldest of two girls	Married, husband, two children	Bachelor of IT (China)
8	Student visa, PR	40s	Only child	Married, husband, one child	Bachelor of Business, Economics (Australia)
9	Business visa	30s	Oldest of two children	Divorced, two children	Diploma in Hospitality (Australia)
10	Student visa, PR	40s	One older brother	Married, husband, two children	Bachelor of Nursing (China)
11	Working holiday visa then sponsored, PR	30s	One younger brother	Single, never married, no children	Diploma in Hospitality (Australia)
12	Business visa	40s	One older sister	Married, husband, two children	Master of Finance (China)
13	Business visa	50s	One older sister	Married, husband, two children	Master of Music (China)

#### Table A2. Details of business activity.

Type of Business	Business Background	Parents in Business?	Year of Arrival in Australia	Age When Arrived	Years after Arrival Started First Business
Accounting/migration	Nil	Yes	2001	17	8
Wine industry	Owned a related business in China for over 20 years	No	2010	40s	0
Accounting, property development	Nil	Yes	2012	22	3
Accounting, property development	Previously, a journalist in China	No	2005	40s	2

Type of Business	Business Background	Parents in Business?	Year of Arrival in Australia	Age When Arrived	Years after Arrival Started First Business
Migration/education	Did journalism in China	No	2010	20s	3
Real estate	Nil	No	1999 (first time)	30s	1
Conveyancing	Nil	No	2007	34	1
Finance	Nil	No	2003	18	8
Restaurant	Nil	Yes	2008	20s	1
Restaurant	Nil	Yes	2008	20s	2
Winery, importing	Nil	No	2009	19	1
Finance, accounting	Nil	No	2011	30s	1
Director of a Music school	Ran a similar business in China	No	2012	40s	0

#### Table A2. Cont.

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