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Skill-related underemployment of educated immigrants in Finland

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2017 Laurea





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“Skill-related underemployment of educated immigrants in Finland”

Mutuku Lynn Syombua
Global development and Management in Healthcare
Master's Thesis
April, 2017

Mutuku Lynn

Title of the thesis

Year	2017	Pages	76
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The topic of this research is skill-related underemployment of educated immigrants in Finland. This research is an empirical research which focuses on the experiences of six skill-related underemployed immigrants in Finland. The method of data collection was through face to face interviews. The research seeks to answer three main questions. One: What are the factors that lead to skill-related underemployment of educated immigrants? Two: How does skill-related underemployment affect the subjective health of educated immigrants in Finland? Three: What could be done in order to alleviate the under-employment of educated immigrants in Finland? The guiding theoretical concepts include; the social capital theory, human capital theory, cultural capital theory and person-environment subjective health theories.

The results of the research found out that, skill-related underemployment of educated immigrants is a multifaceted issue. The main results for thesis question one include poor integration government policies, poor attitude climate towards immigrants, lack of standardized language skills demands in the labour market, pressure of settling down and labour discrimination. The main results for thesis question two revealed that, skill-related underemployment affects educated immigrants negatively. Mainly, it deprives them off their economic power, self-identity and results in to poor mental and physical health. The results to the third research question; on the recommendations for eradicating of skill-related underemployment of educated immigrants include change of policies. These policies include, changing the immigration policies to allow immigrant-undergraduates enough time to find professional jobs congruent to their credentials. Another policy lies on the education institutions, which recommends providence of adequate Finnish language skills to international students. It also recommends internship and mentorship programs for educated immigrants. Educated immigrants are also advised to be proactive in job search. Stringent laws banning discrimination in the labour market and a proper follow-up guideline also needs to be implemented by the government. In conclusion skill-related underemployed educated immigrants in Finland often possess human capital but lack social and cultural capitals. Efforts to alleviate skill-related underemployment of educated immigrants in Finland should be focused on building cultural and social capitals of educated immigrants. One such way is changing the integration model for immigrants in Finland from the current social bonding capital to bridging social capital in order to allow immigrants a fair access to labour market.

The research findings could be beneficiary to the Finnish policy makers. The research results highlight the role of government policies in skill-related underemployment of educated immigrants in Finland. The results of this research are also beneficial to the Finnish community because it sensitizes them on the subject of skill related-underemployment of educated immigrants. Finally the research results are educational to the skill-related underemployed educated immigrants as well as international students. It proposes solutions to the problem as well as advising on how to avoid the problem. It is vital to notice that congruent job-education for educated immigrants in Finland will not only increase their well-being but also put them in a position to pay more taxes to the government.

Keywords: skill-related Underemployment, immigrant, Finland, subjective health, education

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1 Introduction

This study aims to answer three main research questions. The first one is to investigate the factors that lead to the skill-related underemployment of educated immigrants in Finland. The second thesis question addresses the effects of skill-related underemployment on the subjective health of the educated immigrants. The last part of the thesis seeks to find ways to alleviate skill-related underemployment of educated immigrants in Finland. According to the Migration Integration Policy Index (2015), Finland has a very high “brain waste” rate of immigrants. It states that there is twice as much brain waste of non-EU women as compared to the native Finns. This refers to women with university education taking jobs that are below their education. It approximates that the amount of brain waste for non-EU immigrants’ males is twice that of the non-EU women. According to Triandafyllidou, Isaakyan, and Schiavone (2016, 5), highly-skilled immigrants (possess a tertiary education that is a university or college degree and above), may become underemployed due to non-recognition of their school credentials. They term this phenomenon underemployment or ‘brain-waste’.

The focus of the study will be immigrants living in the Southern part of Finland. This is because according to the Finnish Bureau of statistics (2015), the highest immigrant population was in Southern Finland. In 2015, the immigrant population was as follows; Helsinki was 14%, 13% in Espoo, and 15% in Vantaa. The highest number of immigrants stood at 229765 in 2015 with Estonians being the majority at 22% followed by Russians at 14%, Swedish 4%, and Chinese 4%.

In order to understand the effect of underemployment on the life of individuals’, it is essential to highlight the importance of work in one’s life. According to Maynard and Feldman (2011, 165), work plays different functions in the life of an individual. These include acting as a source of income, increasing the self-esteem of individuals as well as improving community involvement while defining their identity. Working life does play a big role in peoples’ psychological wellbeing, health, and work attitudes.

Behaviour sciences researchers unanimously agree that work is essential in promoting the well-being of people. According to Hawthorne (1997), work acts as a source of five vital psychological components. The psychological components include; an experience of time configuration, social connections, goals and a sense of direction, name or status and finally a meaningful activity for those doing the job. A research carried out in Finland, “The employment of immigrants and their expectations of working life in Finland”, also identified the above-mentioned elements to play the role of work in the lives of immigrants in Finland (Pikkarainen 2005).

Livingstone (2004) argues that “It would be unthinkable for humans to train animals and then deny them an opportunity to perform; however, it is what we do to human beings”. He noted that now than ever, there is a rise in college graduates driving taxis and waitressing in restaurants amongst many other menial jobs. Livingstone points out that more education does not result in better jobs as claimed by the human capital theory.

Anderson and Winefield (2011) discussed the effects of skill-related underemployment on the lives of the underemployed; noting psychological stress as the major side effect. Maynard and Feldman (2011, 167-180) shared the same research findings on the adverse effects of underemployment on health. Skill-related underemployment causes work dissatisfaction which may result in poor attitudes towards work. Financially, skill-related underemployed adults earn relatively low wages, which can often result in a cycle of poverty. Skill-related underemployment effects on health include poor mental health (show signs of depression and suffer low self-esteem). Sometimes mental sicknesses result to high tendencies in substance abuse, showing aggressive behaviour patterns and as a result suffer social isolation. Besides the poor subjective health that results from skill-related underemployment, massive deskilling is another residue of skill-related underemployment. Massive deskilling occurs when a person loses their professional skills as a result of not practicing them for a long period of time. The result of massive deskilling is making the victims unemployable in their previous careers over time.

The word health has many definitions coming from different sources. According to Rice (2012, 14), health is defined as a subjective phenomenon which is measured through self-assessment of how one is feeling (somatic sense) and how one is doing (functional ability). The World Health Organization in 1948 defined health as a state of complete physical, mental and social wellbeing and not just the absence of diseases. Health determinants include the social and economic environment, physical environment and persons individual characteristics and behaviour (World Health Organization 2003). Work is among the social determinants of health. This explains the importance of studying the relevance of working conditions to the health of the workers. Underemployment is a working condition which impacts negatively on individuals' health.

The term subjective health is used in this study to refer to the individuals' assessment of their own health independent of the medical experts' opinions. It is simply a self-assessment that may not reflect the results from medical experts. (Rice 2012.)

Previous studies on underemployment in Finland have focused on different issues. One of such studies was a joint research done by Nordic countries namely Finland, Norway, Denmark and Sweden from 2008-2011. The research mainly focused on time-based underemployment which they also referred to as involuntary part-time employment or partial unemployment. The aim

of the research was to identify and measure time-based underemployment in these four Nordic countries (Haataja, Kauhanen & Nätti 2011, 9).

Time-based underemployment also to refer to as temporary unemployment has been the subject of research more often than skill-related underemployment. Time-based underemployment in Finland is considered a route to full-time employment for men but not for women, (Haataja et al., 2011, 7). While Denmark found the same results as Finland, Sweden found out that time-based underemployment did not help people transition to regular jobs (Haataja et al., 2011, 7). Findings from the research revealed a wide variation in the definitions of time-related underemployment in the four Nordic countries and the criteria used for allocating state benefits. These results focused on the different definitions of time-related underemployment as well as the criteria used for evaluating and awarding benefits in the four Nordic countries. It is necessary to mention that, this study did not investigate how underemployment affects the subjective health of the underemployed.

A study focusing on the effects of skill-related underemployment on the health of the educated immigrant women, who were also underemployment, was carried out in Switzerland. The study titled 'Crushed hopes', explored the underemployment and deskilling of migrant women in Geneva. The study focused on the psychological impacts of underemployment on the lives of skilled immigrant women working in Geneva. The research results found out that skill-related underemployment has negative effects on the psychosocial well-being of the underemployed women. (International Organization for Migration. 2012)

The results revealed that the participants reported "feeling stressed, having low self-esteem, job dissatisfaction, feeling frustrated, depressed, powerless, isolated, exhausted, confused, and ashamed". The women reported that they found it difficult to mesh into the community. The research findings also revealed that racial discrimination driven by ethnicity and group identity was another factor leading to skill-related underemployment of the women. High Islam phobia was also reported in the research findings. The most affected immigrant group was that of Muslim women. They discovered that their dressing, in particular, the veils, acted as an obstacle in accessing the labor market. The research also found out that the level of negative feelings as a result of being underemployed matched the level of personal career ambition. (International Organization for Migration 2012, 165-166.)

Other studies sharing the above-mentioned results on the effects of skill-related underemployment includes a study carried out in Melbourne on the non-recognition of foreign acquired tertiary education (Hawthorne 2007).

According to Burstein (1994), labor market discrimination refers to unfavorably excluding some groups completely or partially out of the labor market as well as preventing their progress to positions of power in employment. Burstein's research focus was based on the racial struggle in the labor market access in America in the nineties where the whites (predominantly possessed companies) dominated positions of power and controlled access to employment. These possessors of wealth exhibited preferential treatment to whites by offering good jobs and powerful positions, while the unfavorable treatment was given to the colored minorities. The oppressed groups were mainly people of color and immigrants who struggled to access labor market despite their high qualifications based on education and experience. Based on the definition above, skill-related underemployment resulting from group identity can be considered as a form of labor discrimination. One such study was done on Somalis in Helsinki, which reported Somalis to be the most discriminated group in the labor market in Finland. They also reported bullying at workplaces due to their skin color and religion. Most participants noted discrimination right from the beginning of the recruitment process; they were not even invited for interviews due to their ethnicity and religion. They also reported high-skill-related underemployment although they were born and educated in Finland. Only non-professional jobs such as cleaning and driving cabs were offered to them. (Open Society Foundations 2013, 68-69.)

2 The main concepts

There are three main concepts in this research, which will be defined in this chapter. These include; 1. educated immigrants 2. skill-related underemployment and 3. subjective health.

The term 'educated' is used here to refer to immigrants with tertiary education which equals to ISCED level 5. According to International Standard Classification of Education (ISCED 1997 as cited in OECD 2012), the tertiary education level is above post-secondary education level and is characterized by a minimum of three years full-time studies. These studies are offered in institutions of higher learning. They are divided into ISCED 5A which is a bachelor's university degree and ISCED 5B, which is a master's university degree. (OECD 2012.) This study focuses on immigrants with tertiary education (in this case University degree or master's degree) obtained in Finland.

According to Hammar (2009, 13), the term 'immigrant' refers to a foreign-born person who migrates to another country in search for a better life and intends to stay longer than 6 months and holds/does not a residence permit. He also argues that each country defines an immigrant differently. According to the Finnish Aliens Act 301/2004, an immigrant is a foreign-born person who moves to the country for reasons other than tourism and other short-term visits; and holds a residence permit or is officially registered for a long term stay for reasons in accordance with the Finnish law (Finland. 2004).

The term ethnic minority is used to refer to a migrant or off-spring of a migrant whose features are visibly different from the local nationals. The significance of highlighting this group is that they face the same discrimination other immigrants face despite having the citizenship of the country. (DeBeijl 2000, 9.)

Underemployment has been defined in a variety of ways by different scholars and institutions. The Australian Bureau of Statistics (2007) defines underemployment as underutilization of labour. It categorizes underemployment as invisible and visible. Visible underemployment involves time-related underemployment. This includes people who are working less than 35 hours a week involuntarily. Invisible underemployment refers to inadequate working employment situations where people have higher qualifications than their current jobs demand.

“Skill-related underemployment refers to a condition when a person is in a form of inadequate employment. This includes employed persons who, during the reference period, wanted or sought to change their current work situation in order to use their current occupational skills more fully, and were available to do so” (The Australian Bureau of Statistics. 2007).

According to Friedland and Price (2003, 34), skill-related underemployment occurs, when a person's skills and education are underutilized in their present job. They also referred to status underemployment as a situation when someone is unable to work in a particular position of power that they are qualified to work. This may include circumstances such as previous managers taking junior positions.

According to Maynard and Feldman (2011, 166), underemployment is defined in five main categories: The first one is when an individual has more education than required by the job also referred to as overeducated. The second case occurs when an individual has more skills or experience than the job requires. The third underemployment categorization follows when an individual involuntarily engages in employment outside his area of education. The fourth one occurs when an individual engages involuntarily in a part-time, temporary or intermittent work. Friedland and Price (2003, 34), termed this phenomenon as 'hours underemployment. The fifth situation of underemployment occurs when an individual is employed in a job that pays lower than a previous job or others with a similar background. This phenomenon was termed income underemployment by Friedland and Price (2003, 34).

One way of defining underemployment is assessing the utilization of one's skills in relation to the job demands. Livingstone (1996, 51) and Edwards (1991) refer to underemployment as the education-job gap and person-job misfit consequently. Education gap refers to a situation where one does a job that underutilizes his education. The person-job misfit refers to a situation where the person's job desires are not realized by the job supplies. According to Maynard and Parfyonova (2013, 2), over-qualification is a poor person-job misfit. They referred to over-qualification as a phenomenon which occurs when an employee has excess education, work experience, knowledge, skills, and abilities, relatively to the job tasks demands (KSAOs). Therefore education-job gap, person-job gap and over qualification can be interchangeably used to refer to skill-related underemployment.

Livingstone (1996) offered another definition of underemployment by assessing the utilization of people's skills and education in relation to the number of their working hours. When people are available and willing to work but are unable to find full-time jobs they are termed time-based underemployed.

Livingstone (1996, 52) classifies education or skill-based underemployment into four main categories. The first category he refers to as the talent use gap. This happens when people who are poor are unable to access education due to its high costs. The second one is the credential gap. This refers to persons formal education exceeds the declared entry requirements. The third category is called the performance gap. This happens when job skills exceed the actual skills required by the job. The fourth category is called subjective underemploy-

ment. This happens when people feel they possess education and skills that exceed the job requirements.

While many scholars have shown underemployment to have many definitions and concepts, the Finnish statistics center gives underemployment a very narrow definition based on the concept of time-related underemployment only.

“..Underemployed are those who are engaged in part-time work because full-time work is not available, or whose employer has them work a reduced working week, or who have had no work due to the shortage of orders or customers or because of having been laid off. Thus underemployed is an employed person who would like to do more work”. (Statistics Finland.)

In this study, the term skill-related underemployment follows the definition by Friedland and Price (2003); which refers to the underutilization of workers' skills and education in their present job tasks. The assumption is that education offers people with labour skills. The notion of over-education or education-jobs gap paradigm (Livingstone 1999, 51) is similar to the definition of skill-based underemployment as defined by Friedland and Price 2003. Maynard and Feldman (2011), referred to skill-based underemployment as skills gained from informal education or job experience. To summarize, all the above-mentioned writers have defined skill-related underemployment in a similar way. They are all in agreement that work-skills can be learned in school as well as being derived from work experiences. In his latest studies, Livingstone (2016) has adapted the definition of skill-related underemployment as outlined by Friedland and Price (2003).

The above argument is supported by the job competency model. According to Cheetham and Chivers (2005), the job competence model demands that workers have the ability to execute duties at work, manage the tasks and have the technical knowhow to routinely carry out tasks and produce the desired products or services. They define a 'skill' as an acquired expertise that relies on a limited area of mental activity, where else 'competence' is made up of multiple blocks of skills. Cheetham and Chivers (2005, 83) points out that, the UK government demands that these 'key skills' be provided through the UK educational systems. These skills include; communication skills, problem-solving, ability to work with numbers, working with people, use of information technology and learning skills. It is, therefore, unreasonable to discuss skills and education (both formal and informal) differently when addressing underemployment since they go hand in hand.

The other concept that is necessary to define is subjective health. Subjective health is used in this report to refer to the status perceived by the individual without paying attention to any diagnosis from medical experts. It is purely self-assessment and may not tally with the

results from medical experts. It answers questions like how do you feel? The answers could be something like good or bad. It is also used to measure individual's life satisfaction. (Caselli, Vallin & Wunsch 2006, 6.)

3 Theoretical framework

This research uses three main theories regarding skill-related underemployment. They include the cultural capital theory, the human capital theory, and social capital theory.

3.1 Cultural capital theory

The Cultural capital infers to the social appreciation, acceptability and the appraisal given to the educational certificates in the labour market. The Cultural capital theory was first discussed by Bourdieu in 1979. He argued that the cultural capital theory is a class struggle issue where dominant groups have power over weaker groups. Acquired knowledge is used as a weapon to disadvantage the weaker group and favour the dominant groups. This happens through power imbalance systems such as education that are used to give power, status, and privileges to specific groups. He classified cultural capital into three; embodied cultural capital, objectified cultural capital and institutionalized cultural capital. Embodied cultural capital includes linguistics and particular ways of communication used by people in the high class. He claimed linguistics was a part of a particular type of cultural education; tailored to deliver positions of power in the labour market is offered to students from higher socioeconomic backgrounds either at home through socialization or by educational institutions. Bourdieu described objectified cultural capital as the possession of physical objects such as luxury cars and art. Finally, he defined institutionalized cultural capital as the structurally set processes of recognizing acquired educational competencies. These processes he claimed favour specific groups and disadvantage others. Those disadvantaged are mainly immigrants and people belonging to minority ethnic groups. (Winkle-Wagner 2010.)

Bourdieu described cultural capital as a product of an interaction between a person and the social structures. These social structures include educational institutions, economic institutions; which he refers to as 'field' (Winkle-Wagner 2010). The cultural capital value varies from place to place, which may be geographically demarcated or institutional. Equivalently, the cultural capital may diminish its value as a result of a changing the geographical location or institution. These social structures are governed by the rules of entry. These rules of entry are significant in the recognition and acceptance of professional and other educational certificates. This recognition and acceptance rewards the owner by giving him access to trade and/or the labour market. (Winkle-Wagner 2010, 8).

“In educational settings, this argument implies that although all students may come in with “cultural capital”, only certain students will be able to exchange (consciously or not) this cultural capital for something of value (such as recognition of their abilities or grades)” , (Winkler -Wagner 2010, 8).

Cultural capital is shaped by 'habitus' which is defined as the mechanisms through which an individual learns to act according to socially acceptable rules in defined environments. This is shaped by how we were brought up and learn also in adulthood. This is also referred as the "embodied class". Habitus shapes who/what is rewarded, the reward systems based on what is considered appropriate language, gestures, how we talk, walk, behaviour and tastes. Anything outside the 'appropriate' will not be rewarded. (Winkler-Wagner 2010, 13-14.)

3.2 Human capital theory

This theory has its origin from the Marxist capitalist theory (Häuberer 2011, 116). The "human capital" refers to the skills or technical know-how which a person possesses and is considered the property of the labourer. The labourer invests these skills/ technical knowhow to generate income through employment. The labourers increase the value of their capital (human capital) by obtaining more skills and knowledge through studying and job experiences with the expectations of higher returns in incomes and higher working positions.

According to studies by OECD (1996, 16), the measurement of added skills and knowledge is difficult and hence school certificates have been used to grade it. This, as a result, ignores skills acquired through informal education. There have also been challenges in standard measures of the productivity of labourers. During the early industrialization between 1950 and 1960, workers labour returns were based on skill specialization. This drove the labourers to go to institutions of higher learning so as to increase their labour value consequently resulting in higher wages. (OECD 1996, 19.) However, since the 1970s, there was a higher pace of knowledge acquisition than the demand of the skills in the labour market. This trend is seen to have started the problem of skill-based underemployment in the western economies. There is a need for owners of human capital (labourers) to enter into contractual agreements that mutually benefit both parties. This calls for labourers to demand for jobs that match their education and skills (OECD 1996, 46).

Although immigration of skilled people is allowed and even encouraged through different immigration programs, finding a job that is congruent to ones' education is not always the result. These immigrant workers result in changing from one job to another which has been noted to reflect negatively on their reputation. It depicts these immigrant workers as lacking work commitment (OECD 1996, 46). Livingstone (1999) argues that skill-related underemployment is on the increase due to increased supply of educated workers and fewer job opportunities. He notes that employers, therefore, demand for more education and skills than the job actually needs aiming for higher productivity and returns. According to statistics, in 2011 about 18% of immigrants living in Finland had tertiary education compared to 31% of na-

tive Finns, (Statistics Finland 2013). While the human capital gives an individual with the competencies to execute a job task, the cultural capital gives the recognition, acceptability, and power needed to enter and thrive in the labour market.

3.3 Social capital theory

According to Lin (2001, 192), social capital is defined as investment in social relationships with expected returns in trade. These relationships include social networking and interactions tailored at creating profit in trade. This is exemplified in the flow of information on opportunities available in the market. This phenomenon is termed social capital with the realization that capital creation and transfer is based on social relationships.

There are different mechanisms in social capital that are significant in trade. One of them is the flow of information. Social relations with people in key positions will give you information on available opportunities. The social ties also influence decision making in favour of the person during trade or hiring. This could be as a form of reference from important stakeholders that are valued and respected in the area of trade. The social ties which act as a person's reference may give the impression of the social reliability of an individual. According to Lin 2001, these social ties send a message that hiring such a person may strengthen business relationships between the referee (individual or company) and the hiring agency. These social relationships generate recognition allowing accessibility to resources and sharing power. In summary social capital provides information, influence, social credential, and reinforcement. Weak family ties and social ties in the community can put an individual in a disadvantaged point while seeking for trade or employment. (Lin 2001, 19-20.)

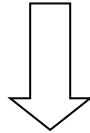
According to Bankston III (2014), the settlement of immigrants in cheap housing only enables them to meet people with social problems or other marginalized immigrants. If immigrants make social ties with these people, they may not necessarily be beneficial to them since they are low in the social structure. They do not possess the resources or power in the society. They might also not have information on opportunities in a trade or labour market. Bankston III refers to these social networks as weak since they do not produce much 'profit'.

Bankston III (2014), immigrants rely on family and friends for information on jobs and housing as well as from religious leaders and members from their religious meetings.

Figure 1: Relationship between capital theories and employment or trade

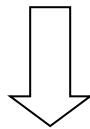
Human capital: Job skills and competencies acquired through training from educational institutions and work experience

Examples: different professions /university degrees and diplomas, certificates



Cultural capital: Social recognition and acceptability of educational certificates. Regulators: national laws and institutional policies setting process and basis of education credentials recognition

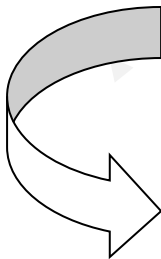
Examples: Linguistics, material possessions, certification of professions



Social capital: Professional and personal contacts with people in position and power that can help one get jobs or business contracts

Examples: Professional contacts, social ties with people in power (company/business owners and managers)

Results



Possession of the above capitals results to jobs that are congruent to educational qualifications.

In summary, underemployment of immigrants often occurs as a result of lacking social and cultural capitals. Educated immigrants often possess human capital but are completely deprived of social and cultural capitals.

4 Factors leading to skill-related underemployment of educated immigrants in Finland

According to Livingstone (1999, 46), factors leading to skill-related underemployment of immigrants include; racial discrimination, lack of a good social network, lack of job experience and age of worker, non-recognition of foreign acquired education and skills, immigration status, gender, professional association membership and economic class. He argued that young college graduates often lack job experience and often take lower job positions. He pointed out that, women people of colour and distinct cultural differences than the natives are likely to be underemployed. The lack of recognition of foreign obtained education in the new country often depletes educated immigrants off their human capital (value given to their knowledge and skills). Livingstone argues that immigrants who belong to labour unions are less likely to be underemployed as the labour unions fight for their rights. He also pointed out that 'the economic class' (referring to workers belonging to specific professions or own specialized trades considered to be high in the social status) are less likely to be underemployed. Different factors leading to the skill-related underemployment of educated immigrants are described below.

4.1 The attitude climate in Finland towards immigration

According to research studies on "the attitudes of Finnish people towards foreigners", (Jaakkola 2009), there has been a big improvement since 1990 recession. Interestingly, the people in the rural areas, especially those with low education felt socio-economically threatened by the inflow of immigrants to Finland (Jaakkola 2009, 42-47).

According to Jaakola (2009, 50), there has been an increase in permits given to foreign educated doctors to work in Finland. He points out the need to issue permits to foreign educated nurses to work in Finland. He argues that this will reduce the burden of lack of skilled nurses. However in a research carried out in 2003 on the attitude of Finnish people and their acceptability of services from different immigrants' professions there was a clear negative attitude towards immigrants. Results showed that Finnish people accepted immigrant workers more as cleaners, nannies, and taxi drivers than in more valuable/ respectable careers that held power such as social workers, policemen, and doctors despite their qualifications. The younger people reported more acceptance than older Finns as well as more women compared to men were more open to foreigners being given respectable job positions. There was also a sharp resistance towards immigrants who were Muslims. People in the bigger cities namely Vantaa, Helsinki, Espoo, and Kaunianen were more receptive to immigrant workers compared to the rest of the country. (Jaakola 2009, 50-65)

4.2 Underemployment due to discrimination

Underemployment is a form of discrimination and social exclusion of ethnic minorities, which has adverse health effects.

According to (DeBeijl 2000, 99), employment discrimination among the study countries (Finland among them) starts from the initial contact phase when migrants sent their credentials. Immigrants are told that the vacancies have been filled while the national applicants are invited for interviews. In his research results, he found that up to 35% of jobs were closed out for immigrants and ethnic minorities.

According to Shalla and Clement (2007), the foreign obtained education and working experiences of immigrants are not recognized during the hiring process. They named this phenomenon work racialization. Work racialization oppresses ethnic minorities giving privilege job positions to the other groups and low paying, hard labour jobs to ethnic minorities. They also pointed out the deskilling of ethnic minorities as a result of work racialization. Deskilling is used in this context to refer to the process of unlearning professional skills due to not practicing them for a long period of time. Agnew (2009) illustrates a form of work racialization by giving an example of immigrants in Canada who are asked to take English classes as a result of pronouncing words different from native Canadians even though most of them have spoken English since childhood.

According to Shalla and Clement (2007), the result of racialization is the creation of power among the dominant groups and giving inferior cultural views to the ethnic minorities. Work racialization can also result from biases on gender, age or race. This phenomenon is best seen in the stereotype that some jobs are best suited for specific genders and race. Examples of such jobs include the stereotype that maids/nannies are considered a suit for Pilipino women, and cleaning jobs considered a suit for Africans. They also pointed out that one mechanism that fuels racialization is through the education system. This, they explained happens when the minority groups are locked out from specific education programs that produce high income such as law and medicine. This type of marginalization of minority ethnic groups leads to their social exclusion.

4.3 Weak integration programs

According to Forsander (2008), poor integration of immigrants is the cause of their inability to get and keep jobs due to failure in their integration into Finnish society. According to Lancee (2012, 27), the social capital theory of integration occurs in two main ways. The first one is called bridging social capital, which enables all community members' access to resources by establishing networks with those in possession of these resources. The other form of social

capital is called bonding social capital. In bonding social capital, only members of specific ethnic groups or other forms of group identities can access available resources. According to Kraus & Kivisto (2015), there are two integration models for immigrants that are rooted in the philosophy of social theory. These two forms of integration models include multiculturalism arising from a bridging social capital and assimilation stemming from a bonding social capital. They argued in favour of bonding social capital over bridging social capital. They pointed out that bonding social capital encourages closed identity groups working together where else bridging social capital encourages unity and cooperation between groups with different identities. They have criticized Finland for using an integration model that is rooted on bonding social capital promoting group identity and acting as the basis for their labour market exclusion. They explained that this form of integration puts immigrants in a weak economic position in the society. Kraus and Kivisto (2015) argue that citizenship enables individuals in Finland to access and enjoy full civil rights that are difficult to obtain for immigrants. They also pointed out that it takes immigrants at least ten years in Finland to be able to obtain citizenship.

Although immigrants are allowed to participate in Finnish politics, only immigrants with Finnish citizenship can vie for seats in parliament. Only until 1990's were immigrants allowed to actively participating in politics in Finland. Kraus and Kivisto noted that the only way political integration can be achieved is by including all groups (including immigrants and ethnic minority) in political discussions and decision-making. They state that, is need to involve immigrants in the political arena and decision-making processes to promote better a fair representation of their interests in policy formulations. The involvement of immigrants in decision-making is important also because the political decisions made directly involve them. (Kraus & Kivisto 2015; Lepola 2004, 278-282.)

Another issue that leads immigrants to skill-related underemployment is the pressure of settling down. According to the migratory policies in Finland, in order to legally stay in the country, a foreigner should have family ties with a spouse having a residence permit, study place or have a job contract. According to Constant and Zimmermann (2013, 176), immigrants are likely to take jobs below their education and skills early in their careers after completing school in order to secure a residence permit. Other researchers who have presented same findings include (Pikkarainen 2005). Skill-related underemployment for immigrants also happens due to inability to access the right labour information while doing a job search due to the language barrier. The information about the Finnish labour market on the opportunities and regulations is mostly dispensed in Finnish and Swedish languages. The immigrants are unable to access enough information on the Finnish labour market while abroad. The immigrants, therefore, end up getting information on the labour market that is not enough after they have already settled in the country.

4.4 Non-recognition of foreign obtained education

According to Constant and Zimmermann (2013, 179), the inability to transfer foreign obtained education and skills results to underemployment. As a result, immigrants are forced to obtain more education in the host country.

In Finland, the Ministry of Education is responsible for certifying foreign obtained education. Findings from a research on 'The employment of immigrants and their expectations from Finnish labour market' revealed that; foreign obtained education and working skills are not recognized in Finland especially if it's from third countries. Participants in the research (from central and Eastern Europe) mentioned that employers did not recognize their foreign obtained education and skills. (Pikkarainen 2005, 91.)

According to Taket et al., (2009), monopoly or social closure paradigm in social exclusion manifests itself when the dominant group uses the institutions and power to lock out the outsiders from accessing resources. These social groups and classes of people have distinct social and cultural identities which the outsiders do not possess. They control the resources in their communities and restrict access by outsiders. According to Taket et al., (2009), 'the resources in question are the material and cultural/ symbolic privileges enjoyed by the dominant group, these include; good jobs, good education, good benefits, urban locations and valued patterns of consumption among others'. According to Taket et al., (2009), citizenship is an exclusionary mechanism where some legislation may favour its nationals as opposed to immigrants. This is characterized by countries reserving specific jobs for only its citizens, especially in the public sector.

4.5 Changes in labour market due to globalization and legislative gaps

This chapter outlines the changes in the labour demands in the market and the laws protecting workers regarding skill-related underemployment and labour markets discrimination. It also outlines how the latter have contributed to the present situation of skill-related underemployment of educated immigrants in Finland.

According to Maynard and Feldman (2011, 165), there has been a shift from the traditional labour laws due to globalization which has greatly affected the employer-employee relationship. The employers have found the need for flexible labour laws to favour their production according to the market supply demands. This, in reality, means that the employers hire more when there is higher demand and reduces the employee numbers when there is low demand. This, as a result, means that the traditional labour laws that ensured that employees had permanent job contracts with certainty about the future have been broken.

According to Pocock, Buchanan, and Campbell (2004), the high numbers of the available labour force is as a result of increasing the pension age, as well as a shift from the tradition of

women staying at home and letting men be the breadwinners. They also noted that many women and older labourers were on doing part-time jobs. In the cases where the part-time labour arrangements are non-voluntary, as well as workers engaging in work that is below their education and abilities this is termed underemployment (Maynard & Feldman 2011).

On 22nd November 2011, Finland submitted a report to the UN Committee on the Elimination of Racial Discrimination (CERD), a report about the Finnish legislation, implementation, judicial and administrative measures to fight racism, xenophobia, and intolerance. The International Convention on the Elimination of All Forms of Racial Discrimination (ICERD) came into force in Finland in 1970. It prohibits discrimination of individuals based on race, colour, descent, national or ethnicity (Ministry of Foreign Affairs of Finland 2011).

Article 5, e, (I), of the international Convention on the Elimination of All Forms of Racial Discrimination, is of particular interest to my research topic. It states as follows;

e) Economic, social and cultural rights, in particular:

(I) The rights to work, to free choice of employment, to just and favourable conditions of work, to protection against unemployment, to equal pay for equal work, to just and favourable remuneration;

On equal pay for equal work, the Finnish legislation which came in to force in 1987 (Section 8 (232/2005) pushes for the elimination of gender-based discrimination in employment (Finland 2011).

A part of the Finnish legislation formed to enforce integration of immigrants in relation to employment is as follows:

Section 1 Purpose of the Act (1269/2006)

The purpose of this Act is to promote the integration, equality and freedom of choice of immigrants through measures which help them to acquire the essential knowledge and skills they need to function in society, and to ensure support and care for asylum seekers and beneficiaries of temporary protection in the context of a mass influx by arranging for their reception. The further purpose of this Act is to assist victims of trafficking in human beings.

Section 2: Definitions (362/2005)

In this Act:

1) Integration means the personal development of immigrants, aimed at participation in working life and society while preserving their own language and culture; and

2) Integration also means the measures were taken and resources and services provided by the authorities to promote and support such integration, and con-

sideration for the needs of immigrants in planning and providing other public services and measures; (1215/2005)

According to the Finnish integration policy, only unemployed, with Finnish permanent residence and have been receiving social benefits for five months are eligible for the integration services.

According to Aerschot and Daenzer (2014), the responsibility of implementing the above legislation was made problematic when it was left to the municipalities; which implement the law according to the resources available to them (Finland. 2007). They argue that the labour office seeks to keep the immigrants active in work activities involuntarily or face sanctions. This element of integration diminishes the freedom of choice and undermines the promotion of equality. Furthermore, the realization of the immigrants' wishes in the drafting of the employment plan is limited by resources available to the municipalities as well as the unemployment office officials control on the career choices.

The issue of discrimination is very complex and has taken a different path in the 21st century as some scholars have discussed it. According to Hawthorne (2007), prejudice is practiced in the modern society in contexts which give the possibility to explain them (prejudice acts) based on something else. Hawthorne's (2007) view on the issue of ethnic minorities' discrimination in the labour market supports the above argument. He notes that the law leaves a gap which allows employers to use credential and skills qualification for labour market exclusion, making it becomes a complex issue. It is often difficult to prove that a job position was denied due to ethnic discrimination.

4.6 Language skills

Language skills are vital for penetrating any labour market. According to Shimilova et al., (2013), Finnish language skill was the biggest barrier towards employability of immigrant workers. According to Frank (2006), immigrants need language skills to build human capital that's necessary for employment. The proficiency of the language is better acquired when groups of different ethnicity interact more closely.

According to Frank (2006, 156), there are micro and macro factors that affect immigrants' language proficiency. On the micro level, he outlines the age of immigrants and the length of stay as major determinants. He pointed out that, immigrants who migrate to the foreign country at a young age learn the second language faster and better compared to those immigrants who migrate as adults. He emphasized the need for immigrants to be exposed which refers to offering longer study period for the language as well as the possibility of for them to hear and practice the language. He also mentions one's motivation to learn the language

speeds up the learning process of the secondary language. Another factor that determines how well and fast individuals learn the second language is dependent on the linguistic distance from their mother language. The bigger the linguistic distance between immigrants' native language and the foreign language, the harder it is to learn the language.

Some of the macro-level factors that affect immigrants' ability to learn the second language are the attitudes of the receiving group as well as the political climate of the receiving country. If the political climate has a strong stance on anti-immigration policies, immigrants are poorly integrated and will have poor language proficiency. When the receiving group is less tolerant towards immigrants the result is that immigrants will have poor second language skills (Frank 2006, 158).

The lack of the right contacts to penetrate the labour market, in addition to, the lack of relevant skills, were identified as causes of skill-related underemployment. Differences in the ethnic and cultural background also acted as obstacles for immigrants trying to penetrate the Finnish labour market. Other factors that act as obstacles for immigrants trying to penetrate the Finnish labour market include; labour market competition, lack of career guidance, lack of access to job search information, lack of career advancement opportunities, residence permit restrictions and others. (Shimilova et al., 2013.)

Below is a figure that was drawn from the report on 'Employability of International Graduates Educated in Finnish Higher Education Institutions' illustrating the challenges for the employability of foreign students upon graduation in Finland (Shimilova et al., 2013, 58).

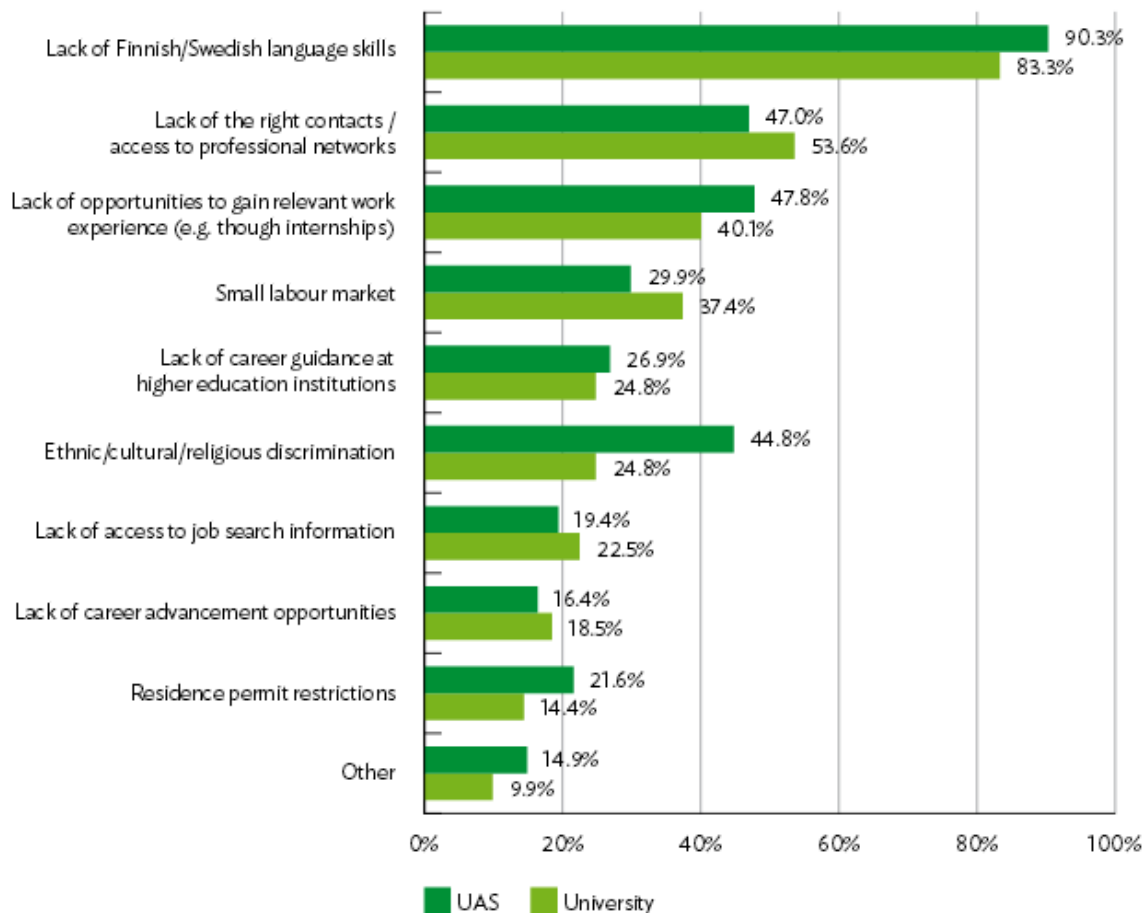


Figure 2. The major obstacles faced by international graduates in Finland in finding a job; from different educational institutes as illustrated by Shimilova et al., (2013, 58).

5 Effects of skill-related underemployment on the subjective health of educated immigrants

According to Leverack (2007, 31), the World Health Organization in 2006 defined the term health as the state of complete physical, mental and social well-being which does not merely refer to the absence of a disease. According to Fleming and Parker (2015), health has a broader definition referring to health as ‘a dynamic state of wellbeing characterized by a physical and mental potential, which satisfies the demands of life commensurate with age, culture and personal responsibility’. Other developments on the definition of health include the definition of health to include “qualities of adaptation and self-management, human rights protected by entitlements, and a resource for life that is affected by social, political, economic, and environmental factors”, (Fleming & Parker 2015,5).

According to Shabracq, Winnubst, and Cooper (2003, 9) work affects the health of workers’ positively when the working environment is motivational. It promotes the well-being of workers’, enables execution of job duties, and facilitates personal development as well as the integration into the social environment. On the other hand, workers act with integrity when they perform duties with full attention; the mind exercising a state of total control. This happens when we willingly to carry out assigned duties at work and that it does not go against our “convictions and values”. People are brought up in preparation for work through educational institutions which equip them with skills while religious institutions instil morals. Work gives people livelihood means and status in the society. Working normalizes people, but most significantly is the type of work they do. In order to stay healthy, people need to engage in working activities to a certain level. (Shabracq, Winnubst & Cooper, 2003, 20.) According to Friedland and Price (2003, 33), the quality of work can either boost our health or be the cause of our health decline.

Other researchers have also shown underemployment to cause poor health in their studies. According to Friedland (2012), a cohort research was carried out over a period of two years on a group of young adults under 30 years revealed the following results: the underemployed experienced low life satisfaction, experienced depressive symptoms, had an external control orientation than their peers with skill commensurate employment terms.

According to Edwards and Cooper (1990), if there is a subjective misfit between the environmental supplies and personal motives, goals, and values strain will emerge. In skill-related underemployment, the job demands contrast personal goals and motives. Sometimes the job may contrast the person’s values as well. When the job demands exceed the person’s abilities, stress is likely to occur. This phenomenon is termed, the person-demands misfit. This term strain is used here to refer to the negative effects on the psychological, physiological

and individuals' behaviour. According to Robins et al., (2001, 423), the psychological stress symptoms include; anxiety, irritation, increased heart rates, increased blood pressure, headaches, isolation, boredom, powerlessness and procrastination among others.

The results from one research carried in Sweden on overqualified workers revealed that they reported frequent headaches, fatigue and depression symptoms (Aronsson & Garonsson 1999).

Social stressors can be either eventful or chronic, (Friedland & Price 2003). The eventful social stressors are short lived such as loss of a job. The chronic social stressors yield long-term problems. Underemployment is considered a chronic social stressor due to its long-term effects on one's life. According to Friedland and Price (2003, 40), different types of underemployment pose different effects on health and such should be studied separately. Skill-related underemployment did not show any clear association to the seven health indicators namely; subjective health, functional health, chronic disease, life satisfaction, depression symptoms, positive self-concept and job satisfaction. On the contrary, the other types of underemployment showed close links to these specific types of health indicators.

According to Robins et al., (2001, 423), job-related stress can cause psychological stress that can be seen in both psychological symptoms as discussed above and behavioural symptoms. Some of the behavioural symptoms include low productivity, absence from work, high job turnover, changes in eating habits, smoking, consumption of alcohol, rapid speech, fidgeting and sleep disorders.

The concept of presenteeism refers to the loss of productivity at work as a result of workers coming to work ill and perform below the normal work standard performance. Poor mental health which is often unseen, such as depression due to work stress accounts for the biggest cause of presenteeism. Others also include minor illness such as flu, headaches; also play a role in presenteeism. Depression accounted for up to a fifth of presenteeism from one study. (Dewe et al. 2010, 8-11). A study carried out on Bell companies in the USA for a period of two years (1981-1982) revealed that over-education resulted to an 8.35% annual drop in firm productivity, due to lack of job satisfaction (Tsang, 1987). Studies have also shown that underemployment often leads to not only skills underutilization but a wage penalty. A combination of education-job mismatched topped up with a wage penalty results to high job satisfaction when it happens involuntarily.

In summary, skill-related underemployment has negative effects on the subjective health of the affected workers.

5.1 Work stress and occupational health theories

There are many theories that study the relationship of work and occupational health. This research study uses the effort-reward imbalance (Siegrist 1986) and the person-environment fit (Dawis & Lofquist 1984) to show the relationship between skill-related underemployment and subjective health.

The effort-Reward Imbalance (ERI) model originated from (Siegrist 1986). According to this model, stress is a precipitate of an imbalance between the (low) returns one gets compared to the amount of effort (high) they invested. In the case of skill-related underemployment, a worker invests a certain amount of effort in this case education, with a particular expectation, in this case, a job that is congruent to the education. An imbalance occurs when workers are employed in jobs that are not congruent with their education, resulting in psychological stress. According to this ERI model, the psychological stress affects people's health negatively. These negative effects include emotional and psychological distress resulting in the increase in physical and mental diseases. Other negative effects on health include depression, cardiovascular diseases, constant headaches, anxiety among others. The theory works on the principle of social reciprocity which dictates that the effort has to be equal to the reward. The reward is divided into three main categories; money, esteem, and security or career growth. (Peeters, Jonge & Taris 2014.)

The person-environment fit was first discussed by Dawis and Lofquist in 1984 (Edwards & Cooper, 1990). This theory assesses how the person relates to his work environment. The assessment has two dimensions; the ability of the person to perform the assigned tasks and the other is the efficiency of the resources made available for the person to enable him to carry the assigned task. The personal abilities include occupational skills while the environment has to be comfortable and safe. Due to the nature of the interaction between the individual and the environment, they both need to meet each other's requirements in order to achieve optimum subjective health. Other conditions in this theory include equal compensation for the tasks carried out by the person. According to this theory, any imbalance of these conditions will affect the person's health negatively. The job demands should meet the person's skills, the environment must be favourable and the right compensation. When individuals work involuntarily in jobs, that do not match their skills or working environments that subjectively are not favourable, it will result in stress. (Maynard & Feldman 2011.)

According to Edwards and Cooper (1990), a subjective misfit between environmental supplies and personal motives, goals, and values misfit will result in strain. Another misfit that causes work stress is a mismatch between personal skills and abilities on the environmental de-

mands. The work stress causes negative effects on the psychological, physiological and individuals' behaviour.

5.2 Coping mechanisms

Some researchers claim that coping mechanisms may play a bigger role in restoring the health of people in the case of work stress more than the stressor itself. The stress coping mechanism may have two facets; a problem-focused approach, which targets to solve the problem or emotion-focused which targets to manage emotional pressure (Kwok-bun 2007, 43).

Another stress coping model illustrates the approach vs. the avoidance strategy. In the approach strategy, the workers seek to find a solution to the problem by analyzing the situation and seeking information. In the avoidance strategy, the workers tend to suppress, avoid and deny the problem. Results have shown that the approach strategy tends to improve the well-being of the workers as opposed to the avoidance strategy (Kwok-bun 2007, 45).

The positive-emotion focused coping mechanisms includes engaging in non-work activities such as personal hobbies, taking breaks from work and travelling, seeking spiritual support, getting social support from friends and family, seeking professional counselling and on the negative side others abuse drugs and alcohol, blaming others, social withdrawal, suppression and avoidance of feelings. The approach strategy which involves cognitive activities leads workers to seek knowledge and information which leads to enrolling in courses and attending seminars for the sake of self-improvement. (Kwok-bun 2007, 47-56)

The results of a study done on the coping mechanisms of nurses in Singapore showed that feeling of helplessness about the work situation is the leading factor for workers to adopt negative emotion-focused coping mechanisms. This helplessness comes from the inability to change or influence the working conditions. The workers though attempted to access more cognitive approaches; it was only to 'save-face'. This is because admitting to emotional distress at work showed weakness as opposed to seeking knowledge which yielded respect. As a result, workers did not seek professional counselling for their emotional distress and did not admit about emotional distress from work stress to their peers at work. The study also showed a great correlation between poor psychological wellbeing with negative focused emotion coping mechanisms (Kwok-bun 2007, 58). According to Dewe et al. (2010), the biggest and widespread health hazard at work is stress. Most employees admitted to having work-related worries outside working hours regarding their work security. The participants of the study also reported high job demands due to a constricted amount of time given to them to undertake their duties at work. Work stress was also reported as the biggest cause of sick leave mainly from anxiety related conditions.

6 Methodology

This chapter explains in extensively the research process of data collection and analysis. The sampling of interviewees will be discussed as well as recruitment criteria and challenges. I will also discuss the position of the researcher, power relationships, and biases. The transcription of the data in this qualitative research is explained and justified in the final part of this chapter. Finally, I discuss the ethical issues relevant to the research process.

There are three thesis questions in this research. They include;

1. What are the factors that lead to the underemployment of educated adult immigrants?
2. How does underemployment affect the subjective health of educated immigrants in Finland?
3. What could be done in order to alleviate the skill-related underemployment of educated immigrants in Finland?

This research has taken an empirical approach which encompasses the interaction between different cultures and societal structures. The truths' from research participants are constructed through social constructivism. According to Losifides (2011), employment and migration are processes that are constantly evolving. These processes are experienced differently by different groups of people in the society. Experiences of ethnic discrimination, exclusion from the labour market and participation in political processes are examples of the result of migration. These topics are best researched through descriptive processes because participants interpret their social experiences through their own lenses.

The research takes a relativist stance on the validity of data collected through interviews. This means that findings are generalized through theoretical conceptualization derived from an audience sharing the same context at the same time frame. According to De Tona (2006), "statistics represent people with the tears wiped off and the tears of immigrant people are what we often overlook/ and or fail to understand". This reasoning reinforces the school of thought of an empirical qualitative approach as opposed to a quantitative research.

This research study seeks to find out the effects of underemployment on the lives of educated migrants, a phenomenon that cannot be exploited through qualitative research. Emphasis is placed on individual migrants' experiences.

6.1 Methods: Data collection process and analysis

This research is a qualitative study. The thesis has three main questions. Under these three main thesis questions, a total of nine interview questions were created to enable collect detailed information during the open face to face interviews. A copy of these questions is available in the appendices.

The sampling of interviewees followed purposive sampling. According to Ritchie et al., (2013), purposive sampling happens when samples fulfil a drawn criterion. These sample units bear certain qualities and features that enable them to answer the research questions. This serves the purpose of ensuring fair representation of the participants as well as sample units with diversity and wide coverage on the research topic. According to Ritchie et al., (2013, 113-114) sampling in qualitative research is none-probability, meaning that specific features are picked during sampling to ensure coverage of all groups. The sample is not expected to be statistically representative.

The interviewees' selection included laying down clear requirements. All interviewees had to be immigrants aged 30-45years of age, hold a bachelor's or master's degree from Finland. Finally, all interviewees had to be skill-related underemployed. Participation was completely on a voluntary basis and no forms of incentives were given to the participants. A total of eight interviewees were identified through the researcher's personal contacts and snowballing effect. According to King and Horrocks (2010, 34), snowballing is defined as a situation where a researcher uses few initial interviewees to recruit more interviewees that match the right criteria. In this study, the researcher asked the chosen interviewees to help recruit more interviewees after explaining the requirements the interviewees had to meet. Out of the eight identified, only seven agreed to do interviewees. Unfortunately, one interviewee dropped out despite his commitment to do the interview on the last minute due to personal reasons. In total only six interviewees were interviewed.

Prior to carrying out interviews, letters of consent were given to all interviewees explaining the purpose of the research, how the data would be handled and stored. Notably, the terms of participating in the interviews were laid out in the letter of consent. The interviews were face to face individual open-interviews that lasted at least one hour each. All interviews were recorded in a cassette. The recorded interviews were then transcribed. A total of seven hours were used to transcribe each interview. A total of 17 pages of data written in font Calibri 11, double spacing were collected. After transcription, the collected data was analyzed through thematic analysis.

Thematic analysis is a method of data analysis in research. It involves identifying repetitive themes in the data, grouping them together and finally reporting them (Braun & Clarke 2006).

According to Guest and Macqueen (2008, 138), a thematic analysis in qualitative data is a process that involves finding common codes and topics/themes and putting them in same categories. This data analysis method was chosen because it is good for elaborating keys issues affecting a certain group of people. During thematic analysis, the collected data is summarised, coded through identifying semi-themes that are finally built in to major themes. A theme represents information important in the data that is common and answers to the research questions.

According to Braun and Clarke (2006), there are six main processes carried out during thematic analysis. The first one is to familiarize with the data. Second stage is developing codes in the data at early stages. Third stage is to create themes from the codes. Fourth stage is to review the themes. Fifth stage is to name the themes and sixth stage which is also the final one is to write the report.

Analyzing the data and reporting the results lasted at least two weeks of 35 hours each.

6.2 Ethical issues

According to Miller et al., (2012), ethics in the qualitative research process is a constant moral consideration and upholding throughout the research process to ensure transparency, accuracy, and accountability. One issue which could interfere with the morality of this process is biasedness.

“Biases in a qualitative research refer to influences that impair complete, balanced or accurate sampling, data collection, data interpretation and reporting” (Fortune et al., 2013).

Biasedness is also forbidden in the guideline on research integrity in Finland (2002) has been stated as “avoiding a labelling attitude in interpreting findings of a research. Fortune et al., (2013), have mentioned that all research reports have some biasness but all effort should be put to limit these biases during research.

The Finnish Advisory Board on Research Integrity guideline (2002) has given three main areas to be observed while carrying out research in humanity and social and behavioural sciences. These include; respecting autonomy of participants (need for informed consent from all participants), avoiding any harm (avoid putting information that may cause financial or social harm unless its challenging structural powers; in which case a special permit should be obtained from the board) and the privacy and data protection of all participants (which elaborates on protecting identity of participants, rules on storage and secondary use of same data). All interviewees’ identities in this research were protected by changing their real names. Other forms of data that would have revealed their identities were also left out.

It is also necessary to assess the position of the researcher in this study. According to Packer (2011, 48), “a semi-structured interview brings with it a big power gap”. The interviews are scheduled often between two strangers and only the interviewer has the power to ask questions. The interviewer has questions and has the upper hand in dictating the flow of the interview. The researcher interprets the data through his own understanding from collected data.

According to Williams et al., (1998), biasedness based on the researcher’s values and belief system can affect the research process. They highlight the significance of a researcher to entering into a discussion with the participants without any stereotype ideas. They point out the importance of an internal researcher who is familiar with the culture, linguistics and their meaning in reducing time wasted trying to find out a meaning. They advise researchers to interpret interviewees’ information with caution not to make mistakes by being guided by their own culture. The researcher takes “the interpretivist epistemology” that conditions the researcher to build knowledge by looking into the social world of participants’ through their own lenses.

These social interactions are on three major levels mainly micro-level (lowest level such as between individuals), meso-level (at middle levels, examples are interactions with social structures) and macro-levels (the highest level which touches on national and regional laws and policies that shape their lives). William et al., (1998, 232) warns that researchers in social work should be careful not to reinforce inequalities but to address them.

In line with the above-discussed concepts, the researcher took the following steps. First, the researcher used English as the language of interviewing. All interviewees chosen spoke fluent English. This ensured that language barriers that result from poor understanding and interpretation were eliminated. Secondly, in order to reduce the change of message meanings from dialogues during interviews, the interviews were transcribed exactly as they were spoken.

6.3 Results

A total of six participants were interviewed.

Table 1: overview of interviewees

Participant's background information	Education level	current job position	Current Job credential entry requirements
Shah- Nepal Has lived in Finland for seven years. Came in Finland to study.	Master's degree in business management	logistics assistant	basic reading and writing skills- high school diploma
Sigh-Nepal Has lived in Finland for over ten years.	Bachelors in social studies	supermarket cleaner	No formal education skills needed. Ability to read and write
Joe-Kenya Has lived in Finland for over ten years.	Bachelors in business administration	self-employed in a small cleaning company	high school diploma
Frank-Kenya Has lived in Finland for over ten years.	Masters in Systems development technology	factory worker	high school diploma
Pendo- Tanzania Has lived in Finland for nine years.	Bachelors in social studies	hotel cleaner	ability to read and write
Amani-Kenya Has lived in Finland for over ten years.	Bachelors in business administration	hotel cleaner	ability to read and write

6.3.1 Factors leading to skill-related underemployment of educated immigrants in Finland

The participants listed a number of factors from their personal experiences regarding the thesis question. According to the thesis results, the main factors leading to skill related underemployment of educated immigrants in Finland include; lack of adequate Finnish language skills, pressure of settling down, inability to secure permanent job contracts from professional jobs, lack of job experience and unavailability of apprenticeship programs, job market cri-

sis in Finland, difficulty in accessing intensive Finnish language courses, unclear demands for Finnish language competencies by employers, ethnic discrimination, lack of specialized skills needed in the labour market, lack of career mentorship, lack of information on job search, Status quo push factor, poor attitudes from Finnish people and other antecedents as well as cultural differences. These results are discussed below.

Lack of adequate Finnish language skills was identified as the leading cause for skill-related underemployment of educated immigrants in Finland. They attributed this to lack of language courses offered at the university during tertiary education.

In Finland, Finnish is the main language and I am not able to work in English. The main customers in Finland are Finnish. I need the Finnish language skills to market and sell my services. Also taxing systems is mostly in Finnish which makes accounting challenging for me and I have to outsource accounting services which is costly. The inability to speak Finnish limits my potential especially when going to pitch my business ideas. I have to stay in a small bracket, which has not helped me in the competition. (Joe)

In the university, Finnish language courses accounted for only five credits in the whole study program of 240 study credits. By the time I graduated I could only say hi and bye. (Amani)

Difficulty in accessing intensive Finnish language courses was reported as another cause of skill-related underemployment of educated immigrants in Finland. The Labour office does not offer Finnish language courses for immigrant graduates unless they are unemployed for a long period of time. Participants expressed the need for the labour office to reform the Finnish language course enrolment requirements to include underemployed persons or anyone who needs to learn Finnish language skills.

Some interviewees revealed that they found it difficult to learn the Finnish language through part-time Finnish classes that they had attended. They proposed that the Finnish language should be studied full-time because it is a difficult language to learn. Others also pointed out that they were unable to practice the language in their everyday lives. This they said made it difficult to master the Finnish language skills.

Interviewees mentioned that *unclear* demands for Finnish language competencies by employers also contributed to skill-related underemployment. The categorization of Finnish language skills as good, satisfactory and fluent in job advertisements' does not follow the national language grading scale. The Finnish National Agency for Education (2011) classifies Finnish language skills competencies as follows; A1, A2 (intermediate), B1, B2 (intermediate) and level C1, C2 (advanced level). Lack of clarity on the Finnish language skills demands by employers

made it difficult for immigrants to know the language skills competencies needed for the jobs. Other interviewees viewed language as a tool used by employers to lock immigrants out of labour market. They felt that employers held the power to interpret 'good' or 'excellent' Finnish language skills. Interviewees proposed that employers grade the Finnish language skills requirements as graded by the Finnish National Agency for clarity purposes. Interviewees also proposed that the ministry of labour in Finland should regulate the Finnish language skills demands by employers.

In Canada, they have classified language proficiency skill levels for particular jobs very precisely according to language school credentials. The main reason that immigrants don't get jobs is lack of clarity on Finnish language skills requirements from employers. You cannot ask for fluent as the language level. As an immigrant, you can never be fluent unless you were born in Finland. So they must clarify the language entry level. So one can be motivated to go get back and learn the language. Now you cannot say you are fluent, you are not sure. They should be precise. (Frank)

Interviewees sighted difficulty in establishing professional/social contacts due to the cultural differences with Finnish people. They referred to Finnish people as being introverts who are not easy to befriend.

How are we expected to practice the Finnish language to develop our language skills yet Finns are introverts and do not want to speak to immigrants? These people (referring to Finns) just keep to themselves. They do not want to mix with us (immigrants). How are we supposed to learn their culture? It is necessary for Finnish people to be more open and embrace immigrants. (Sigh)

Paradoxically some results revealed that language is often used as a tool to exclude immigrants from the labour market. Pendo revealed that her job here in Finland would not require Finnish language skills and wondered why they insisted on Finnish language skills. Frank also mentioned his job in information systems is purely programmed in English and wondered why employers denied him employment citing he had poor Finnish language skills.

There are so many Finns in information systems so you must have an edge. In my job, you do not need Finnish. In coding, everything is in English. But since the employers cannot say it to your face that they will not hire you because you are an immigrant, they put Finnish as a requirement. (Frank)

On the other hand, Shah expressed that companies that trade with Asian companies often hire immigrants of Asian origin to bridge the language barrier. These companies tend to ease their Finnish language requirements as long as the employee can speak specific Asian languages and English.

Another factor contributing to skill-related underemployment of educated immigrants is the pressure of settling down in a new country. It takes some time to build contacts and finally is the people that immigrants associate with tend to be immigrants themselves often doing menial jobs in Finland. The interviewees mentioned that Finnish employers were not willing to employ people they did not know. In order to get good jobs or business contracts, you need references from people known to the employers. Interviewees highlighted the importance of these professional contacts especially for the purpose of accessing information. In addition, interviewees said that many job vacancies are never publicly advertised. This poses the need for professional contacts in order to access such information.

I think nobody knows me in Finland. If I have to compete for the same position in Finland, they will take a Finn over me. This is because a Finn speaks the language and they know each other. They do not know me, may be they don't trust me; even though I might be better qualified. (Pendo)

In Finland it's quite difficult in gaining friend and contacts. The information is very scarce. You are limited here as an immigrant. You only meet people in school. It's not easy to relate to Finnish people. People here are not social compared to home (referring to Kenya). It's easy to retrieve information from people at home. Here it's difficult to access information. (Joe)

Lack of job experience and unavailability of apprenticeship programs was another issue reported to cause skill-related underemployment of immigrants. The participants felt that in order to get the right job, employers expect them to have job experience in the same fields yet impossible for fresh graduates to have job experience. Some participants mentioned that companies in Finland are not open to offer apprenticeship to integrate fresh immigrant graduates in to the labour market.

I think schools did not play the role they were supposed to, starting with placements / internships search. The school was not actively involved in ensuring we got the right placement places. The students distanced it and so students ended up doing useless placements that did not prepare them for the job market. (Pendo)

If your CV shows you lack work experience, you will not get a job. Employers do not want to waste money training fresh graduates. They expect graduates to accumulate work experience during their studies. At the same time mostly they look at how good are your skills. (Joe)

The issue of work experience was seen as controversial by Amani who had worked with multinational companies in Africa after graduation in marketing operations. Upon presenting these work experiences in her job applications to sister companies in Finland, they refused to recognize them as relevant work experience citing regional differences.

Some participants reported that, skill-related underemployment was somehow related to the job market crisis in Finland. Interviewees noted that companies were constantly outsourcing for cheaper labour outside the country. As a result this is diminishing the number of job placements in Finland. This mismatch means that people have to take the jobs available even if they are over-qualified for them. The interviewees saw the labour market in specific professions to be shrinking. A good example is business related jobs as compared to healthcare jobs in Finland.

Some jobs are not so easy to find in particular areas. If you study the wrong thing (referring to information systems) like some of us, you will not be able to find a job. (Frank)

Participants reported ethnic discrimination experiences during their job search. They pointed this as the major driving force for their skill-related underemployment. All interviewees were visibly recognizable ethnic-minorities (dark skin colour). They reported that, besides their names which revealed they were immigrants, their appearance acted as an obstacle to them accessing employment congruent to their education. They all felt that if they were people of a different race, maybe, accessing the labour market would have been easier.

Another issue is your origin. Your surname can sell you out. I had made two applications for two applicants for the same job using two surnames. One I used my own surname and I was not invited for an interview. I made another application using my Finnish wife's surname and got a phone call right away. (Frank)

Some employers will not even look at you because you are black. (Pendo)

The skin colour is like the white elephant in the room that everyone knows about and nobody wants to talk about. (Amani)

Additionally, interviewees mentioned that Finnish employers degrade their credentials even though they were obtained in Finland. They demand that immigrants with higher credential levels compete with Finns with lower credential job-entry level. They cited that this although not communicated publicly, it is evident during job-interviews. As a result immigrants are constantly caught up in a cycle of skill-related underemployment in Finland.

These employers demand that we (immigrants) should have higher education qualifications to qualify for jobs that they are employing Finns with lower cre-

dentials. In my profession, as an immigrant the job education entry level is master's degree but a bachelor's degree for native Finns. I feel like this is pure racism, if I was a Finn I would have gotten the job long time ago. (Frank)

Some interviewees mentioned that it was very difficult to apply the skills they had learnt in school. This was as a result of the labour market demanding very specific skills that they were not equipped with. Some interviewees mentioned that the universities did not provide them with good work placement areas. As a result, the interviewees were unable to learn the necessary skills that would enable them become employable. The other issue was the generality of the bachelor's degrees offered in schools lacking the specialized skills needed in the labour market. This was especially a big challenge for graduates of business studies.

A bachelor in business is the most general and basic degree you can get. In order to get a decent job, you need to specialize in a specific area. Like me, I am interested in marketing and project management. (Amani)

In order to be a manager in business, you need specific technical knowledge in that area. My master's degree in management is not enough. If I want to be a marketing manager in electronics, I need to have technical skills regarding electronics. (Frank)

Interviewees mentioned lack of career mentorship as a challenging issue when searching for a job. They highlighted the job application process and writing one's resume as being one of the issues especially for those with weak Finnish language skills. Another issue was knowledge of what kind of special skills employers are searching for that are not necessarily included in the school curriculum. These issues they mentioned can only be highlighted by a career mentor who can guide fresh immigrant graduates throughout the job search process.

The first people we meet here are very important on showing you how to get in to the system, for us we only focused on getting the degree. No one emphasized the need for Finnish language for us. So when I graduated I could not find a white collar job. Only blue collar jobs were available. (Joe)

Another factor is the pressure of settling down due to residence permit requirements. Interviewees felt the six months' time given to fresh immigrant graduates by law to search for a job in order to get a job permit was not long enough. They referred to this as one of the reasons they got skill-related underemployed to begin with. The interviewees expressed their wish that a longer time such as a year and above would give enough time for fresh graduates to find jobs congruent with their education. The interviewees mentioned that it would be difficult to find well-paying jobs in their home countries. This is because most of them come from third world countries with weak economies. They all expressed that, the relevant job

experience after graduation in Finland was necessary to enable them find well-paying jobs in other countries, if leaving Finland was the other option.

When I graduated, I had to renew my work permit. First I tried to go for my cleaning to get a permit. Then I thought I would have time to get a job in my profession. (Pendo)

Your financial status is the biggest obstacle. You have to be able to pay bills. Once you graduate as an immigrant you need to get a job in order to get a residence permit. You do not have enough time to get a job in your field; you take a job that is available. (Joe)

The inability to secure permanent job contracts from professional jobs that were congruent to their education led educated immigrants to take jobs that were not congruent to their education that readily offered permanent job contracts. It was noted that all the interviewees had been skill-related underemployed many years after graduation. They were still employed to their first employer after school although some had moved away for short-term job contracts in the white collar sector, they had returned back to their first employers in the blue-collar sector. Permanent job contracts in Finland enable educated immigrants secure residence permit as well as provide job security. Both Shah and Amani have worked as assistant lecturers in universities in Finland. However, they had both returned to the blue collar sector after these short-term lecturing contracts. Another one Sigh had worked in a kindergarten as an assistant teacher putting to use social studies skills. Frank had also done some short-term job contracts with multi-national companies in his line of profession. He too had returned back to work in the factory when his contract ended.

The lack of information on job search was quoted as a major contributing factor to skill-related underemployment of immigrants. Some interviewees said that it was particularly difficult for them to search for jobs due to poor Finnish language skills. They had very little understanding on search terminologies used in job advertisements. Most of the interviewees also do not belong to any labour unions.

For me language has been the barrier. I am a social person but I cannot approach Finnish people because I cannot communicate in Finnish. I need help with applying for jobs and I worry how I will perform at work if am offered a job that requires Finnish language skills. Even though there are job advertisements I don't know because they are advertised in Finnish. I don't feel confident at all. (Sigh)

You know there are so many jobs that are never advertised publicly. You need to have good contacts to access such information. These companies advertise

positions internally. If you don't have such friends you may not get to know of such job vacancies. (Frank)

Status quo was accused for skill-related underemployment of educated immigrants in Finland especially those who have studied leadership. According to some interviewees, employers were only willing to offer them lower positions and reserved the top positions for native Finnish citizens. They said that this kind of social economic classes were predominant and had become a 'normal thing' that, immigrants not matter how qualified were offered junior positions.

If you look at most companies, they have a lot of Finns up there and a lot of immigrants down here; because they are not willing to accept immigrants in top positions. (Shah)

Poor attitudes from Finnish people and other antecedents (age, racial and gender-based) were also discussed as major contributors to the problem. Some of the interviewees mentioned that specific careers in Finland have been quietly appointed for specific ethnic groups. They mentioned cleaning, care jobs, and driving taxis are usually predominantly given to immigrants who can be identified visually as ethnic minorities. They mentioned that this type of professional classification based on race is predominant in Finland. Some interviewees mentioned that the environment plays a big role in underemployment in that when new immigrants see majority of their predecessors/ antecedents doing these menial jobs, they believe that that is what they are meant to do also.

Attitude of Finns is poor. Actually I am glad they introduced school fees for education for foreigners so now there won't be students coming graduating and they cannot get a job. You will not see many international students coming to Finland. This helps mentally because you don't see foreigners doing menial jobs. The main reason is that you see people around you cleaning you think it is socially acceptable for these things to happen. Finns should learn to see international students as an asset. Finns have very good products but they are not marketed abroad. These immigrants who clean are the ones who integrate the incoming ones. If the immigrants already in the country are doing menial jobs, that's all they introduce you to. (Frank)

Cultural differences between native Finns and immigrants have also had a big impact in the labour market. The native Finns often than not possess power in the labour market and quite often their customers are usually native Finns are better off economically.

Finns would rather buy cleaning services from fellow Finns because of cultural differences. They feel more comfortable buying from Finns with whom they understand better and share same cultural views. This makes it very difficult for me to compete

with Finns in the cleaning business. As a result I have to subcontract from bigger Finnish companies who offer poor wages compared to contracting directly. (Joe)

Table 2: A Summary of the factors leading to skill-related underemployment of educated immigrants in Finland

Pressure of settling down	6 months to find a job after graduation is not enough
Lack of adequate Finnish language skills	Universities do not include intensive Finnish language classes in their syllabus. The unemployment office only offers language courses to the unemployed people.
unclear demands for Finnish language competencies by employers & language as an excuse 'to deny'	Finnish language skills demands by employers do not follow The Finnish National Agency for Education (2011). Some immigrants felt they had adequate skills
Lack of good social contacts	Finnish people keep to themselves. Immigrants have weak social ties ; with their predecessors that lead to blue collar jobs
Lack of job experience	unavailability of apprenticeship programs
ethnic discrimination	their appearance and names acted as an obstacle
Employers degrade credentials	Higher job-entry level credentials set for immigrants
lack of information on job search	Lack of skills on job search in the Finnish labour market & lack of information on jobs that are internally advertised
Poor attitudes from Finnish people and other antecedents	specific careers in Finland have been quietly appointed for specific ethnic groups, for example; cleaning jobs are associated with Africans and Asians, taxi buses for

	Arabs, Russians
Cultural differences	In business, native Finns prefer buying from fellow native Finnish people. Immigrant business owners are disadvantaged.

6.3.2 Effects of skill-related underemployment on the subjective health of educated immigrants in Finland

Psychological stress includes symptoms such as anxiety, meaninglessness, insecurity, tension, powerlessness, Isolation & disengagement was quoted as the major negative effect of skill-related underemployment. Results also revealed that other negative effects of skill-related underemployment caused immigrants to have physical pain from strenuous jobs, high job turnover tendencies, presenteeism (going to work sick), and lack of motivation at work. Others included boredom at work and teasing at work by workmates with lower credentials. Poor life-work balance was reported by majority of the interviewees citing low income and long working hours. Different coping mechanisms are exercised for preventing and managing stress arising from skill-related underemployment. Most common were sports, social support from family and friends, socialization during free time, seeking professional and spiritual therapy.

All interviewees reported psychological stress which most referred to as 'feeling low'. This they pointed out was as a result of feeling overqualified for their current job positions that circumstances had forced them to take due to lack of other job opportunities.

I have to travel long distance to get to work. Of course it's a setback because I could spend that time with my family. But I don't have many options because that's where I could get a job. The job that I do is very involving you feel tired but the good thing is that I have a job. I find myself left in social functions. I am not able to find free time for social time. (Frank)

In addition to psychological stress symptoms, some interviewees reported physical body aches. A few said they take painkillers on a daily basis due to the body aches from their strenuous jobs.

In my part I must say my work-life balance is not balanced. My work is so demanding. From the minute I go in (referring to work) I don't sit down. I move around a lot. By the time I finish, I am so tired then I have to rush and pick my son. I have to rush and bath him and prepare for the next day. So my body is

usually in pain. Sometimes, actually I have to say most of the time I have to take a pain killer. So when someone calls my phone I don't even feel like picking up. If I don't get a pain killer at night, in the morning I cannot move. Yet I cannot spend time with my son. Sometimes he wants to play and I cannot play, I am tired. So it's not easy. It gives me emotional stress knowing I have my degree and I am cleaning. (Pendo)

Lack of job satisfaction and high job turnover ("intent to quit") was also mentioned favourably across the research participants. All interviewees stated they were not satisfied in their current job. They all want a job congruent with their education. Besides education-job incongruence dissatisfaction most interviewees stated feeling underpaid in their current jobs that were physically taxing. Most interviewees mentioned that they were applying for jobs in other companies. They all said they felt that their education and skills were not recognized and appreciated at work. Others felt that the high income taxes were discouraging people from being ambitious. One interviewee (Joe-an entrepreneur) stated being happy as a self-employed immigrant in Finland, he hopes to grow his business in future.

To be honest I am thinking of going out of the country. The reason is that there are more opportunities and career growth outside there. Even if I had a job here I would have a hard time motivating and growing myself because of the working culture. People here are not too ambitious; they work they get a certain amount of money. The taxing system does not encourage people to be ambitious. If you look at Finns who are very ambitious, those who want to be great are leaving the country. (Shah)

Most participants reported being tired all the time from doing strenuous physical jobs. Majority said they felt 'emotionally exhausted'. Other interviewees admitted to have strong depressive feelings whenever they looked at their lives. They feel like they are not getting what they came here for and do not know the way out. The feeling of helplessness gives them grief and they said as a result they cut out social contacts. A few of them had clinical depression.

One interviewee said, "This job is pathetic. I am always tired from work, both physically and emotionally. Look at me someone with a degree, now doing menial jobs with people looking at you like you are crap. It is very painful and sometimes I wonder why I left my country. Nobody wants to give us descent jobs. Why do they give us university degrees and refuse to give us jobs? Why call them degrees? Last year I was so down the doctor prescribed some antidepressants for me".

All interviewees registered feelings of worry and anxiety regarding their future. They all said there was an immense uncertainty if there was a way out of skill-related underemployment in

Finland. Some interviewees admitted of being afraid of being unemployed and felt the need to hang on to their current jobs. Some interviewees pointed out that they were afraid of losing their professional skills due to staying for many years without practising their professional skills at work.

One interviewee said, "I believe I should be able to get an excellent job because I passed well. I am overqualified for what I have settled for. Compared to other people I am satisfied that I have a job I can pay bills.

Sometimes it's mentally exhausting because you can see the people you are working with are below you academically. If you stay there for a long time you do not develop. For your degree to have the value, you have to develop more. But because you cannot get a job in that field of your degree, eventually you start forgetting what you learned and your degree loses value".

The interviewees mentioned feeling ashamed of their present career identities. They said it was a difficult topic to discuss with friends and relatives especially those in their home countries. This is because specific careers command respect while others raise scorn in the society and depict one as either smart and powerful or poorly educated and less respectful.

My family and friends at home don't even know I clean for a living. People think you are doing a good job in Europe and I would never let them know I am cleaning because it is so embarrassing. But I don't have any other options. I have bills to pay. (Sigh)

The lack of hope in one's career growth was widely shared amongst the interviewees. They felt that it was impossible to break out of the situation. They said they did not want to do these jobs but they have no other options. Some mentioned they were planning to go back to school to increase their tertiary education as a way out while some have increased their tertiary education yet still skill-related underemployed.

Doing menial jobs when you know you are educated causes stress. It causes so much stress that sometimes you cannot think ahead. It makes you less productive, you just take care of your finances and immigration papers. It has deprived me. (Joe)

Poor work life balance was an issue that interviewees mentioned came from lack of time. All interviewees mentioned that they had difficulty finding time for meeting friends and enjoying their hobbies. The interviewees mentioned that they are often very exhausted after work. Some revealed that they had to travel long distances to work on a daily basis which left them exhausted. Some interviewees work very long hours. Some do two jobs that leave them with little free time. Most interviewees with children felt guilty about the inability to spend quality time with them due to fatigue from work.

I don't have time to socialize nothing. I do two jobs, so I work above 50 hours a week, sometimes 60 hours a week. I do not keep contacts with friends. Work is demanding. If you are weak you break down. My wages are quite low so I need to do two jobs to meet my financial needs. (Sigh)

The jobs I have taken, you have to be very busy in order to sustain your basic needs. I have long working hours and have to drive long hours. You have no time to develop your business skills that you need to sustain your business. I finish work at 19.00 and start work at 06.30. It may be Monday to Sundays sometimes. It is hard to find time for friends and family. (Joe)

Some interviewees revealed they went to work even days they were sick for fear of losing their jobs.

I go to work even when am sick. Unless you are dying she says (referring to the job supervisor), now what happened to you? Take a pain killer and come to work. I do it because I fear if I lose my job it may affect my residence permit. Because they say if you are not doing anything you are not entitled to stay in Finland. (Sigh)

Teasing at work by workmates, especially those with lower credentials causing emotional stress was reported by some interviewees. They felt that their work mates teased them for being well- educated and doing menial jobs. Some interviewees also pointed out that they were being mistreated by their supervisors at work, who talk down at them.

Some of my workmates ask why are you doing this job with us and you are well educated? If I was smart like you I would be a boss somewhere else. I just keep quiet; they then laugh and walk away. This makes me feel really bad. (Shah)

Some job demands by employers with little resources also causes stress at work. Interviewees reported they were given tasks and a relatively short time to complete them. This caused them to rush and resulted in physical and mental stress. Most of them said they did not take food breaks so as to be able to complete their tasks on time.

Some interviewees pointed out that they were bored and unmotivated at work because of doing same tasks for many years that did not challenge them cognitively or taught them anything new.

Of course it's boring doing exactly the same thing years after years and learning nothing new. I can even do some of the things with my eyes closed. (Pendo)

The research results found the following positive work stress coping mechanisms used by skill-related underemployed educated immigrants in Finland to include; sports, professional therapy, self-motivation, social support from family and friends and support from faith-based groups. These positive stress coping mechanisms are discussed below in details below.

Sports are one of the ways immigrants use to manage job-stress as a result of skill-related underemployment. The interviewees revealed that were members in some sports teams or simply attended the gym or went jogging in their neighbourhoods.

Through social relationships the interviewees mentioned finding emotional support. All interviewees mentioned that they received support from their friends, religious leaders and family that enabled them cope with their occupational stress.

I try to involve myself in social functions. It gives me my sanity. That's the best way I know how to cope with stress. I also play basketball in Malmi with some friends. I even cancel work sometimes and spent time with family. I have realized that money is not important in life. You may wake-up one day and find that you don't have friends or money. (Joe)

Professional therapy was another coping mechanism by some educated immigrants who were skill-related underemployed. Most interviewees did not feel the need to get any professional help such as counselling to cope with the stress they experience in their work life. Some admitted to having received medical therapy when they had suffered medical depression. When asked if they had ever considered using counselling services to cope with job-stress arising from being skill-underemployed.

I don't think a counsellor can help me in anyway. All I need is a job in my education field. (Frank)

Another interviewee said, "I only used prescription medicine when I was diagnosed with clinical depression last year, but I don't use the medicine anymore".

Self-motivation which includes self-encouragement and staying hopeful about the situation was another coping mechanism among the interviewees. Some interviewees hold themselves accountable for their situational change. They cited that through being proactive they believe they will find the right jobs. They narrated seeing their friends proactively doing job search and getting very good jobs. Some said they are sure once they get proactive to learn the language and actively search for a job they will find them.

Well I am my own support system. My family lives in Africa you know. You have to know you are on your own and nobody is going to handle things for you. In the beginning it was hard but I have lived here for almost a decade. I have learnt to be strong. I think positively because I am planning to move to another

country where it is easy to find a job in my profession. So I know my problem is just for a short time. Also I discuss with other people going through the same problem. (Frank)

Support from faith-based groups was reported by some interviewees as a coping mechanism. They said that they prayed for things to change in their working life and stayed hopeful that someday they will find jobs-congruent with their education.

I just pray every Sunday when I go to church that I get a job in social field. I believe that someday God will hear my prayers and I will not have to do this hard cleaning job for a living. (Pendo)

Table 3: Summary on the effects of skill-related underemployment on the subjective health of educated immigrants in Finland

Psychological stress	anxiety, meaninglessness, insecurity, tension, powerlessness, Isolation, loneliness, depression
Physical pain	muscle aches from strenuous work
Behavioural changes	presenteeism, boredom at work, high job turnover, lack of motivation at work, lack of commitment at work
low self-esteem	feeling ashamed of their career identity (especially as cleaners)
Poor work-life balance	lack of social time with friends and family leading to loneliness

6.3.3 Alleviation of skill-related underemployment of educated immigrants in Finland

The interviewees proposed different solutions to skill-related underemployment of educated. On the issue related to racial discrimination of employment; the Interviewees suggested the use of the quota system in hiring immigrants. The use of a quota system to hire members of a minority group is a form of positive discrimination.

They should give incentives to companies that hire immigrants. Hiring immigrants improves the well-being of the community. Finland has very few immigrants so a basic requirement that all companies hire 1% educated immigrants in order to receive state incentives is fair. Because look at it, what is the use of having Finnish education considered one of the best in the world and failing to get a job? (Frank).

Regarding challenges related to Finnish language skills; Interviewees suggested that all universities should provide Finnish language skills to their immigrant students. They pointed out that it should be taught so that all immigrant students are able to gain level B2 of Finnish language skills before their bachelor's degree graduation. This, they argue will equip the students with the needed language skills upon completion of school.

On the other hand other interviewees pointed out that the lack of definition of language demands by employers based on academic grading of language skills gives the employer the power to discriminate on immigrants based on language skills. There should be a law that demands job advertisers state the language skills as A1, A2, B1, and B2 OR C as graded in language schools. Currently employers ask for 'fluent, good or excellent' language skills level.

Schools should teach Finnish language for one year compulsory prior to professional studies to all immigrant students. This will make sure that all students have necessary language skills before they graduate. The government should standardize language requirements in the labour market that match the language school grading system. That is level A1, A2, B1, B2, and C1. They write fluent as language requirement. Can you tell me what level is fluent? Is it level A1, B2 or C2? (Frank)

The unemployment office should provide language courses for all fresh immigrant graduates to equip them with Finnish language skills. They only provide these courses to the unemployed and don't think that skill-related underemployment is a serious issue. All the unemployment labour office cares for is to get immigrants paying taxes. (Pendo)

The Immigration labour laws reformation suggestions were as follows; all immigrants felt that the six months given to get work in order to secure a work-permit after graduating from college, needs to be extended to at least a year or two. This would give fresh immigrant graduates time to find jobs that match their education. The pressure of obtaining a work permit would be lessened and so would be skill-related underemployment of educated immigrants.

On the issue of non-recognition of foreign obtained education and work experiences interviewees argued that; the labour market needs to recognize foreign acquired education and work experience.

These people need to accept and respect work experience from other countries. How can a Finnish company give me a job in Kenya and then when I apply for the same position in Finland, they say I don't have work experience? (Amani)

Well, schools recognize foreign acquired bachelor's degree education but employers don't recognize it. I had no difficulties using my bachelor's degree from

Kenya to get admitted to study a master's degree in the university in Finland. But anytime I present my credentials from Kenya, all employers say they cannot hire me based on the bachelor's degree achieved in Kenya. It is a little confusing. I hope the Ministry of Education and Ministry of Labour could come up with a framework on the use of foreign acquired education and work experience in Finland. (Frank)

There were some changes proposed on the Integration programs for immigrants in Finland. Interviewees criticized the approach taken by the Finnish unemployment office, gives first priority to the unemployed immigrants with a Finnish residence permit when offering Finnish language courses. This makes it impossible for skill-related underemployed immigrants to access such language programs. There is need for an extension of this service to all people that need Finnish language skills to increase their participation in the labour market.

I think Finland should provide better integration programs for educated immigrants. They should offer language courses for all immigrants and organize cultural exchange programs where the educated immigrants are allocated a Finnish host family. This will not only provide a platform for the immigrants to practice the language skills, but also learn Finnish culture and form better networks. This would also help Finns learn more about other cultures. (Shah)

On career mentorship programs; Interviewees noted that there was lack of career mentorship programs that are needed by immigrants to guide them in job search. They recommended the implementation of mentorship programs for educated immigrants in Finland. Many educated immigrants would benefit from such guidance especially in getting information on the labour market and finding good professional contacts to use as referees in their resumes.

The introduction of apprenticeship programs was suggested as another way of alleviating skill-related underemployment of immigrants. These programs are meant to give fresh university graduates with work experiences immediately after graduating from school. After the program the graduates would be able to use these paid job experiences as points of reference to advance their career growth and increase their employability.

The schools should work with employers to offer traineeship programs for university students as well as apprenticeship programs for fresh immigrant graduates. Since people are different it is difficult for employers to determine who can add value to their companies without giving them a chance. The knowledge from school is not always applicable in the labour market. I think traineeship could help speed up or enable people get jobs. (Joe)

Some interviewees suggested expanding the Finnish labour market in order to create more jobs. Some interviewees noted that the shrinking labour market to be a big player in their skill-related underemployment. They suggested that an expansion in the labour market would resolve this issue by creating job opportunities.

Right now the labour market is saturated. The system needs to change. It's based on industrial labour market. Nowadays people go to school to graduate and there are no jobs. Schools should prepare students to open their own businesses on graduation. (Joe)

Providing the right skills for the job market demands through education institutions was proposed by interviewees as another solution to skill-related underemployment of educated immigrants in Finland. The interviewees stated that, the schools were equipping students with skills that were not relevant in the labour market. One solution recommended as a solution to the problem is the 'learning by development' method used in some universities of applied sciences. The 'Learning by development' approach focuses on teaching students how to find solutions to real problems through practice. This in return equips the students with the right skills to become self-employed upon graduation from the university.

I came to see that multiple students did internships which added no value to their education process. At the end of the day it's a redundant move. It adds no value when you graduate. This traineeship can be the jump ship when you leave school. The traineeship can help you know where you fit in. the knowledge you get from school should be very effective and address the course cluster in school. The LDP which refers to Learning by development in some schools in Finland can solve this problem. The program helps students to gain a practical approach of knowledge and how to go about competition. (Joe)

Some interviewees suggested that pro-activeness from the skill-related underemployed immigrants is needed to alleviate skill-related underemployment. They suggested that all job searchers should be proactive when looking for jobs. They noted that those who actively searched and applied for jobs eventually succeeded. Some encouraged taking personal contacts got the jobs that they were looking for. The interviewees found that attending job recruitment seminars and workshops as well as courses offered for business start-ups to be very useful. Others suggested that being self-employed as another option for alleviating skill-related underemployment of educated immigrants. Majority of the interviewees stated that they were looking for jobs overseas and argue this as the only solution to their skill-related underemployment.

First be proactive in looking for knowledge and information. Educate yourself and gather knowledge from internet also. Realize that knowledge from school is helpful and not just focus on the degree. In business sector it's very wide so

identify the right areas of specialization early enough in school. Students should know what they are good at and identify their abilities. Another thing I would recommend is for immigrants to visit the recruitment exhibitions. (Joe)

You have to be actively applying for jobs. You know what they say in Finland you have to apply to at least hundred jobs before you get invited for an interview. One of my friends actively applied for jobs and ended up getting a very good job in Norway. But it's because he was aggressively applying for a job. So I know if I did the same I will get a good job as well. The other thing is that all job advertisements have a physical address and contacts of the manager. I think all job applicants should take the initiatives to call the employer or even visit the job place. (Shah)

Interviewees insisted that the schools and labour office should teach immigrant graduates about different job search methods in Finland.

Many people do not know the right job search procedure. They don't even know how to write their motivation letters. Nowadays big companies have sophisticated ways of selecting the right employees for their companies. Multinational business companies have soft wares for selecting the best job applicants. The CV has to be written well and use of the right wordings in order to get a job interview invitation. They also look for specific personal attributes and give long computed tests to check this. Since the job market has become competitive, it is important that educated immigrants know that employers are looking for more than just the education qualifications. (Shah)

Table 4: Summary on the alleviation of skill-related underemployment of educated immigrants in Finland

Finnish language skills training	All universities should provide Finnish language skills to their immigrant students
Immigration labour laws changes	To grant immigrants at least a year to find a professional job for their work permit upon graduating from the university.
Recognition of foreign obtained work experience and education	A non-discriminatory framework that is open and easily accessible should be set-up to evaluate education and work experience obtained overseas.
Integration programs for immigrants	tailored towards building social bridging capital
Career guidance	the labour office and universities should implement of mentorship programs for educated immigrants in Finland

Early labour market integration	Universities and employers should build apprenticeship programs for educated immigrants to facilitate early labour market integration.
Creation of jobs	The government and other stakeholders should find ways to expand the Finnish labour market in order to create more jobs
Labour market needed skills	Schools should work closely with employers to provide the right skills for the job market demands
Introduction of quota programs	Governments should introduce quota programs to promote hiring of educated immigrants. Examples can be tax relief for such companies
Pro-activeness from educated immigrants	educated immigrants should aggressively apply for jobs, learn Finnish language skills and attend recruitment workshops and seminars
Standardization of language skills demands	The labour office should put a framework for language skills demands for specific jobs and how they should be graded and advertised in job advertisements.

6.4 Discussions

The first part of the discussion will focus on factors leading to skill-related underemployment of educated immigrants. There was a great relationship between the three theories of factors leading to underemployment in relationship to the research results.

According to the human capital theory that stems from Marxist capitalist theory (Häuberer 2011, 116), states that human capital includes the skills or technical know-how which a person possesses. This is the capital of the labourer. The labourer invests in education to gain these skills which he uses in employment to generate income. The increase in education is as such increase in capital which is assumed to generate more income. When the human capital is underutilized by being invested in a manner that it does not generate income matching its value involuntarily is then considered skill-related underemployment. Livingstone (1999) argued that for this idea to be realized there should be an equal supply for the educated population to the demand that is matching job positions. He points out that excessive supply of education that does not match the demand will cause skill-related underemployment. This happens when employers realizing that there is more labour supply than the demand, raise the job entry credentials hoping to increase productivity at a lower cost.

Social capital theory as described by Lin (2001, 192) refers to investment in social relationships that are expected to bring returns in trade. This includes getting information to favour your trade or job search and career prospect. Another element is having a good professional contact as a point of reference to give good will for you when searching for a job or tendering in business. The inability to have a good professional contact that can put a kind word for immigrant graduates makes it very difficult for them to find jobs or win tenders in trade.

The majority of the interviewees admitted to having very weak professional contacts ties that would help them in their career prospects. They also highlighted the difficulty in accessing information about open job positions that are usually internally advertised in companies since they do not have social contacts to rely on for the information. This root from being foreigners in Finland and building up social capital here is very challenging according to the interviewee's narratives. The interviewees have built social ties with other immigrants mostly from their countries of origin because of shared cultural identities.

However, lack of information due to weak social ties is only one of the problems. Often, immigrant graduates, social ties are strong with fellow educated immigrants who are also socially excluded and doing menial jobs in Finland. This forms a trickle effect and they quickly find themselves also doing menial jobs since those are the only jobs their social networks can help them find. This phenomenon has also been referred to as ghettoization. Chang (2010, 26) argues that as a result there has been acculturation of class. This is depicted by natives taking positions of in power in trade and the labour market. They do respectable jobs and those groups without power often immigrants and ethnic minorities without power do menial jobs with low wages. As a result of this phenomenon taking place for many years, some people assume that particular cultures willingly choose to do menial jobs.

According to Jaakola (2009), cleaning and taxi driving jobs are associated with African cultures here in Finland while prestigious jobs such as medical jobs or dentistry are associated with the native Finns. This phenomenon is also explained in the cultural capital theory. It is such easily acceptable that people from specific cultures are tailored to do specific jobs raising biasedness and creating social classes. Sign, Amani, and Pendo stories are good examples of this theory. The above mentioned interviewees got their cleaning jobs through their social networks, which included fellow African university undergraduates who were doing cleaning jobs in Helsinki. This type of phenomenon supports the arguments put across by Kraus and Kivisto (2015) as well as Forsander (2008), that Finland supports social bonding capital- integration model that promotes group identity and puts immigrants in a disadvantaged position. They propose the implementation of bridging social capital integration model, which encourages cooperation between different group identities. The argument here is that, if these la-

dies had social contacts with people who were doing white collar jobs in their professional fields they would find white collar jobs as well.

According to the cultural capital theory, Winkle-Wagner (2010) points the social classes to possess different powers and hence resources for trade are distributed unequally across the power structures. He argues that in any western countries local nationals mould the education and labour systems to favour them and not favour immigrants.

According to the results from the research, labour market discrimination lies across the power structures. As reflected in the interview results, some of the educated immigrants have good Finnish skills that are B2 level in the Finnish language grading system. In addition, the tasks the interviewees were applying for need English language and technical skills. A good case was the story of Frank who said he has B2 Finnish language skill level and English was his mother tongue. His profession in information systems demands English language skills yet in all interviews he had gone to he had been turned away due to “poor Finnish language skills”. It was summarized that employers use language skills demands to deny them jobs.

Sigh (one of the interviewees) narrated that he had observed the same issue in his line of profession as a strategic manager. He noticed that only his Finnish colleagues’ got top managerial job positions and all immigrant colleagues from same university program were working in junior positions here in Finland. He said he had been turned away from job interviews due to “poor Finnish language skills”. He termed this status quo. Another interviewee said that immigrants need higher credentials to compete for jobs which require lower credentials from Finnish job applicants. These results go ahead to support the cultural capital theory where power is maintained in the dominant group. The phenomenon is termed by Taket et al., (2009) as the monopoly or social closure paradigm.

According to Taket et al., (2009), monopoly or social closure paradigm in social exclusion manifests itself when the dominant group uses the institutions and power to lock out the outsiders from accessing jobs, trade, education and other social amenities. This monopoly is exercised by the dominant groups which control the resources. Jaakola’s (2009) research on the attitude of Finns toward immigrant workers revealed that Finnish people preferred immigrants doing menial jobs despite their qualifications. They were particularly opposed to immigrants being put in positions of power such as policemen, social workers or doctors. The thesis results confirm that this status quo mentality is still strong and acting as a push factor for educated immigrants towards skill-related underemployment.

Cultural differences between native Finns and immigrants have also had a big impact in the labour market. The native Finns often do possess power in the labour market and quite often their customers are usually native Finns who are better off economically. According to the

cultural capital theory (Winkle-Wagner 2010), the group with economic power dictate the rules of engagement in the labour market. According to the research results, some employers refuse to employ immigrants citing that the cultural differences may make it difficult for the immigrant workers to sell their services to native Finnish customers. The genesis of this cultural preference may be the result of poor political climate as discussed in the research studies of Jaakola (2009, 50).

The case of Joe (an interviewee with a cleaning business) supported this argument. He pointed out that Finnish customers preferred purchasing services from Finnish businessmen citing they related better with fellow Finnish people in terms of culture. This pushed him to seek subcontracts from bigger Finnish cleaning companies which reduced his competitiveness. This preference of service providers based on cultural orientation supports the cultural capital theory where dominant groups form symbolic cultures and use them as selection criteria. These cultural symbols include how we talk, walk, dress and consume certain materials. The argument they put across that it's easier to relate to native Finnish service providers follows the symbolic culture theme.

In exercising the cultural capital, Winkle-Wagner (2010, 8) explains that the employers choose how to grade credentials (give value). This argument was supported by the story of Frank who pointed out that in his professional line; immigrants with a master's degree compete for the same position as native Finns with a bachelor's degree. He pointed out that he observed this trend in the job market and had been asked by employers to present higher credential achievements compared to his native Finnish workmates from the previous job he had done. In a different account, Amani's story showed that employers in Finland refused to recognize her job experience after graduation because it was obtained in a foreign country.

The issue of foreign acquired education also played a role. Frank narrated that his foreign acquired bachelor's degree was not recognized by employers although it was recognized by educational institutions. This partiality in recognition of credentials and job experience supports the cultural capital theory that states that educational credentials carry different values in different environments. This phenomenon was best explained by Winkler-Wagner 2010, 8;

“In educational settings, this argument implies that although all students may come in with “cultural capital”, only certain students will be able to exchange (consciously or not) this cultural capital for something of value (such as recognition of their abilities or grades)”.

These research findings support the argument put across by Bourdieu in 1977 on the interrelationship between skill-related underemployment and cultural capital theory. Similar research

findings were reported by Pikkarainen (2005, 91) on the recognition of foreign obtained education and skills and experiences of the immigrant workers in Finland.

Other forms of labour market discrimination include racial and ethnic discrimination that were reported in the thesis results. Pendo (interviewee) and others narrated their racial discrimination experiences in the labour market during the hiring process. They felt that it all started from the interview invitation process where immigrants are discriminated against and are never invited for interviews. Frank described how he had been rejected when he applied for a job position and told that the job position had been filled, only to be invited for a job interview when he changed his surname and used his Finnish wife's surname. Finland has ratified the international convention on the elimination of all forms of racial discrimination convention (ICERD) that came into force in Finland in 1970. It forbids all forms of racial discrimination in the labour market. However, the implementation through effective national legislative measures and actions is still weak and educated immigrants are often the victims. Shallah and Clement (2007) describe this phenomenon as racialization which refers to ethnic discrimination in labour market.

The human capital theory stems its origin from the Marxist capitalist theory (Häuberer 2011, 116). The "human capital" refers to the skills or technical know-how which a person possesses and is considered the property of the labourer. The labourer invests these skills/ technical knowhow to generate income through employment. The labourers increase the value of their capital (human capital) by obtaining more skills and knowledge through studying and job experiences with the expectations of higher returns in incomes and higher working positions.

According to the thesis results two of the biggest human capitals are language skills and technical skills. In many cases, it has proved to supersede the technical skills in Finnish labour market. While it is an issue of debate on how it is classified in the labour market it has been used to both empower and disadvantage immigrants resulting to massive skill-related underemployment. The inability to use one's technical skills reduces their human capital which also reflects on their low income and career growth.

The research results revealed that some interviewees wanted to pursue further studies in the university to increase their competitiveness in the labour market. However some interviewees such as Shah and Frank who had pursued further studies were still doing menial jobs in the blue collar market. This shows that increasing one's credentials does not solve skill-related underemployment problem for educated immigrants in Finland. It is clear that increase in education which is the human capital does not necessarily increase the value in terms of income for skill-related underemployed educated immigrants.

The thesis results showed that immigrants face challenges in learning the Finnish language due to the inability to practice the language with Finnish natives. Frank (2006, 158), also discussed this in his research studies. He pointed out that, a poor attitude of the receiving group fuelled by poor political climate with strong anti-immigration policies hinders the ability for foreigners to learn the second language; in our case, the Finnish language. Another issue was the unavailability of sufficient Finnish language classes for immigrants as part of their bachelor's degree syllabus. All participants cited being offered only a five study credits, language course which is not enough. Immigrant graduates, therefore, graduates without sufficient language skills end up being skill-related underemployed.

According to Shallah and Clement (2007), skill-related underemployment causes deskilling. This phenomenon refers to a person forgetting his professional skills as a result of not using them for a long period of time. This research results found this to be true. Frank said he fears that his inability to practice coding in information systems meant he will forget and one day is unable to do his professional job. He said that in order to keep and develop knowledge in coding, one needs constant practice. Other interviewees too shared the same view, noting that the market demands are constantly changing and not being hands on means your skills become obsolete.

Another issue that was highlighted as a major cause of skill-related underemployment of immigrants was the pressure of settling down. All the interviewees cited this as their first push factor. They took blue-collar jobs during the six months grace period given to foreign students after graduating from universities to find jobs and apply for residence permits to extend their stay in the country. These results support the argument by Constant and Zimmermann (2013, 176) that; immigrants are likely to take jobs below their education and skills early in their careers after completing school in order to secure a residence permit. Other researchers who have presented same findings include (Pikkarainen 2005). The interviewees stated that six months was not enough for immigrants to find professional jobs; the chance of being invited to a job interview for a white collar job was 10% for educated immigrants in Finland and the chance of getting hired was 10%.

The above research findings replicated previous research by Shimilova et al., (2013). They found out that factors leading to skill-related underemployment of educated immigrants included; lack of right contacts to penetrate the labour market was the main obstacle followed by lack of relevant skills. The differences in ethnic and cultural background also played a big role in skill-related underemployment. Other factors that act as obstacles for immigrants trying to penetrate the Finnish labour market include; labour market competition, lack of career guidance, lack of access to job search information, lack of career advancement opportunities, residence permit restrictions and others.

The second part of this discussion will focus on the effects of skill-related underemployment on the subjective health of educated immigrants. There are many theories that study the relationship of work and occupational health. These theories point out that the job-stress results to psychological stress. According to Robins et al., (2001,423) psychological stress symptoms include; anxiety, irritation, increased heart rates, increased blood pressure, headaches, isolation, boredom, powerlessness and procrastination among others. This research study uses the effort-reward imbalance (Siegrist 1986) and the person-environment fit (Dawis & Lofquist 1984) to show the relationship between skill-related underemployment and subjective health.

The effort-Reward Imbalance (ERI) model originated from (Siegrist 1986) explains that stress occurs when an imbalance on the rewards in relation to the amount of effort invested by the person happens. The reward is divided in to three main categories; money, esteem, and security or career growth (Peeters et al., 2014).

When workers are employed in jobs that are not congruent with their education, this imbalance creates psychological stress. The theory explains that this stress affects people's health negatively. All interviewees mentioned being stressed by the fact that they were too over-qualified for their job positions which they felt paid them poor wages in comparison to their professional careers wages. The interviewees mentioned that they did not get their fair share in the labour market in relation to their educational input. The interviewees also mentioned that they were doing physically demanding jobs such as cleaning which were paying very low wages that were driving them to the brink of poverty.

The person-environment fit theory which was first explained by Dawis & Lofquist in 1984; evaluates how the person relates to his work environment. The assessment has two main dimensions. The first one is the ability of the person to perform the assigned tasks and second is the efficiency of the resources made available for the person to enable him to carry the assigned task. The environment can be physical or inter-relational (Edwards & Cooper 1990). Some interviewees referred to their working environment being uncomfortable due to poor relationships with other workers. Sigh reported being teased at work for being overqualified and doing a menial job with their co-workers who hold only high school diplomas. Other interviewees like Shah and Pendo said they felt underappreciated by their managers and customers. The physical environment created discomfort due to the nature of tasks awarded to the interviewees. They did not feel a sense of belongingness to their current workplaces and this caused them stress. The main problem with the environment comes from the interviewees taking jobs involuntarily just to meet their financial needs.

Presenteeism refers to a situation where workers go to work when they are unable to perform to their potential due to illness or stress was also reported in the thesis results, (Dewe et al.,

2010). Some interviewees mentioned going to work even when they were sick due to non-compliance from their bosses who pressure them to take a pain killer and go to work. Another reason for presenteeism according to the thesis results was fear for losing jobs. Some interviewees said they feared being fired due to taking many sick leaves and opt to take pain killers and go to work sick. They fear becoming jobless if they quit their current jobs. They also fear that they may not find a job quickly. Another interviewee feared that being fired may mean that he cannot renew his residence permit that is based on work. Presenteeism is also as a result of lack of job commitment by workers who feel overqualified for the jobs. The workers do not give their best because they are involuntarily employed in these jobs for lack of other options. Results added physical body aches as a major effect of skill-related underemployment on subjective health. Interviewees doing cleaning jobs narrated how demanding the jobs are in terms of physical strength and limited time to perform tasks. Pendo, in particular, narrated mentioned that she takes pain killers daily in order to cope with the body aches.

The interviewees reported that they were constantly looking for new job opportunities with other employers. They reported boredom from carrying out exactly same duties every day such as cleaning duties, warehouse, and factory work. They all said they need jobs that are more challenging cognitively in their line of career for their own personal growth. Some many interviewees reported a feeling of helplessness. They said they felt that they had no control over their future career. Some interviewees said that they did not believe that they had any influence over their skill-related underemployment in Finland and were contemplating leaving the country. While some interviewees were afraid of changing jobs others have a career history of changing jobs in the pursuit of better working environments as well as wages.

Other interviewees like Shah are not happy with the progressive taxing system in Finland and hopes to move to a new country where his salary is not heavily taxed. These heavy income taxes in Finland were making people less ambitious in their career ambitions. Shah explained that these hefty income taxes discouraged him from pursuing a job that is congruent with his credentials that would pay better remunerations.

According to Maynard and Parfyonova (2013), workers who report high job dissatisfaction and high career ambitions which are attributes connected to skill-related underemployment report high job turnover. The majority of such workers are college graduates who feel underutilized and under challenged in their current job positions. According to a research carried out by Nase (2005), the cost of employee turnover for a company is estimated at 35,000 US dollars per worker. This includes the cost of paying benefits to the departing worker, cost of hiring and educating a new worker, the cost of preliminary medical costs, orientation time,

training and many other factors. It is also been observed that usually when one leaves another one follows shortly after which doubles the cost.

In summary, Interviewees reported psychological stress symptoms mainly anxiety, sadness, depressive symptoms, feelings of helplessness, lack of hope in their future work life in Finland, isolation, embarrassed about their jobs titles that offer them poor social status. These findings support the arguments put across by theorists of negative effects of skill-related underemployment on educated immigrants' health by Maynard and Feldman 2011 and Livingstone 1999 among others.

6.5 Development recommendations

According to the research findings, the following recommendations have been suggested by interviewees as solutions to of skill-related underemployment of educated immigrants in Finland. The research findings have revealed that skill-related underemployed educated immigrants in Finland possess human capital, but lack both cultural and social capitals.

The responsibilities of addressing skill-related underemployment of educated immigrants have been shared across three main players namely; the government, the community, and the educated immigrants themselves.

Some of the suggestions on how the government can address the issue include policies on the education syllabus, immigration policies and enforcing the non-discrimination laws. The current education syllabus in universities produces educated immigrants without Finnish language skills. One of the recommendations on the syllabus includes, offering Finnish language courses to all immigrants. The Finnish language skills offered should be sufficient enough to enable students to work using the Finnish language upon their graduation. Legislation on the standardized language skills entry level for different jobs should be made. The language skill level should match language school standards such as A1, A2, B1, B2 or C to avoid the self-interpretation of language skills by employers' that is used to lock out immigrants from the labour market. Enforcing such legislation will force employers to clarify language requirements in their job advertisements thus increasing transparency in the recruitment process. This will enable educated immigrants to gauge their skills and increase their language skills through school where necessary.

Another recommended addition on the syllabus of the universities in Finland is the introduction of 'the learning by development program' that is already in use in some universities. This type of program teaches students on how to identify service gaps and how to meet them. Such a program teaches students to become entrepreneurs by equipping them with the necessary knowledge to set up a business. This enables educated immigrants to be self-employed

and reduce skill-related underemployment. As pertaining to the education policies, the interviewees mentioned that poor internship programs for students ill-prepared them for the job market. They identified the problem being in their inability to find good internship programs for themselves. The schools need to be more involved and ensure that students find appropriate internship programs that prepare them for the job market.

Lack of career mentors was also identified as another issue that contributes to the skill-related underemployment of educated immigrants. The interviewees suggested a mentorship program at school which helps students choose the right program electives that will shape their future career. Poor selection of elective programs in the university restrains students on their career choices.

Another suggestion on the education programs is a partnership between the education institutions and employers in designing the syllabus. This will be beneficial for employers to work closely with educational institutions by telling them the type of skills needed in the labour market. Often graduates need to be trained again by employers after graduation. Another way to address this issue is to establish a one-year compulsory apprenticeship program for all students in their final year to prepare them for the labour market. This would ensure that these students are ready for the labour market on graduation.

Finally, a law should be passed in Finland regarding the recognition of foreign obtained skills and education. The Ministry of Education should find a way to reconcile foreign obtained education with the Finnish education in a fair manner. One way this can be done is by giving tests on different professions to test their competencies in other international languages such as English or French. Currently, most foreign obtained education and skills are not recognized in Finland. It is difficult to reconcile foreign obtained education with the Finnish education as it is often rendered inferior or the competency tests for some professions are given in Finnish or Swedish language.

On the immigration policies, the six months given to the fresh immigrant graduates to find a job should be extended to at least a year. This will reduce the pressure of taking any job and give them enough time to find the right job. This is because skill-related underemployment of educated immigrants starts immediately after graduation due to the pressure of settling down. The educated immigrants take menial jobs which are easily available within the six months compared to professional jobs that take longer to find.

On the labour laws, the non-discrimination law should be enforced in Finland. Employers have increased skill-related underemployment of educated immigrants according to the results findings, through ethnic discrimination. According to the research findings, interviewees mentioned competing for same jobs as native Finns with different credential entry levels, with

higher credential entry levels set for immigrants. The law of equality should be duly upheld in the labour market in Finland. The ministry of labour should investigate these claims and constantly monitor selection process of employees. There should be established a more transparent and fair hiring process in Finland that ensures fair treatment of educated immigrants.

A new law should be set to prohibit employers from setting high job requirements that are not needed in executing the job tasks. Employers should also be stopped from hiring highly qualified people and paying them minimal wages.

On the integration programs, the government of Finland should invest more in integration programs that promote cooperation between the natives and the foreigners. Currently, the integration model promotes group identity. The government should allow a parliamentary seat for immigrants' representatives who voice the challenges of these minority groups without putting too much citizenship recommendations. These representatives should be able to put across issues such as skill-related underemployment of immigrants for debate in parliament.

The community also has a responsibility to address the skill-related underemployment of educated immigrants in Finland. The community includes employers in the labour market and services users. Research findings revealed that service users are biased when outsourcing services and prefer to buy from native Finns. The poor attitudes of Finnish people towards immigrants need to change. Finish people need to be more open and fair in their judgment that is not based on ethnic identity. Buying services and hiring should be merit based and not discriminatory on the race of the provider.

The Finnish people also have the responsibility of enabling immigrants to integrate into the community. They should be willing to freely interact and teach immigrants their culture and customs and try to learn the culture and customs of the immigrants. This type of culture exchange can also be enforced through media programs where immigrants are depicted positively to build a better attitude towards immigrants. This will enable immigrants to identify and build their social networks which are very important in the labour market. The labour unions also have the responsibility of working closely with employers to address the issue of skill-related underemployment and find ways to alleviate it.

Immigrants themselves take the responsibility and make an effort to integrate into the Finnish community. They should make relentless effort to learn Finnish language. The language will enable immigrants to have a communication tool with the native Finns. This would help them build their social capital that is crucial to their career growth. They should learn the working culture and aggressively apply for jobs. Educated immigrants should attend the recruitment workshops to meet employers and learn what is expected of them in the labour market. The

immigrants should seek help from the unemployment labour office to get training on job search methods in Finland.

On subjective well-being, it is important for the skill-related underemployed educated immigrants to adopt positive coping mechanisms such as sports activities and search social support from their social contacts and professionals. Some interviewees consider the introduction of school fees for third world country nationals in Finnish universities a positive move. They felt that this will reduce the inflow of immigrant students to Finland which will, as a result, reduce the supply of graduates. This, they argue will solve the problem of skill-related underemployment as a result of the excess supply of graduates in the job market with few job positions. Livingstone (2004) has criticized this move of neo-conservative governments to cut down on public education funding in an effort to reduce the surplus of graduates. He argued that education is not only supposed to be a job training process but also serves the purpose of socialization, personal fulfilment, and citizenship.

Another suggestion for alleviating skill-related underemployment of immigrants involves job crafting (Feldman & Maynard 2011, 206). This concept suggests that the skill-related underemployed should choose other job tasks at work or emphasizing on particular tasks of the job that are more fulfilling. This task revision will enable the skill-related underemployed persons to exercise their skills in the areas of interest. Job crafting is considered to bring a form of fulfilment to the skill-related underemployed persons and categorized as a positive coping mechanism.

The findings in this research can be used as a hypothesis in future quantitative research on the topic. This would help quantify the effect of skill-related underemployment on the health of educated immigrants in Finland. The results also reflect relationships between the education, labour and immigration policies that need to be revised.

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Appendix 1: Thesis questions

Personal information

Age group: 20-30 years, 30-40 years, 40-50years

Sex: M/F

Country of origin-----

Level of education-----

Mother tongue-----

How would you grade your Finnish /Swedish language skills?

- a) None
- b) Weak
- c) good
- d) excellent

Current job title-----

Marital status-----

Do you live with your family in Finland? - Explain-----

Area of residence-----

Place (MUNICIPALITY) of work-----

Labour market activity

Terms and definitions

Underemployed: People who have a work -education misfit; over educated for their current job positions.

Main thesis questions:

- I. What are the factors that lead to skill-related underemployment of educated immigrants?
- II. How does skill-related underemployment affect the subjective-health of educated immigrants in Finland?
- III. What could be done in order to alleviate skill-related under-employment of educated immigrants in Finland?

Questions for the interviewees

Factors that lead to skill- related underemployment of educated

1. What would you say are the necessary pre-requisites to penetrate the labour market in your profession in Finland?

2. What are the main players in the skill-related underemployment of immigrants in Finland? Describe how? (focus: employer -employee dynamics, labour market, skills & education)
3. What role do you think the national labour and immigration policies play in the skill-related underemployment of immigrants in Finland? Explain.

Effects of skill-related underemployment on the subjective health of educated immigrants in Finland

4. How does your job(s) affect your work-life balance? (reflect on your hobbies, social life activities, quality time with family & friends etc)
5. Are you happy/ satisfied with your current job yes/no? Explain why?
6. How would you describe the relationship between your work and your health? (reflect on : work environment, motivation, demands of the job vs. time , sick leaves etc)

Steps that should be taken to alleviate skill-related under-employment of educated immigrants in Finland

7. What steps do you think should be taken to alleviate skill-related underemployment of immigrants in Finland on the labour policies level?
8. What steps do you think employers should take to alleviate skill -related under-employment of immigrants in Southern Finland?
9. What steps do you think immigrants should take to alleviate skill related-under-employment of immigrants in Southern Finland?

Appendix 2: Letter of consent

Laurea University of Applied Sciences

18.12.2016

INFORMED CONSENT FORM

Consent for Participation in Interview Research

I volunteer to participate in a Master's dissertation research conducted by Lynn Mutuku from Laurea University of Applied Sciences.

This is a master's dissertation research topic; "Skill-related underemployment of educated immigrants in Finland".

I understand that the project is designed to gather information for academic thesis .I will be one of approximately 7 people being interviewed face to face for this research. The interviews will be individual interviews.

1. My participation in this project is voluntary. I understand that I will not be paid for my participation. I may withdraw and discontinue participation at any time without penalty.
2. I understand that I may find the discussion interesting and thought-provoking. If, however, I feel uncomfortable in anyway during the interview session, I have the right to decline to answer any question or to end the interview.
3. Participation involves being interviewed by a researcher from Laurea University of Applied Sciences. The interview will last approximately 1hour. Notes will be written during the interview. An audio tape of the interview and subsequent dialogue will be made. If I don't want to be taped, I will not be able to participate in the study
4. I understand that the researcher will not identify me by name in any reports using information obtained from this interview, and that my confidentiality as a participant in this study will remain secure. Subsequent uses of records and data will be subject to standard data use policies which protect the confidentiality & anonymity of individuals and institutions.
5. All interview recordings will be stored in a secure work space .Tape-recorded dialogue will be destroyed once the research is ready in accordance to the law.
6. This research paper is expected to be ready by February 2017 and will be made available for the public to read through the university website.
7. I have read and understood the explanation provided to me. I have had all my questions answered to my satisfaction, and I voluntarily agree to participate in this study.
8. I have been given a copy of this consent form.

My signature

Date

My printed name

Researcher's signature

For further information contact Lynn Mutuku (the researcher):
Lynn.Mutuku@student.laurea.fi