



Karelia University of Applied Sciences
Degree Programme in International Business

DIFFICULTIES EXPERIENCED BY NEW INTERNATIONAL ENTREPRENEURS IN NORTH- KARELIA

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Abstract
Along with the development of the world economy, there is presently an increasing number of entrepreneurs; even they are still students. Many immigrant entrepreneurs now like starting a new business in foreign countries. This research focuses on common difficulties immigrant entrepreneurs must encounter in Finland and solutions to overcome these difficulties. Furthermore, the study also explores immigrant entrepreneurs' motivation when starting a new business in Finland.

Qualitative research is adopted in this research. The subjects of this research are a business advisor and a Karelia UAS entrepreneur student. Data is collected from them through a semi-structured interview as the only instrument of the research. The findings revealed that immigrant entrepreneurs' motivations to start a new business in Finland are to help other people make profits and easy to start a business in Finland. Moreover, Finland has many good conditions for immigrant entrepreneurs to develop their businesses. The results showed some difficulties of immigrant entrepreneurs are lack of experience, funds and language and cultural knowledge.

To overcome these difficulties, the respondents stated that immigrant entrepreneurs could improve their language, culture, experience. They can also get support from organizations. Based on the results, some advice and suggested support services are recommended.

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Appendix 1 Questionnaires used in the interviews.

1 INTRODUCTION

Each year, there are millions of entrepreneurs starting their businesses in the world. There are many reasons they want to become entrepreneurs. Some people want to earn lots of money. The other ones want to try new ideas. Alternatively, some others want to become their own bosses, etc. However, whatever the reasons to become entrepreneurs, they will encounter difficulties. The road to entrepreneurship can be long and winding, with unforeseen twists, barriers, and dead ends. There is a lot of insomnia, unsuccessful plans, money does not come in, and customers do not make purchases (Freedman 2020). Starting a business can be so daunting that an entrepreneur might wonder why anyone would be willing to go down that path. Despite these challenges, hundreds of entrepreneurs embark on this road each year, determined to realize their missions and meet the needs they see in society. They start traditional enterprises, tech start-ups, or provide a whole new product or service to the market (Freedman 2020).

The current research with the title *Difficulties Experienced by New International Entrepreneurs in North Karelia* aims to explore an entrepreneur's difficulties within the in the midst of establishing a new business. Furthermore, how they deal the issues is considered.

1.1 Background

Finland is an immigrant's dream country. Finland is known as the happiest country on the planet with a high standard of living. It is always in the top group in terms of quality of life, freedom, and gender equality (Statistics Finland 2019). This country also has low corruption and crime rates and is less affected by pollution than most countries (The Straitstimes 2021). In addition, according to the United Nations report, Finland is second only to Japan in the proportion of the elderly population (The Straitstimes 2021).

Consequently, the Finnish Government has policies to attract high-quality human resources. The rate of immigration to Finland is continuously increasing. Those leaving Finland are the more educated force. Therefore, Finland is the country with the highest shortage of skilled workers. As a result, immigrant entrepreneurs are always encouraged in Finland.

1.2 Personal motivation

Since entering Finland, the researcher has wanted to establish a business in Finland. The reason is that Finland is known as a strong country for startups. Becoming an entrepreneur in Finland can help the researcher to develop her career and desires. However, because of the Covid 19 pandemic, the researcher cannot return to Finland right away; instead, the researcher would like to do this research. This research is considered informative material about starting up for students to reference when they intend to establish their own business. Specifically, the students who want to start a business in Finland can use this research as a reference to understand information related to entrepreneurship in Finland, especially in North Karelia.

1.3 Comparison the existing studies

Jauel (2011) conducted research to analyze challenges entrepreneurs face when working in business and solutions to realize success in entrepreneurship. Both qualitative and quantitative methods were employed in this study. The instruments included a questionnaire and semi-structured interview. The challenge they meet may be a lack of information on business fields. According to the findings, profit growth, employee engagement, client satisfaction, owner satisfaction, developing customer base, the number of employees, increasing sales volume, typical firm growth, and employee evolution as an entrepreneur were found to be among the criteria for success.

In another study, Ogunboye (2010) investigated the issues immigrant entrepreneurs in Porvoo in Finland must encounter in starting a business. The research depended on qualitative research. A semi-structured interview was used as the instrument. Seven immigrant entrepreneurs, one business counselor, and six international business students from Haaga Helia University of Applied Sciences' Porvoo Unit participated in the research. According to the findings, immigrant entrepreneurs face issues such as solid competition, visible signs of discrimination, difficulty in the early stages of their firms, unattractive company locations, and unskilled labor.

From the two previous studies, it will be seen that immigrant entrepreneurs' challenges are stated, and solutions to attain success in entrepreneurship are needed. However, the research did not mention overcoming these challenges and suggested support services to beat the challenges. The present study also presents challenges that immigrant entrepreneurs need to encounter; however, this current research presents support services to assist the entrepreneurs in beating the challenges

1.4 Aim of the thesis

The present research is conducted to investigate what common difficulties entrepreneurs must encounter and how these difficulties can be resolved. This thesis helped the author identify the might-have problems of starting own business after graduation and even inspired other entrepreneurs to start their own business. It can be used as material for reference. The limitation of this study is its focus on the international entrepreneurs in Joensuu. However, some findings could also be helpful in other cities and the whole of Finland.

1.5 Research objectives

The researcher wants to clarify the aim of the research. It means that the researcher sets up research questions to understand immigrant entrepreneurs' motivation to do business. Notably, the researcher wants to focus on difficulties and challenges that immigrant entrepreneurs encounter when starting a business in Finland. Solutions to the problems and advice are also analyzed in this research. Four research questions are deployed and stated below:

- (1) What motivates immigrant entrepreneurs to do business in Finland?
- (2) What are the common problems/confusions future international entrepreneurs have?
- (3) What are the options for resolving the issues?
- (4) What is the support service available for international entrepreneurs?

1.6 Structure of the thesis

The current research is divided into five parts:

Part 1 is the introduction: This part presents the background of the research, personal motivation, comparison of the existing studies, the aim of the thesis, and research objectives.

Part 2 is the conceptual framework. Definition of entrepreneurship and entrepreneur is presented in this part. Moreover, this part also offers immigrant entrepreneurs in Finland the Visa permit system, company registration options in Finland, starting a company as a student, and motivation.

Part 3 is the research approach and methods. This part presents qualitative research as the only method of this research. A semi-structured interview as the only instrument of the research is also presented. Moreover, participants, data

collection and analysis procedures, reliability, limitations, and ethicality are also given.

Part 4 is the findings of the interview. This part will clarify the research questions. It means that the research obtains the objectives.

Part 5 is the conclusion. This part concludes some prominent points of the research and gives suggestions for the examination.

2 CONCEPTUAL FRAMEWORK

2.1 Definition of entrepreneur and entrepreneurship

An entrepreneur is someone who has hatched his own business; usually, he will set up a business as the manager, founder, or co-founder. According to Schumpeter (1911/1934, 78), “whatever the type, everyone is an entrepreneur only when he actually carries out new combinations and loses that character as soon as he has built up his business when he settles down to running it as other people run their business.”

Entrepreneurship can be described as the procedure of the entrepreneur creating a new field of activity for himself. As a result, he has the ability to recruit personnel and manage his firm or business. Starting a business provides him with great value as well as several benefits for society and employees.

Entrepreneurships and start-ups are two completely different concepts. However, many people confuse and use these two terms interchangeably. Entrepreneurship is the act of starting a career, the most common form of which is establishing a business to do business in a particular field. Rinani (2021) states that an entrepreneur wants to become his manager, while a start-up founder does business to affect the world. A similar thing between an entrepreneur and a start-up founder is to start a new business, and the difference between them is in the venture.

To succeed in business, an entrepreneur needs to have good qualities and morals, good communication and interaction skills; logical and abstract thinking; creativity; know-how to apply theory in practice; be flexible and responsive; have the ability to seize opportunities; and negotiation skills (Miller 2020).

2.2 Immigrant entrepreneur in Finland

2.2.1 Joensuu in brief

Joensuu is the second-largest urban area in Eastern Finland. The city has a population of 77,000, of which 25 percent of the population is under 25 years of age. The number of students in the town is 20,000; about 1,000 of them are international students. Joensuu has many strengths in many academic fields such as physics, mathematics, arts, music, and humanities. Joensuu offers an active student life because of having many higher education institutions. Besides that, Joensuu has a vibrant culture, is diverse, is a cosmopolitan community, and has rich entertainment (Karelia Ammattikorkeakoulu 2021).

2.2.2 Characteristics of an immigrant entrepreneur in Finland

Foreigners who start businesses in Finland are known as immigrant entrepreneurs. Immigrant entrepreneurs can be divided into "necessity immigrant entrepreneurs and opportunity immigrant entrepreneurs". (Chrysostome 2010). In the first sense, a necessity immigrant entrepreneur is an immigrant who started and has been running a business because of the numerous restrictions he faces in the host country, which prohibit him from quickly entering the labor market (Chrysostome 2010). Immigrant entrepreneurs may face challenges such as a lack of capital, native language skills, and maybe limited experience and education while beginning a new business in Finland as a foreign country. These barriers can be challenging for immigrant entrepreneurs to overcome; crucial resources like start-up funding for a business can be tricky. Usually, it is difficult for immigrant entrepreneurs to raise funds from their relatives, friends, or social networks.

Immigrant entrepreneurs that aim to start a new business to take advantage of market opportunities are known as opportunity immigrant entrepreneurs (Gupta 2019). These possibilities can demonstrate the entrepreneurs' cultural values or ambitions to create their own business. Furthermore, according to Gupta (2019),

an opportunity immigrant entrepreneur establishes a new firm in a foreign country intending to embrace new chances and profit from them. Immigrant entrepreneurs can find business possibilities if they have a strong profile, such as fluency in the host country's language and a college diploma. Opportunity immigrant entrepreneurs can sell their products and services in the market if they have a good profile.

When starting a new firm in a new country, entrepreneurs encounter many issues and challenges. As a result, it is easy to see why immigrant entrepreneurs confront more challenges and difficulties when conducting business in another country. It is necessary to become familiar with a new society and obtain meaningful employment. According to Aaltonen and Akola (2012), immigrant entrepreneurs in a foreign nation must deal with the lack of cultural understanding and language proficiency. These issues are seen as the most significant obstacles for immigrant entrepreneurs in Finland (Aaltonen & Akola 2012).

Furthermore, immigrant entrepreneurs face social networking in a new community, collecting and borrowing money, and overcoming significant impediments. They also face challenges such as procuring information and knowledge for starting a new business, getting finance and capital, completing an entrepreneur training course, dealing with high market competition, assembling a skilled team, staff members, and maintaining positive relationships with customers, suppliers, and vendors (Duan, Sandhu & Kotey 2021).

Additionally, immigrant entrepreneurs face challenges in the job market, including prejudice, a lack of communication skills, a lack of specialized and professional abilities, and a lack of sufficient academic qualifications (Lofstrom & Wang 2019).

2.3 Visa permit system

To become a Finnish citizen, immigration policy in Finland is a top concern (Finnish Immigration Service 2021). To understand and live here, a person must grasp the following essential points:

Residence Permit: If a person is not an EU citizen and wants to live in Finland for more than 90 days, she/he needs to obtain a first residence permit (First Residence Permit). If he stays for less than 90 days, he will also need to apply for a residence permit. According to the settlement policy in Finland, he will be granted a long-term residence permit (three months or more) for the purpose of studying abroad, working, self-employment, or family reunification (Finnish Immigration Service 2021).

How to apply for a residence permit: As a rule, if he wants to apply for a long-term residence permit, he needs to first apply for a residence permit at the Embassy of Finland or in the country where he is legally residing. When applying, he must pay an application processing fee, which must be paid before officially receiving the application (Finnish Immigration Service 2021). This fee will not be refunded if the application is rejected.

Regulations on an extension of residence card: If he is granted a residence permit, he can receive it after two weeks. At the end of his first residence permit, if he wants to continue to stay in Finland, he needs to apply for a permit to extend it up to four years. After five years of living, he will receive a permanent resident card and naturalization if he passes the basic language test. He needs to apply for an extension to the local police station where he resides before his permit expires to renew his residence. If he is abroad, he can renew by applying at the Finnish diplomatic mission in that country or then in the nearest one (Finnish Immigration Service 2021).

Permanent residence permit: a person can get a permanent residence permit when he lives in Finland continuously for four years and holds a continuous residence permit. In addition, he must meet the exact requirements for a

continuous residence permit. A permanent residence permit can be denied if he commits a crime (Finnish Immigration Service 2021).

2.4 Company registration options in Finland

There are several options of company registration in Finland as below:

Firstly, if a person is planning to start investing in Finland as a sole proprietor or wants to set up a partnership or limited partnership, they must sign up the company with the Patent and Trademark Office and apply for an entrepreneur residence permit. They must apply for a permit at the Finnish embassy or consulate if they are currently in their home country. Otherwise, if they are currently in Finland, they must submit their application to the Finnish Immigration Service. Furthermore, individuals must register their residency with their local Registrar's Office to record their information in the population's database.

Secondly, if a person wants to form a limited liability company or cooperative, they must register their general partnership or limited partnership with the Finnish Patent and Trademark Office and apply for a license to do business in Finland. Then, they must take the steps to prepare the permit application procedure as in the first option previously mentioned. Moreover, they will also have to register their residence at their local Registrar's Office to ensure that their data are placed into the population information system. It is worth noting that in the case of joining this form, they can keep the sole ownership of their company (100% ownership).

Finally, if a person wants to institute a branch of their company in Finland with headquarters in one of the countries of the European Union, this branch must have a designated representative who is a permanent resident of Finland. Next, they must involve in the Finnish Patent and Registration Office for a license to set up a branch. Once the required approval has been issued, they must register the unit in the Commercial Register of the Finnish Patent and Registrar's Office. In addition, they must apply for a residence permit. They will

also have to register their residence at their local Registrar's Office to guarantee that their information is added into the demographics information system.

2.5 Starting a company as a student

For some people, it is impossible to start a business while still in the classroom. The reason is that some programs are incredibly rigorous. Moreover, most students live dependent on their families; they do not have much capital. So, it is tough to invest time and money to start their business ideas (Venturewell 2020). Although it is challenging, it is not impossible, as evidenced that more and more students have started businesses before graduation.

Additionally, student entrepreneurs need to prepare their entrepreneurship carefully. Firstly, they need to have a knowledge base (Staniewski & Szopinski 2015). This is the first stepping stone on the road to entrepreneurship. To become the owner, knowledge of business, management, and administration is indispensable. This foundational knowledge block will help entrepreneurs better understand products, markets, technology, human resources, finance, business strategies, etc. Furthermore, soft skills such as time management, communication, negotiation, and persuasion will be critical to the startup process' success. In addition to lecture hours, contests on start-up ideas will also help students practice skills and gain practical experience.

Secondly, setting up entrepreneurship needs money; without money, an entrepreneur cannot start a new business and take his/her business to success. Therefore, an entrepreneur needs a stable source of capital (Syukur, Rianse & Rahadi 2014). Raising capital is an indispensable part of starting and developing a business. Capital can be from the entrepreneur or supported by investment organizations and businesses.

Thirdly, starting a successful business requires passion (Leppilampi & Suorsa 2019). When entering the entrepreneurial journey, extraordinary and indispensable things are the passion, the hope to get richer, the love for business, and bringing fundamental values to the social community.

Finally, students can actively participate in clubs and extra-curricular activities. Joining business and start-up groups, clubs, and start-ups will help them gain practical experience and expand their network of positive relationships for future business activities.

2.6 Motivation

Presently, the quantity of immigrant-owned enterprises has been increasing in Finland (Gupta 2019). The rationale for the rise is the Finnish Government's regulation on new residence permits to draw in more foreign start-ups with new entrepreneur residence permits (Gupta 2019). The government wants to bring fresher immigrant entrepreneurial operations into the country (Gupta 2019). The immigrant entrepreneur is vital to Finnish society and economy because the country needs immigrants to deal with skills shortage and to improve the dependency ratio caused by a pronounced change within the economic structure and, therefore the labor market (Gupta 2019). Immigrants are already establishing more companies than the remainder of the population. Immigrant entrepreneurs will bring international resources to the host country, new ideas, approaches, and more businesses. Additionally, immigrant entrepreneurs will boost the economy of the host country. Entrepreneurship is additionally a splendid way of gaining access to Finnish society.

3 RESEARCH APPROACH AND METHODS

3.1 Qualitative research

This research employs qualitative research to find the common problems that future international entrepreneurs must encounter and how these problems may be resolved. In general terms, research "consists of an investigation that: (1) seeks answers to a question; (2) systematically uses a predefined set of procedures to answer the question; (3) collects evidence; (4) produces findings that were not determined in advance; (5) produces findings that are applicable beyond the immediate boundaries of the study" (Denzin & Lincoln 2005, 1). Qualitative research shares these characteristics. Additionally, qualitative research is also used to understand a problem from people's perspectives. Qualitative research helps discover more about participants' values, opinions, actions and social situations. Similarly, qualitative research involves purposes, intentions, goals, views, deals, and attitudes, which are tied to a larger space of interactions, processes, and phenomena that cannot be reduced to the structure of variables, according to Maxwell (2013).

3.2 Triangulation

The quality and reliability of the study were also tested using the triangulation technique in this study. Mathison (1988) states that triangulation is regular testing to improve findings' accuracy and reliability or evaluation. Specifically, because standard scientific methodologies do not fit this alternative, triangulation is emerging as an essential analytical issue in a qualitative and natural way of assessment to minimize prejudice and establish reasonable assertions. Patton (2001) agrees with using triangulation in research. The reason is that triangulation combines many different research methods, making the research efficient.

Nevertheless, Barbour (1998) doubts the combination of these different methods. While it is possible to have the association paradigm, she argues that incorporating methods within a paradigm is a problem. The reason is that " each method in the qualitative paradigm has its assumptions about the theoretical framework on which we focus to achieve our research goals" (Barbour 1998, 353). Barbour (1998) does not dismiss the idea of triangulation in the qualitative paradigm, even if it is employed in the quantitative paradigm to validate and generalize research. In each model, she believes it is vital to specify the test triangulation from the standpoint of qualitative research. For example, in quantitative analysis, any outliers in a triangulation of many data sources might lead to hypothesis disconfirmation, whereas outliers in qualitative research are managed to correct for theory and outcomes through technology (Barbour 1998, 13).

3.3 Data collection and analysis

3.3.1 Data collection

Data is collected from interviews with a Business Joensuu advisor and Karelia UAS student as the entrepreneur. The interviews were implemented via Teams meeting because of social distancing due to Covid 19. The researcher made an appointment with the interviewees in advance. Then, they arranged a time to get interviews. Each interviewee spent one hour answering the interview questions. The main content of the questions is around the difficulties and problems that future international entrepreneurs must encounter and solutions to overcome these problems. Recordings will be made via Teams to record all their statements.

3.3.2 Data analysis

All comments from the interviews with the Joensuu Business representative and the Karelia UAS student entrepreneur are translated and transcribed in terms of data analysis. Before being subjectively reviewed, qualitative data was initially divided into different themes based on the topics under research.

3.3.3 Semi-structured interview

During the current study, the author used semi-structured interviews to collect opinions on the challenges of entrepreneurship. According to Guin, Diehl and McDonald (2011), the purpose of a semi-structured interview is to get specific information beyond the initial and surface-level responses. Probing solutions received much attention. All of the interview questions were supposed to be open-ended. The questions were designed to support the research objectives and initial cognitive content. There were nine questions for the Karelia UAS student entrepreneur and seven questions for Business Joensuu Advisor.

3.3.4 Interview questions

Nine questions were set up for the Karelia UAS student entrepreneur and seven questions for the business advisors. All questions are designed to clarify the objectives of the research.

Interview questions for Karelia UAS student entrepreneur:

1. Where are you from? When did you come to Finland?
2. When did you start your business?
3. What kind of business do you do? Have you done it before?
4. What motivated you to start your business?
5. Is this your first business? If no, what about your first one?
6. When you first start your business, where can you find the needed information?
7. Is the source informative?
8. What is your biggest challenges? How do you manage?

9. What other kind of support do you think an international entrepreneur could need?

Interview questions for business advisors:

1. How would you describe the entrepreneurship opportunities in Finland?
2. How would you describe the demands for small businesses in Finland? What fields are the most attractive to entrepreneur?
3. What are the prospects for immigrant entrepreneurs in Finland? (Are there any limitations due to immigrant status?)
4. What are the available organizations that assist start ups in Joensuu and Finland? Are there any limitations for immigrants?
5. What are the main challenges that an international start up is likely to face?
6. How they can confront these challenges? Would they receive any support?
7. What advice do you have for prospective and existing immigrant entrepreneurs in Joensuu/Finland?

3.4 Reliability, limitations and ethicality

Reliability refers to an instrument's degree of consistency or dependability, including stability, internal consistency, and equivalent (Neuman 2012). In this study, the researcher designed and checked the interview, which was then double-checked by the supervisor. Specifically, the researcher would focus on research objectives, a literature review, and her knowledge of entrepreneurship to set up questions for a semi-structured interview. After that, the researcher sent the interview questions to the supervisor. The supervisor would give comments and edit if needed. The researcher and the supervisor would verify all the contents and information collected from the interview to ensure reliability. After editing, the researcher implemented the interview with the business advisor and the Karelia UAS student entrepreneur.

Regarding ethicality, the author asked interviewees if they wished to remain anonymous or not. The business advisor would like to remain anonymous, so the author will not mention their identity. On the other hand, the entrepreneur student's identity can be revealed.

4 INTERVIEW FINDINGS

4.1 Result interpretation

This research results are presented in five aspects, including entrepreneurial motivation and entrepreneurial challenges, and solutions or support services, overcoming difficulties, and advice in entrepreneurship. The researcher has used a semi-structured approach to collect qualitative data from a student entrepreneur and a business advisor. The interview content focus mainly on the objectives. Therefore, the number of words is about 700. The qualitative data is described in the form of themes as shown in Table 1 .

Themes	Business Advisor	Karelia UAS student entrepreneur
1. Motivation	Finland: highly educated country Easy to run a business Easy to access information/available information Free information Tenth best countries to start up this year	Help himself and others Improve life
2. Challenges	Languages Backgrounds Passport nationality: European or not A country with high taxes No big demand for small and self-employed entrepreneurs Service business (low education business) is not appreciated	Money (even bigger for immigrants) Cannot concentrate on one thing only, he must balance between study, and work for business Worry about rent, food since he has no help from family

	<p>Appearance based prejudices held by some Finns</p> <p>E.g., not all Chinese individuals starting their businesses are opening a Chinese restaurant.</p> <p>Business advisor hopes there will be no more prejudice with all immigrant entrepreneurs.</p> <p>In some organizations there are discriminations against immigrants</p>	<p>He must participate in different entrepreneur competitions for funding</p>
3. Support services	<p>Business in Finland</p> <p>Talenthub, Newco Helsinki: helping existing and new local business</p> <p>Each city has a business organization that makes a business grow</p> <p>Uusyrityskeskus: make life easier for all kinds of businesses (big and small)</p> <p>Chambers of commerces: international business (trading)</p> <p>Immigrants entrepreneurs got the same help as other entrepreneurs, Supported service: there is no limit for all customers.</p> <p>Funding: Finnvera funded by the government</p>	<p>Book</p> <p>Draft Program and business coach</p> <p>YouTube Videos</p> <p>The internet</p> <p>Business Joensuu</p> <p>Start me up: pitching competition for entrepreneurs getting feedback and money.</p>
4. Overcome difficulties	<p>Have a basic entrepreneur mindset to look for information</p> <p>Better language skills and an updated passport</p>	<p>All the information is clear to him</p> <p>He speaks Finnish so the process is even easier and faster</p>

	Using the source of supporting organizations	
5. Advise	For entrepreneurs: Technology, game field, education, health care business is bright-side business field for entrepreneurs Contact Business Joensuu For government: be more welcoming to all people who want to come to Finland to work (even if they are not European)	The source of information does not reflect the real process more reality

Table 1. Data collected from the interview presented into 5 themes.

4.2 Interviewees entrepreneurial drive and motivation

Qualitative results from the interview with the business advisor and Karelia UAS student entrepreneur show their motivation to start entrepreneurship in Finland. Specifically, according to the Karelia UAS student entrepreneur, entrepreneurship is outstanding in helping people. Entrepreneurs' and other people's lives will be improved. They must have higher living standards. Doing business creates careers for people. The owners of enterprises can make profits from their business operations. Generally speaking, Karelia UAS student entrepreneur's motivation in starting a business is to help himself and others. He said, "It's great to build something big actually helps people. Doing the business is not only improve my life but others". (Karelia UAS student entrepreneur 2021).

The business advisor also explores opportunities and motivations to set up entrepreneurship in Finland. According to him, a person can find it easy to start a business in Finland if they know the tasks. Moreover, a person is highly motivated to run a business in Finland because it has a highly educated level,

and it is easy to run a business. He added that Finland is one of the ten best countries to start up a business. Immigrant entrepreneurs in many countries can get difficulties accessing information for entrepreneurship; however, in Finland, entrepreneurs may be motivated to start a new business because they can find information quickly and freely. They can access complete information related to entrepreneurship. These factors can inspire and create opportunities for entrepreneurs to run new businesses. The advisor states, "Easy if entrepreneur know what to do. Moreover, Finland with high education system is great place to run a business. The information source is available and easy to access" (Business Joensuu advisor 2021). He also adds: "Finland is not the best country for start up yet, but it is one of the 10th best countries to start up this year. Next year it will be 9th, they aimed to make better.

Since the information is mainly free, immigrant entrepreneur must have Ability to find the source since all the information is already there". (Business Joensuu advisor 2021).

4.3 Interviewees entrepreneurial challenges

Building and developing a start-up company is a long process with many challenges and difficulties. Nevertheless, for youth, the profits go along with community values, positive influences on economic development, and self-image in the international market. These are great sources of motivation for immigrant entrepreneurs in Finland to start a business. Immigrant entrepreneurs who start a new business in Finland can face many challenges. They can lack experience in setting up a business. They also lack funds. Besides, many immigrant entrepreneurs do not have enough language or cultural knowledge of Finland. Moreover, they have difficulties accessing information and knowledge of starting a new business, such as financial, capital, business operations, soft skills, and professional skills.

The results from the interview with the business advisor and Karelia UAS student entrepreneur also reveals some challenges that the entrepreneurs must

face. The advisor said that immigrant entrepreneurs might face language barriers, backgrounds, and passport nationality when starting a new business in a host country. Concretely, the advisor states, “the big challenges that one international start-up likely face in Finland are language, background, and passport nationality, European or not.” (Business Joensuu advisor 2021). The business advisor also points out that the entrepreneur also faces discrimination in some organizations. As he states, “one negative about Finnish society is that they form all immigrants as one group. They have prejudice about immigrants, which makes life much difficult”. (Business Joensuu advisor 2021).

Karelia UAs student entrepreneur also presents some challenges when conducting new business in Finland. Specifically, the student said that immigrant entrepreneurs could be difficult to collect money to start a new business. They also do not get help from their families in terms of work and study. As quoted from interview with Karelia UAS student entrepreneur “Whether challenges are small or big, Karelia UAS student as an entrepreneur may have are money and social assistance. We do not receive help from our family; hence we must balance work and study. As a citizen, they easy to focus on the business, do not worry about if making no money from a business.” (Karelia UAS student entrepreneur 2021).

4.4 Support service

To set up a new business in a foreign country, immigrant entrepreneurs must reference information related to entrepreneurship. They can refer to many different sources such as the internet, friends, business organizations, forums, books, journals, and articles. These sources will give them experience and valuable information. From that, they can prepare well for the process of entrepreneurship.

The qualitative results from the interviewees also give similar information about support services. The business advisor reveals that entrepreneurs can access public organizations for assistance to start-ups in Finland. According to the

advisor, entrepreneurs can get support from business organizations in Finland. As quoted from the advisor's statements, "The public organizations that assist start-up in Finland such as: Business in Finland, Talenthub, Newco Helsinki, Uusyrittyskeskus. Each cities in Finland has an organizations which help entrepreneurs' business grow. For example: Chambers of commerce is a organization for international business mainly focus on trading. Beside that, we have: Finnvera which is fund by government". (Business Joensuu advisor 2021). Referring to Karelia UAS student's answer, he can get support from a book, Draft Program, internet, and Business Joensuu. These sources are free and easy to access. These sources also help him to get helpful information about entrepreneurship. He can get reality from these sources. Karelia UAS student entrepreneur said,: "Type of support has I uses or receives include: Book Draft Program and business coach helps to develop theories to reality and Internet." (Karelia UAS student entrepreneur 2021).

The student also presents some challenges when conducting new business in Finland. Specifically, the student said that immigrant entrepreneurs could face difficulties collecting money to start a new business. They also do not get help from their families in terms of work and study. As quoted from the interview, "whether challenges small or big Karelia as an entrepreneur may face, in my opinion is money and social assistance. We do not receive help from our family; hence we must balance work and study. In the other hand, as a citizen entrepreneurs, they easy to focus on the business, do not worry about if making no money from a business." (Karelia UAS student entrepreneur 2021).

4.5 Solutions to overcome challenges

Immigrant entrepreneurs can know solutions to overcome challenges. In terms of lacking knowledge, they can learn and experience how to improve their understanding and better apply their business expertise. Overcoming challenges will help the entrepreneur process business smoothly. Being a business advisor with many years of experience in advising, business advisor

has mentioned some solutions to confront the challenges. In the interview, he said that entrepreneurs could learn to get better language skills. When they have good communication, they can operate the business successfully. Using the source of organizations is essential for immigrant entrepreneurs to start a new business successfully.

Through the source of organizations, immigrant entrepreneurs can learn experiences from failure and success; they can draw their own experience and have the right direction for their entrepreneurship. The passport is also crucial for immigrant entrepreneurs to run businesses in foreign countries. They must continuously update their access because its related to the legal matters that impact their business. Simply speaking, if immigrant entrepreneurs meet difficulties with legal problems such as passport expiration, their business operations will be hindered. Business advisor presents in his interview responses, “Entrepreneurs can overcome these challenges by focusing on better language skills and passport status, using the source of available information.” (Business Joensuu advisor 2021).

4.6 Advise

In the interview, the business advisor also advises current entrepreneurs who want to become entrepreneurs in Finland. Accordingly, entrepreneurs can contact Business Joensuu. These organizations are always available and helpful in providing information about entrepreneurship. They can get free advice. Alternatively, they can pay a small fee to become members of the organization and get advice. The advisor said, “Contact Business Joensuu if you need more information. In case the available information is not enough, Business Joensuu can help. The service is most free of charge. Other hand you can pay a small amount of fee. There will be no limitations for all types of entrepreneurs.” (Business Joensuu advisor 2021).

5 CONCLUSION

In conclusion, the researcher has used qualitative research to collect information helping clarify the objectives of the study. Specifically, the research objectives are immigrant entrepreneurs' motivation to do business in Finland, their everyday problems, solutions to the issues, and the support service available for international entrepreneurs. Moreover, the researcher also mentioned some advice drawn from the participants. The result shows that the participants are motivated to do business in Finland because they want to have a better life and help other people, and there are many good conditions to run a business in Finland, such as there are many organizations guiding entrepreneurs. They also revealed that immigrant entrepreneurs have to develop language competence, have money, knowledge, and passport.

According to the business advisor, to overcome difficulties, immigrant entrepreneurs must have better language skills, know how to use the organization source, and have passport permission. The result also presented sources and support services for immigrant entrepreneurs such as books, the internet, Business Joensuu, Talenthub, etc. The business advisor gave some advice for immigrant entrepreneurs is to contact businesses in Joensuu.

5.1 Suggestions

This research is vital for people who want to start a business in Finland. The research results are considered a reference for people who have intended to create a new business in Finland. The research results are a reference for them to know the difficulties and challenges when conducting business in Finland. They can also learn how to overcome these difficulties and challenges through this research. In addition, readers can receive some advice from the results of the

investigation. If they do not know where to get information and support services, they can refer to the results of this research.

5.2 Further research possibilities

In order to ensure the reliability of the research, the research should increase the number of participants. The number of participants can increase to ten. At that time, the researcher can check data collected from many different participants. Therefore, the reliability of the research would be higher. Moreover, there are only two participants in the research; so, all kinds of challenges and difficulties that an immigrant entrepreneur must encounter are not listed. More participants will give more ideas and present more difficulties and challenges of starting a new business in a foreign country. More participants will suggest more solutions to the problems. Moreover, the researcher should use a questionnaire to collect data and obtain quantitative data analysis. A questionnaire is a helpful tool for data collection that saves time and effort for both the researcher and participants.

Due to the limitation of words and time, this research cannot present all aspects of entrepreneurship and immigrant entrepreneurs and their difficulties in conducting business in foreign countries.

5.3 Personal learning

This research is something that I have never planned before. At first, my topic was about establishing a Vietnamese restaurant in Joensuu. However, due to Covid-19, it has been hard to come back to Finland right away. Without being there, I cannot observe the market and competitors, which were critical factors for my research. However, thanks to my thesis supervisor's advice, I could reorganize my plan and change to research about difficulties of being an entrepreneur first, since these can be done remotely. I have realized how important it is to have overall consciousness of problems before really starting a

business. If I have a well-prepared plan, my business process will work even smoother.

When I interviewed a business coach and student entrepreneur, besides all the information I mentioned in the thesis, I also received inspirational advice. Despite all challenges one entrepreneur might face, Finland is still one of the ten best countries for establishing a new business in the world as a Business Joensuu advisor encouraged me to go for it, while Karelia UAS student entrepreneur shared all useful sources he knows to overcome challenges. After all, I have even a better plan for my business.

Time management has been complicated for me when it comes to writing my thesis, and as a result, I may not be able to explain all of my views. The better I planned out all of my responsibilities, the less pressure I felt when researching.

To summarize, this research marks the end of my studies at Karelia University of Applied Sciences and the start of a new chapter in my professional career in Finland. It is even more critical now that I have used the knowledge and expertise I have obtained in my classrooms to make my study relevant to my future.

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Interview Questions for Karelia Student Entrepreneur:

1. Where are you from? When did you come to Finland?
2. When did you start your business?
3. What kind of business do you do? Have you done it before?
4. What motivate you to start your business?
5. Is this your first business? If no, what about your first one?
6. When you first start your business, where can you find needed information?
7. Is the source informative?
- 8 What is your biggest challenges? How do you manage?
9. What other kind of support you think one international entrepreneur could need?

Interview questions for business advisors:

1. How would you describe the entrepreneurship opportunities in Finland?
2. How would you describe the demand for small business in Finland? What fields are the most attractive to entrepreneur.
3. What are the prospects for immigrant entrepreneur in Finland. (Are there any limitations due to immigrant status?)
4. What are the available organizations that assist start up in Joensuu and Finland? Are there any limitations for immigrants?
5. What are the main challenges that one international start up is likely to face?
6. How they can confront these challenges? Would they receive any support?
7. What advice do you have for prospective and existing immigrant entrepreneur in Joensuu/Finland.