

Immigrant Entrepreneurship in Finland: Motivations, challenges
and supports
Case: Nepalese Entrepreneurs

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ABSTRACT

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<p>This research aims to examine motivations, challenges and supports faced by Nepalese immigrant entrepreneurs in Finland. The first objective of the research is to find out motivations to start a business and challenges encountered while establishing a business in Finland The second objective is to provide recommendations how their business can survive and grow. This research uses various immigrant entrepreneurial theories and frameworks from different sources to explain the phenomena that form the background for the thesis.</p> <p>Qualitative research method was applied in this research. The researcher conducted nine face-to-face in-depth semi-structured interviews and one telephone interviews with Nepali immigrant entrepreneurs from different fields of business. The data and information were collected from both primary and secondary sources.</p> <p>The result of this research indicates that Nepali immigrant entrepreneurs are motivated into entrepreneurship by both push and pull factors. Job dissatisfaction is the main push factor whereas pull factors are independence and autonomy, passion and dream to become entrepreneur, opportunities in niche market and also the influence of family business culture. Furthermore, challenges faced by them are capital, Finnish language skills, competition, and distrust from locals and lack of understanding business legislation. The supports in their business come from their own social capital. On the other hand, most of them are unaware of support systems provided by the Finnish government.</p> <p>It is recommended to immigrant entrepreneurs to consult free advice, use business information, participate training with officials of entrepreneur service providers, focus on development of Finnish language skills to professional proficient level, join with native entrepreneurs network than own ethnic entrepreneurs and look for innovative ideas and niche market.</p>	
Keywords: immigrant entrepreneurship, motivations, challenges, support	

CONTENTS

ABSTRACT.....	2
1 INTRODUCTION	5
1.1 Background and motivation	5
1.2 Research objectives and questions	7
1.3 Outline of the thesis.....	9
2 IMMIGRANT ENTREPRENEURSHIP THEORIES	10
2.1 Entrepreneurship and immigrant entrepreneurship	10
2.1.1 Ethnic enclave theory	11
2.1.2 Middleman minority theory	12
2.1.3 Labour disadvantages theory	12
2.1.4 Cultural theory	13
2.2 Motivations of immigrant entrepreneurs.....	13
2.3 Challenges of immigrant entrepreneurs	14
2.4 Supports of immigrant entrepreneurs	15
3 BACKGROUND STUDIES OF IMMIGRANT ENTREPRENEURSHIP IN FINLAND..	17
3.1 Overview of immigrant entrepreneurship in Finland.....	17
3.2 Immigrant -owned business in Finland	17
3.3 Nepali diaspora in Finland	18
3.4 Nepalese entrepreneurship in Finland	18
4 RESEARCH METHODOLOGIES	20
4.1 Overview	20
4.2 Research design.....	20
4.2.1 Interviews	21
4.3 Data collection method & time horizon	21
4.4 Data analysing method	22
4.5 Ethical considerations	23

4.6 Limitations	23
5 ANALYSIS AND RESEARCH FINDINGS	24
5.1 Profiles of interview participants	24
5.3 Challenges encountered in the process of doing business.....	27
5.4 Supports.....	29
5.5 Suggestions.....	29
6 CONCLUSIONS.....	31
6.1 Research conclusions	31
6.2 Recommendations for further research	32
REFERENCES	33
APPENDICES	38

1 INTRODUCTION

This chapter deals with the topic, field of study and the background motivations to conduct this research. Furthermore, this chapter presents the objectives of the research work and relevance of research work. In addition the structure of thesis is also explained.

1.1 Background and motivation

The general research area of this research is immigrant entrepreneurship. This study is intended to understand the immigrant entrepreneurs focusing on entrepreneurs from Nepali community in Finland. An immigrant entrepreneur is defined as a person who has immigrated to a new country and started a business there (Volery 2007). Altonen and Akola (2012, 2) also use the term “Immigrant Business Owner” as a synonym for an immigrant entrepreneur. The definition of immigrant entrepreneur also includes those individuals who employ themselves as well as those who employ others (Altonen & Akola 2012, 2). Likewise, Vinogradov (2008) defines immigrant entrepreneurs as the business owners, having foreign backgrounds involved in innovation, creation of organization with a view to make profit in the market.

Rates of involvement in entrepreneurship among immigrants are slightly higher than those of natives in most of member countries of Organization for Economic Co-operation and Development (OECD). Moreover, on average immigrants are greater risk takers than their native counterparts. Around 12.7% of working age immigrants is self-employed and involved in entrepreneurial works whereas natives are account for 12%. However, entrepreneurship varies from one country to another depending upon time of arrival and origin of immigrant groups. (OECD 2010, 24-53.)

In case of Finland, entrepreneurship became the topic of discussion during the recession in the early 1990s. It was one of the aspirations to address mass unemployment. Furthermore, immigrants were highly unemployed at that time. Moreover, native as well as immigrants both were forced to self-employment for their living. Therefore, in response to the situation, supporting immigrant entrepreneurship was started by authorities in the latter half of 1990s.

(Joronen 2002, 131-132.) Now, there are more than 9000 immigrant entrepreneurs in Finland and 43% of them work in the capital region and their share of enterprises and start-ups is increasing every year (Joronen 2012).

According to the population projection (2012-2060) published by Statistics Finland 2012, the demographic dependency ratio will be increasing more in future. The demographic dependency ratio of Finland was 52.9 at the end of year 2011 and it is projected to be 60 in the year 2017, 70 by the year 2028, and 77 by the year 2060. On the other hand, working age population will be decreasing by 117,000 persons by the year 2030 from the present one. The proportion of working age population in the year 2012 was 65 % which will be diminished to 58 percentages by the year 2030 and to 57 percent by the year 2060. From the point of the future working age population projection and economy of Finland, immigrants and immigrant entrepreneurship are one of the options to address the future challenges of the Finland.

Immigrants bring new skills and competences with them and help to reduce labour shortage of country of settlements. In addition, immigrant entrepreneurs can use transnational linkage to expand trade of their country of settlement to their country of origin. According to OECD (2010, 108), there are a number of immigrant entrepreneurs involved in high value entrepreneurial activities in advanced urban economies although the majority still holds in lower segments of the market. This transition has created high potential significance in national economy of countries of settlement.

The main motivations for conducting this research derive from researcher's personal interest and also the fact that previous study on this topic in Finland is scarce. Altonen and Akola (2012, 2) also state that studies of self-employment and entrepreneurship among immigrants are rare although their importance is growing. Moreover, it seems to be a new phenomenon. Being a member of Nepalese minority community in Finland, researcher is quite interested to know who Nepalese immigrant entrepreneurs are and what their motivations and challenges are in the course of self-employment and entrepreneurial journey in Finland. In addition, researcher is also keen to establish own business in future. It is also hoped that findings from this research will help prospective immigrant entrepreneurs, policy makers, and government officials to create business opportunities, new jobs and encourage & promote entrepreneurship in Finland.

1.2 Research objectives and questions

This sub-chapter provides the details of research objectives and questions. Firstly, the objectives of research work are discussed. Secondly, research questions are defined on the basis of research objectives.

The first objective is to add knowledge about Nepali immigrant entrepreneurs in Finland. This study will find out background motivations to start a business as a Nepali immigrant entrepreneurs and challenges encountered by them during the process of establishing business in Finland. The second objective is to provide recommendations how their business can survive and grow.

For any research project, formulation of research questions is important prerequisite which provides general directions for the study to be undertaken (Kumar 2005). In this research, three main questions are addressed to achieve the research objectives. The main research questions are following.

1 What are the main motivations to become an immigrant entrepreneur?

Being an entrepreneur is not for everyone. Risk taking attitudes, passion, willingness to work hard, creativity, innovation, spotting opportunities are some of the qualities of entrepreneurs. To learn and develop such qualities, there are psychological driving forces behind them. This research question seeks to find factors that motivated Nepali immigrants to start business in Finland. According to Kirkwood (2009) individuals have various motivations to start entrepreneurship which are divided into four key drivers. They are desire for independence, monetary motivation, motivation related to work such as job dissatisfaction, redundancy and family related motivations. According to the study of Wahlbeck (2007) on Turkish immigrant entrepreneurs in Finland, most of them are pushed into entrepreneurship as there is strong barrier in the Finnish labor market for immigrants. Therefore, this research question finds out push and pulls factors of motivation of Nepali immigrant entrepreneurs.

By studying literatures related to different theories of motivation of immigrant entrepreneurs and analysis of in-depth interviews provides background motivation of Nepali entrepreneurs. Furthermore, detailed discussion is given in chapter 5.2 addressing this research question to achieve first objective of the research work.

2 What are the challenges faced by the immigrant entrepreneurs?

Becoming successful immigrant entrepreneur is not easy in new environment. There are many challenges to adopt and adjust in new country. For examples, language, business culture, business practice, laws etc. in the host country which are different from the country of origin. Similarly, immigrant entrepreneurs have limited social capital such as friends and professional network in host country. Additionally, they do not have credit history in host country. As a result, financial institutions might not accept request for startup capital or emergency loan even the business idea is great. Therefore, this research question finds out main challenges and difficulties encountered by Nepali immigrant entrepreneurs when they establish and grow business in Finland. Chapter 5.3 provides main common challenges faced by them in detail.

3 What are the supports available to immigrant entrepreneurs?

After identifying the challenges faced by immigrant entrepreneurs, this research question explores the support available to immigrant entrepreneurs in host society. For new venture, supports such as startup capital, emergency loan, marketing, management training and competent human resource are in need. Many newly establish businesses fail in the lack of support. Hence, this research question finds out the common supports needed by Nepali immigrant entrepreneurs to survive and success their ventures in Finland.

1.3 Outline of the thesis

This thesis is organised into six chapters. Chapter two and three present the theoretical framework and background study to carry out this research. Chapter four provides the choices of the research methodology, research design, data collection method, analysis process and ethical considerations. Furthermore, chapter five presents the analysis & research findings and while chapter six presents the conclusion of this research and suggestions for further research.

2 IMMIGRANT ENTREPRENEURSHIP THEORIES

In this chapter, an extensive review of different theories related to immigrant entrepreneurship is utilized. The concept and meaning of entrepreneurship given by different scholars are explained in the beginning. Furthermore, theories of immigrant entrepreneurship such as ethnic conclave theory, middleman minority theory, labour disadvantage theory and cultural theories are explained. In addition, theory of motivations, challenges and supports are described.

2.1 Entrepreneurship and immigrant entrepreneurship

The word entrepreneur comes from a French verb “entreprendre” which means “To do something”. Many scholars have defined the concept in different ways and definition has been refined and evolved with time. In 1848, the economist Mill used the entrepreneur word in his popular book *Principle of Political Economy* to refer to those persons who take financial risk and manage a business (Russel 2008).

Scholars Schumpeter and Drucker put more emphasis on creative and innovative aspects of entrepreneurship. Schumpeter (1989) defined the concept of entrepreneurship as it is the creation of wealth through producing new goods and services replacing old ones. Furthermore, Drucker (1985) defined entrepreneurship as the work of an enterprise directed towards economic performance taking risks.

According to Timmons (1996) there are three important forces that play a decisive role to create the value in the process of entrepreneurial actions. They are an opportunity, resource and team. These forces should be fit and balanced to each other in order to succeed the venture. Timmons (1996) suggests opportunity is the foremost force in the process of entrepreneurship rather than business plan, networking, money or team. Regarding the resources, the model prefers bootstrapping to attain competitive advantages and efficiency while starting a venture. Likewise, good team is essential after identifying opportunity and resources. For example, when opportunities grow, one need to fill the resource gap and build team to fit and balance together (Timmons & Spinelli 2009).

Timmons model of entrepreneurship can also be applied to define immigrant entrepreneurship. For an example, at first, the opportunity is recognised in the market by immigrants. Secondly, resources such as capital, necessary manpower and materials are gathered and mobilised in order to capitalize the opportunity. Manpower is often self and family members at the beginning. Now the team is dedicated to achieve business goal.

Immigrant entrepreneur is becoming very important part of economic landscape in many urban cities of world and contributing to the phenomenon of globalization. Therefore, the larger cities of advanced economies have been cosmopolitan outlook due to increase number of immigrants and flourishing business of immigrant entrepreneurs. According to Rath (2006), the definition of immigrant entrepreneurship differs from one country to another. Volery (2007) defines immigrant entrepreneurs are the persons who have migrated few decades ago in new country and started business there. Similarly, Vinogradov (2008) also defines immigrant entrepreneur as a business owner with foreign origin and involved in the act of economic innovation, organisation creation and profit seeking in the market sector. Altonen & Akola (2012, 2) defined immigrant entrepreneurs are those individuals immigrated in new country, started business and who employ themselves as well as those who employ others.

According to Koivu (2010, 12) with the reference (Kauppa-ja teollisuusministeriö 2007, 17), immigrant entrepreneurs in Finland are classified in two broad category. Firstly, those entrepreneurs who permanently live in Finland or are planning to move permanently in Finland and secondly, foreign entrepreneurs who do business in Finland but do not permanently live here.

2.1.1 Ethnic enclave theory

Ethnic enclave theory was published on 1980 for the first time by Wilson and Portes by studying case of Cuban ‘immigrant enclave’ in Miami in the United States. According to Lee, (2003), the concept ethnic enclave denotes to locations where immigrants are employed by business owners of same ethnicity. Moreover, three prerequisite for ethnic enclave entrepreneurs are entrepreneurial skills, capital and supply of ethnic labour.

Thus, opportunities are created for new immigrants of same ethnicity to join the labour force and learn skills of business and trade and later set up their own business. Such examples are China towns in major US cities, Korean community in Los Angeles and Cuban community in Miami, Florida (Lee 2003). This example also applies Chinese restaurant owners in Finland.

2.1.2 Middleman minority theory

Middleman minority refers to minority population belongs in between dominant and subordinate group in the society. According to Bonacich (1987), middleman minority theory refers to the role of middleman role played by minority entrepreneurs between immigrant markets and suppliers of dominant group. Travel agents, garment shops, fast foods, specialised grocery etc. are the examples of middleman minority enterprises (Volery 2007).

There are two conditions to be met in order to flourish the business. First, there must be enough customers to buy the product or service and second, middleman entrepreneurs have intention to live permanently along with family members. Classic examples of middleman minority entrepreneurs are American Jews, German American, Chinese American, Chinese Australian and Indian European. In the context of Finland, according to Joronen (2012, 43-44), immigrant restaurant owners belong to middleman minority group as they employ themselves instead of choosing unemployment.

2.1.3 Labour disadvantages theory

This theory is also known as ‘blocked mobility theory’. It suggests immigrants have significant disadvantages in the labour market compared to native born citizens. According to Valenguela (2000) and Volery (2007), disadvantages could be language barriers, racial discrimination, unrecognised foreign degrees and certificates, undocumented status, and exclusion from referral work.

Therefore, some immigrants are forced to choose self-employment as only best alternative for economic survival. Furthermore, it is also push motivating factor to go entrepreneurship. Researchers Min and Bozorgmehr (2003) point that discrimination is encountered more by immigrants in Europe than in America.

2.1.4 Cultural theory

According to Masurel, Nijcamp & Vindigni, (2004) cultural theory suggests ethnic and immigrant groups have culturally determined features such as commitment to hard work, living in austerity, membership in a strong ethnic community, accepting risk, compliance with social value patterns, solidarity, loyalty and orientation towards self-employment. Another researcher Hoselitz (1964) also suggests the cultural theory as cultural characteristics such as religious belief, family ties, savings, work ethics, and social values which partially explain the orientation of immigrants towards entrepreneurship. According to Volery (2007), cultural aspects are more popular with tendency of Asian people to go self-employment.

2.2 Motivations of immigrant entrepreneurs

The term motivation comes from Latin word mover which means motive. Motive is the expression of person's goal or inner state of mind which directs human behaviours towards accomplishment of goal. There are several theories of motivation to become entrepreneurs. According to Robichaud, McGraw and Roger (2001), there are four categories of motivational factors found upon North American entrepreneurs. They are economic reason (extrinsic rewards), independence, self-fulfilment & growth (intrinsic rewards) and family security. Similarly, Wang, Walker and Redmond (2006) also put motivation factors into four categories after studying small business owners in Western Australia. They are personal development motivations, financial motivations, motivations related to work and family and flexible lifestyle motivations. Kirkwood (2009) also mentions four drivers of motivations to become entrepreneurs. First motivation is to become independent, secondly for monetary gain; third reason is issues related to work such as unemployment, redundancy and lack of job prospects. Furthermore, a study on foreign-born Hispanic Entrepreneurs in the Las Vegas Metropolitan area carried by Shinnar and Young (2008) found that main motivating factor to become entrepreneur was opportunities (pull factor) in the market.

All above factors of motivation can be classified into "push" and "pull" factors. Pull factors usually suggest opportunities provided by the market and depends upon internal motives such

as need for independence, monetary motivation, self-realization, higher aim of achievement, control over once future, dream of becoming entrepreneurs (Morrison 2001; Cassar 2007). Moreover, pull factor is regarded as positive motivations. On the other hand, push factors usually suggest external circumstances and regarded as negative motivations. Push factors are unemployment situation, facing discrimination in the labour market, under payment and possibilities of redundancy (Morrison 2001; Dobrev & Barnett 2005).

According to Kirkwood (2009), research on entrepreneurship motivation shown that both push and pull factors play role to open business for any individual entrepreneurs. A study done on Black African Entrepreneurs in UK, Nwankwo (2005) concludes both push (35%) and pull (23%) factors are motivating them to open business. However, on the contrary, in the case of Finland, Immigrants often find exclusion and marginalization in the labour market which results in high unemployment among immigrants in Finland (Forsander 2002; Valtonen 2001). Undoubtedly, there are discrimination and disadvantages in larger labour market associated with immigrant status in host country. Hence, in general, lack of employment becomes main push motivation factor for immigrants to run their own business.

Also Habiyakar (2009) states that entrepreneurship serves as a means of economic survival for immigrants and fast means of integration in the context of Finland. According to Wahlbeck (2008), while studying in Turkish immigrant entrepreneurs in Finland concludes there are strong barriers for immigrants in the Finnish labour market and that push into the entrepreneurship. In addition, his findings to go entrepreneurship by Turkish immigrants are not purely economic aspects but also social aspect which is associated with identity, positive self-understanding and social status in the host society.

2.3 Challenges of immigrant entrepreneurs

Starting and running successful business is not easy to both native and immigrant entrepreneurs. On top of this, immigrant entrepreneurs face additional challenges than native entrepreneurs. Study on immigrant entrepreneurship in Germany, the Netherlands, France and the United States conducted by Roger Waldinger (1990) found out seven common challenges to immigrant entrepreneurs.

How to acquire capital to fund the venture?

How to acquire adequate information to run the business?

Where to acquire training and skills to run the small business enterprise?

How to recruit and manage reliable, qualified and affordable workforce?

How to manage customer and supplier relationship as there is difference in language and business practice models?

How to manage competition in a new environment?

How to protect the venture from political attack? (Roger Waldinger 1990 cited by Pinkowski 2009, 45).

In the context of Finland, the specific challenges faced by immigrant entrepreneurs are lack of language skills, cultural knowledge and distrust of locals (Altonen & Akola 2012). Furthermore, Start-ups of immigrants have a disadvantage to local start-ups as they do not have same network of friends, school mates, relatives which are regarded as important assets when starting a business.

Similarly, Magma Think Tank report (2014) on 'As an entrepreneur in Finland' researcher Katja Bloigu's findings showed common obstacles and challenges for immigrant entrepreneurs are lack of adequate information and funding, a maximized bureaucracy, the language barrier and difficulties in networking (Yle News 5.6.2014, accessed 15th April 2015).

2.4 Supports of immigrant entrepreneurs

Social capital is one of the supports for immigrant business. Resources such as information, capital, skills and labour are obtained from their contacts such as family members, relatives or close friends. According to Granovetter (1995), social capital is only type of capital that a minority can generate more than resource rich majority. Previous study on Chinese and Turkish immigrant entrepreneurs in Finland studied by Katila and Wahlbeck (2011) state that success of immigrant business depend on their ability of combining social capital available in Finnish and co-ethnic ties as well as local and transnational ties.

Desiderio (2014, 6) suggests two broad groups of policies measures to thrive immigrant entrepreneurship. Firstly, business support programmes such as entrepreneurship training, help with the fulfilment of administrative procedures for business set up, counselling, legal advice, mentoring and support in accessing relevant business networks and help in raising start-up capital. Moreover, targeted business support programme for immigrants are knowledge bases services to develop country specific human capital and business skills, mentoring and network building initiatives to facilitate the acquisition of the country, tailored counselling and assistance and targeted measures to facilitate access to credit. Secondly, structural policies that aims to create an environment conducive to entrepreneurship and innovation such as creating fiscal regime for entrepreneurship and investment, enhancing labour market flexibility, strengthening entrepreneurial education and training, providing enhanced support and promoting entrepreneurial culture.

3 BACKGROUND STUDIES OF IMMIGRANT ENTREPRENEURSHIP IN FINLAND

In this chapter, historical background of immigrant entrepreneurs in Finland is described. Furthermore, immigrant owned business, Nepali diaspora and Nepali immigrant entrepreneurship are explained.

3.1 Overview of immigrant entrepreneurship in Finland

The picture of immigration to Finland is different with other EU countries in terms of volume, structure and reasons for immigration. Furthermore, immigration to Finland occurred in small scale. Finland was a country of emigration before post- independence granted in 1917. After joining the European Union in 1990, Finland reviewed its restrictive legislation in employment of immigration and operating foreign companies. During the recession of the early 1990s, entrepreneurship became a topic of interest to reduce the mass unemployment in Finland. In the latter half of the 1990s, supporting immigrant entrepreneurs began. At that time, immigrants were highly unemployed even in the improved situation. Immigrant owned small shops and restaurants were visible in Helsinki Metropolitan. In the early 1990s, there was only 1% foreign population in Finland (Joronen 2002). According to Statistics Finland (2015), foreign born population of Finland was 321977 in the year 2014 which constitutes 5.88% of the total population. It is considered one of the lowest immigrant populations among the European Union the EU member states.

According to the study on immigrant entrepreneurship Joronen (2012), experience in Finland is not different with country of longer history of immigration. Furthermore, based on forecasts, she also points out that the share of immigrant background will continue to increase. As a result, there would be an effect on labour market and entrepreneurial activities.

3.2 Immigrant -owned business in Finland

It is difficult to say how many immigrant entrepreneurs are starting and running their businesses as there is no criteria for registering immigrant background in the statistics. There were 400 immigrant ventures in 1985. In 2001, immigrant owned enterprises increased to

2600 ventures and 5000 ventures in 2004 and 6400 ventures in 2010 (Joronen 2012; tilastokeskus 2004). However, according to annual report on immigration 2012 by Ministry of Interior Finland (2012, 7) there are over 9000 immigrant entrepreneurs in Finland. Among them 43% of immigrant entrepreneurs are living in Helsinki area.

Immigrants from different backgrounds are employed in different sectors. Asian immigrants seem to work in the restaurant business whereas western immigrants work in the field of education. Many immigrants also work in the field of technology and consulting.

3.3 Nepali diaspora in Finland

First Nepali arrived in Finland in mid-eighties. Then, there were 6 Nepali people in 1990, 34 persons in 1993 which gradually increased to 2320 in 2014 (Statistics Finland 2015). Nepalese diaspora in Finland are expanding each year. Some percentage of Nepali people arrives in Finland by marrying Finnish nationals. Some people come for work and business. However, student is the biggest group among Nepalese people living in here. According to Factaa report published by CIMO 2013, Nepalese students are the fourth largest group accounting 6% (1140 persons) among international students studying in Finland in the year 2012.

Employment and entrepreneurship report 2015 published by ministry of Employment and Economy page 18, with the reference from statistics Finland 2012, Nepalese people are the highest employed nationality in Finland. In addition, 2% of Nepali immigrants in Finland are self-employed entrepreneurs. The number could rise significantly in coming years (NRN 2015).

3.4 Nepalese entrepreneurship in Finland

Nepalese immigrant people are minority immigrants in Finland. According to (Non Resident Nepali Association Finland 2015), first business was established in 1992 named Himalayan Ravintola by Nepali diaspora. Furthermore, most of the business is focused on food and restaurant. According to Gorkhapatra Online (2015), there are more than twenty five

Nepalese ethnic restaurants in Helsinki and increasing number across the Finland. However, nowadays, entrepreneurship is growing in different sector of economy such as technology, grocery stores, agriculture etc.

4 RESEARCH METHODOLOGIES

This chapter focus on choices of research methodology, their explanation to understand the logic of research design. Moreover, data collection and data analysing process are discussed. Finally, ethical considerations and limitations of this research work are presented.

4.1 Overview

Research methodology is systematic framework in the process of research for collection, analysis and interpretation of data. According to Iacobucci and Churchill (2010), choice of appropriate method is prerequisite of successful research process. Philosophical position of the study, research approach, research design, data collection techniques, ethical consideration and methodological choices are given below.

4.2 Research design

Based on the purpose of the research, exploratory and descriptive researches are applied in this study. An exploratory research is the way to find out “What is happening; to seek new insights, to ask question and assess phenomena in new light (Robson 2002). Furthermore, this type of study is useful to gain familiarity with the phenomenon. Similarly, according to Robson (2002) the purpose of descriptive research is to portray an accurate profile of persons, events or situation. In the case of Nepali immigrant entrepreneurs in Finland, exploratory and descriptive research methods are best suited to investigate their motivations to establish business, challenges they encountered in the process and get clear picture of their situation while running their business in the host society. Moreover, qualitative research approach is more suited in this case.

According to Saunders (2009), common research strategies for exploratory, descriptive and explanatory research are experiment, survey, case study, action research, grounded theory, ethnography and archival research. To fulfil the objective of this research, case study strategy is applied.

According to Robson (2002), case study is a strategy of doing research which involves an empirical investigation of particular contemporary phenomenon within its real life context using multiple methods of evidences. Moreover, up-close, in-depth and detailed examination of a subject of study in contextual conditions is case study research method. The researcher adopted multiple cases as far as 10 immigrant entrepreneurs to generalize the findings. Sampling technique is used in this research due to limited time, money and access.

4.2.1 Interviews

An interview is a communication between two or more people to understand the views in which interviewer asks the questions and interviewee gives answers. According to Oxford Learners Advanced online dictionary 2015, an interview (Noun 1) is defined as a meeting of people face to face, especially for consultation. In fact, interviews are most common in journalism and Medias. However, interviews have also been very popular tool in qualitative research design. It can provide in-depth information pertaining to participant's experiences and viewpoints of a particular topic which provides the researcher with a well-rounded collection of information for analysis (Turner 2010, 754-760).

In this research, target population for interview is Nepali immigrant entrepreneurs who are running their business in Finland. According to Saunders (2009), 8-12 interviews should be enough to study fairly homogenous group which share common background, culture and nationality. The researcher conducted 9 in depth face to face interview and remaining 1 in telephone with Nepali entrepreneurs in Finland. The researcher used Nepali community association in Finland and other Nepalese friend's networks to contact Nepali immigrant entrepreneurs.

4.3 Data collection method & time horizon

Qualitative data were collected by conducting semi structure interview with the respondents in May 2015. The researcher visited the business premises of the interviewee. Among ten interviewees, nine of them were taken face to face interview whereas remaining one was

taken telephone interview due to time constraint. Each interview lasted between 25 minutes to 30 minutes.

Notably, Nepali restaurant entrepreneurs are more visible in urban areas of Finland. However, the researcher tried to contact Nepali immigrant entrepreneur from diverse sectors and also from different parts of Finland. This thesis used cross sectional study which examines different aspects of Nepali immigrant entrepreneurs at the time of thesis writing.

4.4 Data analysing method

The deductive research approach is used to analyse the data for this research. Moreover, data analysing process started from theoretical frameworks and followed by qualitative analysis. Therefore, firstly, relevant literatures, previous researches were studied in depth to understand the topic. Then, integration of theories, related researches, collected qualitative data were triangulated to assist in analyses of this research. Following were the steps of collecting and analysing qualitative data for this research.

Interviews were audio-recorded, notes were taken during interview. The language used in interview was Nepali although all the participants could also speak English. The conversation used were reproduced in English and sent each of the participants' email to check and correct their interview summary in English to avoid the translation errors.

After receiving their reply with correction, transcribes were condensed in a more manageable way. Each interview was put into separate document and analysed and evaluated sentence by sentence. Data were categorised into topics and put together with similar themes. Thematic content analysis was used to identify recurring themes. Finally, interpretation of data was done.

To sum up, theories and literatures, previous researches on related topic were studied first, and then interview was synthesized to compare findings to explanations and interpretations. Triangulation theory was used to maintain validity and reliability for this research.

4.5 Ethical considerations

Generally, ethics is a moral guideline to govern the individual or group's behaviour. Ethics in the research is very important to keep the research work truth, high quality, promote knowledge and avoid error. Furthermore, ethical standards in research keep and promote trust, accountability, mutual respect, and fairness among different stakeholders in the process of research.

While conducting this research, interviewees were informed purpose of study and topic's contents at the beginning. Apart from this, all the participants were voluntary. No any incentives, monetary or other benefits were offered to the participants. Permission to record the data were asked to all the participants. Similarly, participant's confidentiality was guaranteed. The personal identification of participants ensured anonymous in this study. Similarly, any interview questions if they found too personal were left for their choice to no response.

4.6 Limitations

This study is limited to Nepali immigrant entrepreneurs in Finland, which is a minority group among immigrants. Even though entrepreneurship and self-employment are two different terms and slightly different in meaning, both are used interchangeably in this thesis.

The sample size for this research is small. Moreover, ten participants were selected for a qualitative interview. It is due to the limited time and resources for this research. The qualitative research method has its own limitations. Qualitative data are long and it might be difficult to interpret accurately. The researcher has done every effort to make sure that accurate interpretations of participants' viewpoints are made.

5 ANALYSIS AND RESEARCH FINDINGS

This chapter presents the profile of the interview participants, analysis & findings behind their motivations, challenges and supports in the process of entrepreneurship and finally recommendations. Firstly, the profiles of interview participants are presented to know who they are. Secondly, their motivations, challenges and supports in the course of entrepreneurship are discussed and analysed. Finally, recommendations are presented to survive and grow their businesses.

5.1 Profiles of interview participants

As seen in below table 1, among ten participants, nine were male and one was female Nepali immigrant entrepreneur. The average age range of participants was between 30-35 years old. Most of the business locations of participants were in Southern part of Finland. These firms were small, young and struggling to survive and grow. One of the firms i.e. sheep farm was not in the existence when this research was done. Moreover, most of them were operating in partnerships and also involved in service sectors. Participants business varied from retail, restaurant, cleaning company, farm, and tattoo to software. They were self-employed and also employing others. The highest number of job creation is five and the lowest is a self-employed business.

The migration year of the participants varied from 2002 to 2011. All of them had spent at least four years in Finland. The longest time lived in Finland was thirteen years and the shortest was four years. Two participants arrived in Finland in a family reunification whereas most of them arrived for study. After migration, all of them worked in paid employments in Finland. Out of ten, nine participants were University graduates. Five of them graduated from Finland and the remaining from Nepal. However, most of them did blue collar job such as cleaners and post delivers prior to start their own businesses in Finland.

In terms of language, four participants were fluent in written and spoken Finnish and while remaining of them could hardly understand Finnish language. However, all of them were bilingual. It means they could speak both the Nepali and English languages.

Table1: Profile of interview participants (P-participants, M-Male and F-Female)

Participants	Gender /Age	Product/ Service	Location of business	Business Founding year	No. of Employee	Year of Migration	Job prior to Self-employment	Formal Education
P1	(M)20-25	Tattoo	Turku	2013	1	2011	Cleaning	Matriculation from Finland
P2	(M)30-35	Restaurant	Tampere	2014 (July)	3	2007	Post Delivery	Bachelor's Degree from Nepal
P3	(M) 30-35	Cleaning company	Uusimaa Region	2012	5	2007	Cleaning job	Bachelor's Degree from Nepal
P4	(M) 30-35	Sheep Farm	Arpela Tornio (Lapland region)	Started 2012 and ended 2014	3	2011	Post delivery	Bachelor's Degree (Finland) (Master's Degree)Nepal
P5	(M)25-30	Cleaning company	Uusimaa region	2014(December)	3	2010	Cleaning	Bachelor's Degree from Finland
P6	(F)25-30	Gift shop and beauty parlour (Imported from Nepal)	Kamppi, Helsinki	2015	2	2011	House Keeping	Bachelor's degree from Nepal
P7	(M)30-35	Retail	Helsinki	2009 (restaurant)and 2012 (retail)	5	2007	Chef assistant	Bachelor's Degree from Finland
P8	(M) 30-35	Restaurant	Turku	2012	4	2002	Waiter	Bachelor's Degree from Finland
P9	(M) 30-35	Cleaning company and Indian Sweets retail	Helsinki	2008 & 2014	4	2006	Construction worker	Bachelor's Degree from Nepal
P10	(M) 30-35	Software	Helsinki	2014	5	2004	Managing Director.	Master's Degree from Finland

5.2 Motivation to become self-employed entrepreneurs

The participants were motivated by more than one factor to start their own business. All of the participants had thought of becoming entrepreneurs before arrival in Finland. For example, P10 stated the following “I had a dream to become my own boss”. Similarly most of the participants revealed that they had a family business back in Nepal. The entrepreneurial culture from family also helped them to decide to become self-employed. Out of ten participants, i.e. four participants P1, P6, P7 and P10 were motivated by independence and autonomy, passion and dream to become entrepreneurs. For these reasons a clear example was given by P10. He worked as the managing director in Finland branch of the German Multinational Company and decided to quit the job after four years of working to start his own software company in Finland. Likewise, while analysing the life story of P1, he is the youngest among all participants. He had experience of working as a Tattoo artist from Nepal. According to him, it was his passion, love and childhood dream to be an artist. However, he worked as a cleaner in ship and hotel in Finland. When he made his savings enough to establish his own Tattoo shop, he left the job. Similarly, P6 is the only female participant in this research. According to her, she had already a boutique and a beauty parlour business in Nepal. Those experiences and skills helped her to decide to open Nepal House, i.e. a home decor and clothing store in Kamppi, Finland. Similarly, P7 while studying in Finland worked in a Turkish owned Pizzeria and became a co-partner in that business within one year of part-timework. After completing his study, he decided to sell his share of the pizzeria and moved to Helsinki to open a business of wholesale and retail of food, spices and drinks from South Asia.

On the other hand, five participants i.e. P2, P3, P4, P5 and P8 were highly dissatisfied with their jobs. The jobs they did prior to start their own business were cleaning and post-delivery in Finland despite the fact that they had higher University education from Finland and Nepal.. They did not see any career prospect working as cleaners and post deliverers in the long run. In case of P2, he bought an established ethnic restaurant in Tampere after finding its advertisement in a newspaper in 2014. Similarly, P3 found a Finnish co-worker who became founding partner to open his own cleaning company in Helsinki. P4 also told his story of meeting a farmer who sold a sheep farm to him in Lapland.

On the contrary, according to P9, he was satisfied with his job. He used to work in a construction company. However, he saw the opportunity in the market. Therefore, he took an unpaid leave for 6 months from his job and established his own cleaning company and the Indian Sweets retail in Helsinki. From his statement, main factor of motivation for him was recognition of an opportunity in the market.

5.3 Challenges encountered in the process of doing business

This study reveals that immigrant entrepreneurs face more challenges that native born entrepreneurs do. They face barriers such as to find capital to start a business and keep it going. Particularly, Nepali immigrant entrepreneurs face challenges such as difficulty to access finance, lack of Finnish language skills and competition from big businesses. In addition, other challenges are less trust from locals and unfamiliar with documents related to tax, permission and other regulations. These issues will be discussed in detail as below.

Access to Capital

One of the biggest challenges faced by Nepali immigrant entrepreneurs is access to capital. Since they do not have a long credit history, collateral and guarantee, it is not so easy to receive financial support from banks and other government agencies. All ten respondents had used capital from their own savings and borrowed from families and friends to establish their business. This is also one of the reasons that most of the businesses are operated in partnerships. Due to lack of operating finance, business of P4 could not survive long. He started the business in 2012 and ended it in 2014.

Finnish language skill

The second biggest challenge for most respondents was lack of Finnish language skills. Among ten participants, P10 was the only person with professional proficiency in Finnish language. P1 P2 and P8 could fairly speak Finnish and remaining of them could not speak Finnish language. According to them, they missed potential clients, business networks and opportunities due to lack of Finnish language skills.

Competition

Most of the businesses run by of Nepali immigrant entrepreneurs are in the service sector. For example, there are more than 30 Nepalese restaurants only in Helsinki. The competition is tough in this sector, on the other hand. In addition, the market is not too big in Finland. The big businesses from the same sectors are often threats as they influence price, marketing and suppliers. Particularly, respondents P6 and P10 mentioned that big businesses are the threat for their businesses to grow. Similarly, competition comes from fellow immigrant entrepreneurs in same sectors of business.

Distrust from locals

This research also found distrust from locals to the immigrant entrepreneurs at the beginning of their business which is similar findings from Altonen & Akola (2012). One of the disadvantages for immigrant is not having a network of friends, relatives, schoolmates as locals do which is important social capital to start up and grow the business. In this research, all the respondents agree that locals doubt and distrust at the beginning of his business. For example, from the experience of P1 in his Tattoo shop, he did not find any difference in young customers but found different looks from mature customers. Therefore, he wants to recruit an artist with a Finnish background in his shop to attract customer from older generations. Similarly, P3 also shared his experience of distrust from locals at the beginning of his business. In this case, P10 highlighted the importance of Finnish language in order to integrate with locals and win their trust. According to him, it was not difficult for him to create a professional network as he was proficient in the Finnish language.

Legislation

This study also indicates that Nepali immigrant entrepreneurs lack the understanding of Finnish rules, regulation, and taxation system to run the business. Nine out of ten participants pointed out that paperwork related to regulations, taxation system, and requirements for opening a business is also a challenge for them. They also stated that paper works are time consuming and bureaucratic. However, they appreciate for fair and transparent work of officials. In this case, Finnish language skills also seemed to be quite important.

5.4 Supports

The previous section identified challenges faced by Nepali immigrants. This section describes supports for their business. In the context of Finland, (Employment and Economic Development Office Finland 2015) provides start up fund, counselling, mentoring, training, information and advice to mainstream as well as immigrant entrepreneurs. Similarly, state owned company Finnvera 2015, also provides financial support to the small and medium size industries as well as the large scale industries. Furthermore, the Ely Centre for Economic Development, Transport and Environment 2015, also support small and medium size enterprises by financing, offering training and mentoring and providing information. Likewise, Enterprise Helsinki 2015 also offers business courses, seminars and business information to the potential entrepreneurs.

Even though Finnish business service system offers support systems to immigrant business owners, it shows that most of the interview participants did not know the availability of such support systems. As a result, they had not utilized such supports to survive and grow their business. On top of this, all the interview participants had not contacted or seek support from service provider from the beginning of their business. Nine out of ten participants stated that they had not known what supports are available. Six out of ten participants mentioned that they were in a dire need of finance to survive and grow their business at the time of this research. However, two out of ten participants used bank to finance their business. In sum up, all the participants of this study emphasized the needs of business information, financial supports, professional and personal networks to grow their business. Findings from this research show that most of the Nepali immigrant entrepreneurs do not use support provided by host country. However, they use their own savings and social capital such as finance, business information and human resources from family members and friends.

5.5 Suggestions

Based on the research analysis and findings, it is recommended to immigrant entrepreneurs to visit and consult with officials of entrepreneur service providers. Similarly, it is important to

focus on developing Finnish language skills to a professionally proficient level and join with native entrepreneurs networks rather than own ethnic entrepreneurs only. Moreover, to succeed in their venture, it is crucial for Nepalese immigrant entrepreneurs to look for innovative ideas and niche markets in Finland.

There are many consulting services provided to entrepreneurs by various Finnish government agencies. Some of them are Finnvera, Enterprise Helsinki 2015, Employment and Economic Development Office, ELY Centre for Economic Development, Transport and Environment 2015, Finnish funding agency for innovation (TEKES), Business Incubator, and Uusyrityskeskus. Entrepreneurs should take advantage of these providers to manage their businesses. The experts can advise immigrant entrepreneurs about Finnish legislation, tax system, regulations and their effects in different sectors of business. Similarly, information related to markets, training for business skills and competences, and skills to make business plans can also be received. Moreover, start-up capital can also be received.

Another very essential tool is to be proficient in Finnish language skills. It is very hard to be successful in business in Finland without knowing the Finnish language. More than 90% of customers are native population. In addition, business training, legislation, accounting and other paper works are mostly in the Finnish language. At the same time, it is very difficult to integrate with local entrepreneurs and make networks without knowing the Finnish language. Building a strong business network with native entrepreneurs is also important to succeed in business in Finland. The more the business networks with locals, the more possibilities of finding information, knowledge, collaboration and opportunities. Furthermore, cooperation can be exchanged between businesses and can be complementary to each other.

Opportunities are always driven by innovative ideas. Potential immigrant entrepreneurs should look through the eyes of innovation in order to succeed in their business. Similarly, one should be able to find gaps in the market and take advantage of them to build their business. From the point of view of peace and political stability, economic freedom and transparency, Finland is one of the most competitive countries to invest in and carry out entrepreneurial activities.

6 CONCLUSIONS

This final chapter presents the research conclusions. Based on analysis and the findings from previous chapter, this chapter synthesizes whole research work. Additionally, this chapter provides recommendations for further research.

6.1 Research conclusions

This research was conducted in the field of self-employed immigrant entrepreneurship. The case used in this research is immigrant minority entrepreneurs with Nepalese background in Finland. Despite the fact that Nepalese entrepreneurship does not have a long history in Finland and also they are minority population among immigrants, the rate of entrepreneurship in the Nepalese community has been growing. This research focused on findings out what motivated Nepalese entrepreneurs to decide to go for self-employed entrepreneurship, what challenges they encountered during business start-up and operation and also what support they used.

Firstly, most of the business run by Nepalese entrepreneurs is in service sectors. Even though, large number of businesses run by them are visible in restaurants and cleaning companies, high value software companies have also been established in recent years. Most of them are micro enterprises and sole proprietorships employing less than ten people.

Secondly, the results suggest that Nepali immigrant entrepreneurs are motivated by both push and pull factors. A majority of participants were dissatisfied with their salaried job. Hence, they were pushed to take a decision on self-employment and entrepreneurship. The common factors for all the participants were, they had planned to become self-employed entrepreneurs from the beginning. Similarly, they had family business back in Nepal. The entrepreneurial culture from the family also played a significant role in starting their businesses.

Thirdly, the challenges encountered by them in the process of business establishment and running are the difficulty to access finance, lack of Finnish language skills and competition from big businesses and immigrant entrepreneurs in the same sectors. In addition, low level

trust from locals and unfamiliarity with legislation related to tax, permission and other regulations are challenges.

Fourthly, the study reveals that Nepali immigrant entrepreneurs are not well informed about the support system available in Finland. The contacts with authorities and service providers by Nepali immigrant entrepreneurs are very rare from the beginning of their ventures. Therefore, there is no utilization of supports available to promote entrepreneurship. In fact, most immigrant businesses are in need of support such as finance, business information, professional networking and knowledge related to tax and regulations. It was found out that immigrant entrepreneurs are very eager to cooperate and network with native entrepreneurs and authorities to grow their businesses.

Finally, it is recommended to the immigrant entrepreneurs to develop professional level of Finnish language skills, participate in business forum, and build strong network with native entrepreneurs and business service providers such as municipality, Finnvera, Enterprise Helsinki 2015, Employment and Economic Development Office, ELY Centre for Economic Development, Transport and Environment 2015, Finnish funding agency for innovation (TEKES), Business Incubator, and Uusyrityskeskus.

6.2 Recommendations for further research

This thesis is narrowed down to only include Nepali immigrant entrepreneurs focusing on their motivations, challenges and supports in establishing businesses in Finland. Further research could be carried out by relying on a longitudinal approach to investigate changes in the long run.

Similarly, research on other ethnic immigrant entrepreneurs could also be carried out to see if any similarities and dissimilarities could be revealed between different immigrant entrepreneurs. Furthermore, failure rate and reasons of failure in start-ups among immigrant entrepreneurship could be researched and, thereupon, survival strategies could be formulated.

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APPENDICES

Appendix 1:

The interview questions

Interviewee's name-		Date-2015.
Place of interview-		
Background Information		
Personal Background		Business
Age range-	What is highest education level you have achieved so far?	Name of the company-
When did you arrive in Finland?	How long have you lived in Finland?	Location of business-
What was the purpose of moving to Finland?	Can you speak the Finnish language?	Product or service-
		Is it a partnership or sole proprietorship?
		When did you establish your company?
		Who are the main customers? (locals or international or both)
Motivation		Challenges
Have you worked in paid employment in Finland?	Are you satisfied with working in Finland?	What are the challenges encountered in the process of running a business?
Did you think to become an entrepreneur before?	Where did the idea come from to start your own business?	How different is the business culture in Finland from that in your home country?
Did you have business experience or family business prior to starting in Finland?		How difficult is it to network with mainstream suppliers?
Supports of Business		
Did you receive financial support from your family or friends or yourself?		
Did you receive any financial support from banks or other institutions in Finland?		
Did you receive counselling, business training, or mentoring from any institutes?		
What experience do you have with the bureaucratic system in Finland?		
What support do you think you need in order to grow your business?		
Is there any need for enhancement or modifications in the present support system provided in Finland for entrepreneurs?		

Appendix 2:

The profile of interview participants

Participants	Gender /Age	Product/ Service	Location of business	Business Founding year	No. of Employee	Year of Migration	Job prior to Self-employment	Formal Education
P1	(M)20-25	Tattoo	Turku	2013	1	2011	Cleaning	Matriculation from Finland
P2	(M)30-35	Restaurant	Tampere	2014 (July)	3	2007	Post Delivery	Bachelor's Degree from Nepal
P3	(M) 30-35	Cleaning company	Uusimaa Region	2012	5	2007	Cleaning job	Bachelor's Degree from Nepal
P4	(M) 30-35	Sheep Farm	Arpela Tomio (Lapland region)	Started 2012 and ended 2014	3	2011	Post delivery	Bachelor's Degree (Finland) (Master's Degree)Nepal
P5	(M)25-30	Cleaning company	Uusimaa region	2014(December)	3	2010	Cleaning	Bachelor's Degree from Finland
P6	(F)25-30	Gift shop and beauty parlour (Imported from Nepal)	Kamppi, Helsinki	2015	2	2011	House Keeping	Bachelor's degree from Nepal
P7	(M)30-35	Retail	Helsinki	2009 (restaurant) and 2012 (retail)	5	2007	Chef assistant	Bachelor's Degree from Finland
P8	(M) 30-35	Restaurant	Turku	2012	4	2002	Waiter	Bachelor's Degree from Finland
P9	(M) 30-35	Cleaning company and Indian Sweets retail	Helsinki	2008 & 2014	4	2006	Construction worker	Bachelor's Degree from Nepal
P10	(M) 30-35	Software	Helsinki	2014	5	2004	Managing Director.	Master's Degree from Finland

Appendix: 3

Interviews: Among ten interviews, four interviews are presented here.

Motivation related questions

- 1) Have you worked in paid employment in Finland?
 - P1- Since my arrival in Finland in 2011, I worked in cleaning company as well as in hotel. I also worked part time as tattoo artist.
 - P2- Yes, I worked as post deliverer.
 - P3-Yes, I worked in cleaning company.
 - P4-Yeah, I worked as post deliverer for living.

- 2) Have you satisfied with the working in Finland?
 - P1- I was not satisfied with my job.
 - P2- I was tired of doing that job. I was looking for business opportunities here.
 - P3-No, I didn't.
 - P4- No. I was not satisfied with job.

- 3) Did you think to become entrepreneurs before?
 - P1- Yes. I used to think to become entrepreneurs before. I like independence and autonomy on work.
 - P2-Yes, it is my dream and passion.
 - P3-Yes, I always wanted to be my own boss.
 - P4-Yes I did.

- 4) How the idea came to start own business?
 - P1-It was my dream to be an entrepreneur. I like the art and I was more interested on Tattoo art. I learned and worked as Tattoo artist in Nepal. That experience helped a lot. After making enough money for start- up capital in Finland, I decided to quit the job and open my own Tattoo shop.
 - P2- One day, I was reading news in the internet. I saw the advertisement of restaurant and price of restaurant in Tampere. I decided to visit the restaurant and ask some of my questions. Finally, I decided to buy the restaurant.
 - P3-During short break, co-worker and I discussed about opportunities in the market. We realised there is gap in the market. To fulfil those gaps, we decided to open our own cleaning company.
 - P4- I had a good networking and communication with local farmers in Tornio Lapland. One of the farmers was selling his sheep farm. Then, we acquired it and started our company.

5) Did you have business experience or family business prior to start in Finland?

P1-Yes, my family had business in Nepal. We also have experience of Tattoo artist.

P2- Yes, we have family business in Nepal.

P3- Yes, we have family business in Nepal.

P4- Yes we have family business in Nepal.

Challenges encountered in the process of business

1) What are the difficulties encountered in the process of running business?

P1-Tax and business expenses are high here in Finland. Therefore, main difficulty is to manage high expenses. Market is small. Another challenge is to win the trust of old generation customers. They are very sceptical. May be my looks is foreign born. However, young generation customers are fine.

P2-Restaurant business has huge competition in Tampere city. My restaurant is struggling to take market share from established restaurants. Furthermore, it is not easy to maintain standard and high quality foods. Similarly, Finnish languages skills, Finnish legislation, access to finance are major challenges appear in the process of running business.

P3-There are many challenges such as Finance, language, less trust from local inhabitants. Other challenges are to find perfect location for business and compete with old and big companies.

P4-Those common difficulties are Finance, language, weather condition, during etc.

2) How different is the business culture in Finland?

P1-Here, Finnish language is very important. Without it, we cannot make any business networks, customer service and so on. Political stability is good here compared to Nepal. Hence, business runs in normal.

P2-Time table is strictly followed in business meeting or any programmes by Finns. Honesty, punctuality, reliability and respect are main values in Finland.

P3-Time is very important here. Furthermore, they are very straight in talking. For example, if they say 'yes' it is yes whereas if they say 'no' means no.

P4-In farming sector, all the farmers are trustworthy, good and supportive. In addition, they stick to schedule.

3) How difficult is it to make network with mainstream suppliers?

P1- I did not experience any difficulties to make network with mainstream suppliers. Perhaps, there are two reasons for it. One is my good Finnish language skills and my friendly approach.

P2-It is not very easy as my Finnish language is not very good. I have very limited network of people. Most of the business professional networking programmes, mentoring and so on are in Finnish language.

P3- I did not find any difficulties to make network with mainstream suppliers.

P4-We did not find any difficulties with mainstream suppliers. Once, I felt indirect feeling racism at counselling office.

Supports

- 1) Did you receive financial support from your family or friends or yourself?

P1-No, I did not take any financial support from outside. All the start-up capital, day to day expenses are my own.

P2- I borrowed from friends and family.

P3-No, I did not take any financial support from family or friends.

P4-Yes, start-up capital was raised from friends.

- 2) Did you receive any financial support from banks or other institutions in Finland?

P1- No, I did not take from them.

P2-I also take loan from bank.

P3-No, I have never asked bank for financial support.

P4- We received subsidy from government.

- 3) Did you receive counselling, business training, or mentoring from any institutes?

P1- I did not take any business management training. Indeed, I am running business in my own skills and intuition.

P2- No, I did not take any counselling or business trainings. On top of this, training, business counselling, mentoring are conducted in Finnish language.

P3- No I have not.

P4- No, I did not receive any counselling and management trainings.

- 4) What experience do you have with the bureaucratic system in Finland?

P1- I did not feel any difficulties with them. It is very easier to deal with Finnish bureaucracy compared to our Nepal.

P2- It is easier than in Nepal.

P3-I experienced some difficulties with bureaucracy. Foreign looks also makes different.

P4-

- 5) What support do you think you need in order to grow your business?

P1- I need finance and a Finnish tattoo artist to grow my business. I would like to make my shop big and attractive. On the other hand, if I recruit a native Finn in my shop, I think number of customers will increase.

P2-Business management training is in need to grow my business.

P3- Financial help is most needed to grow my business.

P4-Finance is the most important to survive and grow the business.

6) Is there any need for enhancement or modifications in the present support system provided in Finland for entrepreneurs?

P1- I do not know what support system they have provided here.

P2- I have no clue about present support system.

P3-I have no idea about it.

P4-I do not know about it.