

Immigrant Entrepreneurship in Finland

Challenges of Small-Scale Restaurant Startup

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<p>Abstract</p> <p>The term of entrepreneurship has been recognised and increasing awareness in Finland among policy makers and media since the recession in the early 1990's. Finland is one of the most innovation and technology-driven economies in the world, with highly viable competitive markets and ranked 17 as ease of doing business globally. Finland continues to be a more viable, competitive and business-friendly economy with the well-operational support system for entrepreneurship. The country needs immigrants to address the predicted skills shortage, improve the dependency ratio and radically change the economic structure and the labour market. Entrepreneurship is also becoming an increasingly important employment path for the immigrant population. Immigrants are already establishing more companies than the rest of the population, especially in the Helsinki Metropolitan Area. Through immigrant entrepreneurship the market gains international resources, new ideas, approaches and more business, and that boosts the economy of the whole country. Entrepreneurship is also an excellent way of gaining access to the Finnish society.</p> <p>The purpose of the study was to explore the initial challenges of immigrant entrepreneurs with establishing small-scale restaurant businesses in Finland and study how to overcome those challenges. The theoretical framework was created around the elements that were relevant to the topic. It gave a good base for the creation of the interview questions. The empirical research was implemented by using the qualitative approach. Five immigrant entrepreneurs from Jyväskylä, Finland were interviewed, and they were selected based on their small-scale restaurant business establishment experience and successful business operations during the past few years.</p> <p>According to the results, the main challenges with establishing a small-scale restaurant business by an immigrant entrepreneur was acquiring training, adequate information and skills, initial capital /finance, lack of language skills, reliable, qualified and affordable workforce, governmental bureaucracy and financial reporting. Those challenges can be overcome with previous work experience, undertaking franchise business operations and social help from friends and families in financial affairs as well as learning the host-country language in school or university. Working overtime in the restaurant could be reduced by hiring employees, and it is very important to have bookkeeper and accountant services related to financial reporting and governmental bureaucracy. The author's recommendation for further research is studying business failures of immigrant entrepreneurs in Finland and expanding the study to different locations in Finland with larger population samples.</p>		
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1 Introduction

1.1 Background

The term of entrepreneurship has been recognised and increased awareness in Finland among policy makers and media since the recession in the early 1990's. (Pukkinen, Stenholm, Heinonen, Kovalainen, and Autio 2007, 39) As per Statistics Finland population projection of 2015, the working age population of Finland is going to decrease around 75000 people approximately by 2030. Working-age consists of people aged between 15 and 64 and at the same time, there would be an increase in the number of aged people to 26 percent from 19.6 percent. Moreover, the ratio of demographic dependency is also going to increase by 13 per cent approximately from its current level of 57.1 to 70 by 2032.

The country's interest in supporting immigrant entrepreneurship was raised in the latter half of the 1990's. This was partly connected to the high number of immigrants in Finland who were unemployed. For an immigrant and foreigner, who are encountering various challenges with living in abroad from their home country, a completely different society. Entrepreneurship is the best possible and available means for their financial and social survival. According to Statistics Finland (2012), there are around 6500 self-employed immigrants in Finland. The share of self-employment among immigrants is only slightly lower than among the native population (8 and 9 per cent of the labour force respectively). The number of immigrant-owned enterprises has been continuously increasing in Finland. However, the topic remains largely unexplored, especially with regard to the challenges for immigrant/foreign entrepreneurs with establishing their start-up businesses in Finland and how they have been overcoming these challenges day by day.

This was a surprise because recently from the beginning of April 2018, the Finnish government launched a new residence permit to attract more foreign start-ups with new entrepreneurs' residence permits. As per the Finnish immigration department and government, the main objective of this residence permit project is to bring the fresher immigrant entrepreneurial operation into the country, and this will lead

Finland to a stable position in the Global competition, Innovation, and growing market. “The aim is to remove barriers and get start-up entrepreneurs into Finland to accelerate economic growth and employment” said Pekka Lindroos, Inspector General of the Finnish Immigration Service, Migri. (Yle News 2018)

Therefore, the purpose of this thesis is to discover the challenges faced by immigrant entrepreneurs while establishing the business in Finland. This thesis focuses on encouraging the readers to become self-employed as well as on examining the several challenges that they must deal with at the initial establishment of the business operations and on how to overcome from those challenges. Notably, understanding these factors would be the first step towards improving the performance of immigrant entrepreneurship in Finland.

1.2 Motivation of the research

Finland is considered as one of the technologies and innovative driven market in the world with highly viable and competitive markets and considered in the top 20 countries as ease of doing business. According to The Global Entrepreneurship Monitor 2015 Report highlights governmental support and grants for entrepreneurship for social development and levels with other European countries. The awareness of entrepreneurial opportunity and the level of organised institutional support is a bit higher as compared to the European Union average regardless of high level of bureaucracy and economic downfall. The entrepreneurship motivation among the residence is high and the fear of establishing enterprise failure has considerably is getting decreased over the last few years in Finland regardless of the overall EU trends in this area. (Prime's Minister Office 2015)

Finland has a promising economic, financial and business environment and a very positive assessment among the other EU countries as ease of doing business as well as the place to start the business, even though worries prompted by the economic decline. Finland continues to be a more viable, competitive and business-friendly economy with the well-operational support system for entrepreneurship. On the

other hand, Finnish entrepreneurs are even now having reasonable anticipations in terms of business growth and internationalization. This affects both emerging businesses and early stage entrepreneurs. In addition to this, Finnish exports are been getting affected due to the weakening of the relations between the EU and Russia and the following sanctions. (Prime's Minister Office 2015)

Society & Economy Motivation:

This research is important for the Finnish society and economy because the country needs immigrants to address skills shortage and improve the dependency ratio caused by a pronounced change in the economic structure and the labour market. Entrepreneurship is also becoming an increasingly important employment path for the immigrant population. Immigrants are already establishing more companies than the rest of the population, especially in the Helsinki Metropolitan Area. Through immigrant entrepreneurship, the market gains international resources, new ideas, approaches and more business, and this boosts the economy of the whole country. Entrepreneurship is also an excellent way of gaining access to the Finnish society. (Economic Development Division/Enterprise services 2017)

Personal motive:

My personal motive with this research is to start my own small, start-up enterprise. Currently, I am pursuing a Master's Degree Programme in Entrepreneurship and Business Competence at JAMK University of Applied Sciences and working as a freelance for the last one year here in Finland and four earlier years of international work experience in Bahrain and India with major well-known multinational companies. I have completed the Finnish SME startup programme with Jyväskylän Yritystehdas - counselling for new businesses, as a part of my knowledge and experience. The Master's degree from JAMK and the training programme in Jyväskylän Yritystehdas include the Finnish business norms, culture and immigrant entrepreneurship in Finland. The training programme help me to develop better understanding about the Finnish business culture and my future career interest as immigrant entrepreneur in Finland. Which will be going to help me in my future

entrepreneurial endeavour. This encouraged me to focus more on the development of my own restaurant business plan and idea, which is very important in Entrepreneurship project.

1.3 Research questions

To gain a better understanding of the challenges faced by foreigners/immigrant entrepreneurs during the initial small-scale business formation in Finland, the following research questions were created for the study:

What are the challenges for foreigners /immigrant when establishing their businesses in Finland?

The supporting question was:

- How can foreigners/immigrants overcome these challenges?

The research divided the answers to the research questions according to the theoretical framework. The aim of the research was to find clear challenges in all the elements of the theoretical framework and construct the answers based on them.

1.4 Structure of the Thesis

The first chapter of the thesis is the Introduction that is followed by the Literature review, which describes the theoretical basis of the research and theories related to immigrant entrepreneurship, framework, challenges, indicators of immigrant entrepreneur success and entrepreneurship. The third chapter deals with the methodology of the research. The section describes the research approach, the research context, how the data was collected and analysed and verification of the findings. The fourth chapter concentrates on the results of the study, and they are classified based on the theoretical framework. The fifth chapter consists of the discussion related to the study. The fifth chapter presents the answers to the

research questions. In addition, the limitations of the study and recommendations for the further research are discussed.

2 Literature review

In this section the theory and meaning of entrepreneurship, study of different theories associated with immigrant entrepreneurship and challenges given by different scholars are discussed. Moreover, the theory of motivations, challenges and assistances, the characteristics of entrepreneurs, the ethnic enclave theory, the middleman minority theory, the labour disadvantage theory and cultural theories as well as concept of push and pull factors are defined. This study focuses on the literature on inspirations for entrepreneurship both about empirical research and concepts formed under the topic of entrepreneurship motivation.

2.1 Key Concepts

Entrepreneurship

The word entrepreneur has taken from a French verb “entreprendre” which means “To do something”. Many researchers have described the concept in different approaches and the definition has been developed and evolved over time. In 1848, the economist Mill had mentioned in his famous book “Principles of Political Economy to refer to those persons who take financial risk and manage a business”.

Schumpeter (1989) defined the concept of “entrepreneurship as 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 by taking risks”. According to Timmons (1996), “there are three important forces that play a decisive role in creating value in the process of entrepreneurial actions. They are opportunities, resources and teams. These forces should fit and be in balance with each other in order to succeed in business ventures”.

As per Timmons (1996) suggestion, He mentioned that the opportunity is the primary and the most important element in the process of becoming entrepreneurship instead of making business plan, contacts and network, capital or team member. This model is more about the bootstrapping, Where the entrepreneur is in “Self-starting process that is supposed to proceed without external input” and achieve the efficiency and competitive advantages in the market while starting enterprise and once opportunity at its peak, entrepreneur needs to fill the gap with building new team and other resources to serve the opportunity well and make it balance..

(Timmons & Spinelli 2009)

Timmons model is well suited model for immigrant entrepreneurship, As first immigrant entrepreneur will look for an opportunity in the market for his financial survival and in order to capitalise the opportunity, the required resources such as capital, manpower and information gathered processed further to capitalise the opportunity. Resources as manpower is more likely to be self and family members of entrepreneur initially and capital would savings and borrowing from friends or ethnic community.

Immigrant Entrepreneurship

Immigrant entrepreneur is becoming a very important part of the economic landscape and development in many urban areas of the world. Consequently, the biggest cities and advanced economies of the world has changing their perspective and more concentrating towards the diverse and multicultural outlook due to continuous increase in number of expatriate or immigrants and booming businesses of immigrant entrepreneurs.

According to Volery (2007) “Immigrant entrepreneurs as persons who have migrated a few decades ago to overseas and started business there”. Similarly, According to Vinogradov (2008) describes “Immigrant entrepreneur as a business title holder with foreign origin and engaged in the act of economic innovation, organisation establishment and profit seeking in the market segment”. Altonen & Akola (2012, 2)

“Immigrant entrepreneurs as individuals who have immigrated to a new country and established enterprises and who employ themselves as well as those who hire others”.

As per Koivu (2010, 12) who refers to Kauppa-ja teollisuusministeriö (2007, 17), In Finland, immigrant entrepreneurs are classified in two large groups. Firstly, there are those entrepreneurs who enduringly reside in Finland or are thinking and preparing to move enduringly to Finland and secondly, there are overseas entrepreneurs who carry out business activities in Finland but do not constantly live here.

Immigrant entrepreneurship, often referred to as ethnic economy in many studies, has most commonly been a target of research in the United States. Bonacich and Modell (1981, 45) refer exclusively to entrepreneurship by the concept of ethnic economies, whereas Light and Gold (2000, 50) use it in a remarkably wider meaning as they include both ethnic entrepreneurship and ethnic groups in the general labour market in it. However, both of these interpretations exclude certain ethnic economy factors, such as enterprises that employ people from other ethnic groups than the group that the entrepreneur himself represents. It is also notable that ethnic economy does not equal to immigrant economic activity: even though immigrant economic activity can be included in ethnic economy, not all of the ethnic minorities are formed by immigrants (cf. Jewish entrepreneurs operating in different countries). (Joronen 2002, 120-121)

2.2 Immigrant Entrepreneurs

Originally, the word entrepreneurship was aimed to “define people who take on the risk between buyers and sellers or who undertake a task such as starting a new venture”. (Barringer 2008, 4) With the passage of time, the traditional definition of entrepreneurship has gradually meant the “combining of resources in novel ways so as to create something of value in return”. (Aldrich & Waldinger, 1990, 112) With the field of entrepreneurship, a new branch of research has developed, namely, that on immigrant or ethnic entrepreneurship. According to Yinger (1986), the word ethnic refers to “from a sub-societal group that clearly shares a common descent and

cultural background (e.g., Oneida Indians or, on a slightly higher level of generality, the Iroquois, the Turkomans in Iran), to persons who share a former citizenship although diverse culturally (Indonesians in the Netherlands), to pancultural groups of persons of widely different cultural and societal backgrounds who, however can be identified as 'similar' on the basis of language, race or religion mixed with broadly similar statuses". (Yinger 1986, 23)

Thus, the word ethnic, as it relates to entrepreneurship, refers to a group of people with a common culture, language, or origin engaged in the business of creating something of value (Yinger 1986, 26). It should be noted that the terms "ethnic" and "immigrant" entrepreneurship are frequently used interchangeably in many published papers and are considered compatible here.

Each consecutive generation of immigrants continues to face hindrances to their being counted into any new society and achieving gainful employment. Aldrich and Waldinger (1990) suggest that members of some ethnic groups, especially those that are first and second-generation immigrants, are more likely than others to start a business regardless of the industry. Chrysostome and Arcand (2009) propose two classifications for immigrant entrepreneurs, namely, necessity immigrant entrepreneurs and opportunity immigrant entrepreneurs.

The first term, a necessity immigrant entrepreneur refers "Immigrant who started and currently running business venture because of the many barriers in the host country, which prevent him to get easy access in job market of the country". (Chrysostome and Arcand, 2009, 4) These obstacles may include one or more of the following: a lack of funding, lack of native language skills, as well as possibly limited experience and education. These difficulties can be a struggle to overcome especially for critical resources, such as the start-up capital for a business. Often, it is this start-up capital that has to be obtained less formally through their families, friends, or social networks.

Opportunity immigrant entrepreneurs are "An immigrant person who wilful decide to establish a business venture in order to capitalise the market business opportunity".

(Chrysostome, 2010, 138) These opportunities may represent the entrepreneur's own cultural values or dreams to open his or her own business. Chrysostome provides additional clarity to this profile by suggesting that the intent of an opportunity immigrant entrepreneur is to seize new opportunities and to capitalize on them. Their profile also provides them with opportunities when they are able speak the host-country language relatively fluently, and when they have a college degree. Given their profile, they are able to offer their products and services in the mainstream market.

Thus, There are two kinds of immigrant entrepreneurs, necessity immigrant entrepreneurs and opportunity immigrant entrepreneurs. The first class of entrepreneurs start up their business out of necessity often due to obstacles in the environment. The second type of entrepreneur is often college educated and better able to seize the opportunity when given access to capital. This makes it easier for them to open a business in the mainstream market instead of just a niche market. The next chapter reviews the framework of immigrant entrepreneurs proposed by Aldrich and Waldinger (1990).

Framework of Immigrant Entrepreneurs

Aldrich and Waldinger (1990) proposed a framework for understanding immigrant entrepreneurship. The framework includes opportunity structures, group characteristics, and strategies. The first part of this framework is access to opportunities, which "consist of market conditions which may favour products or services oriented to co-ethnics, and situations in which a wider, non-ethnic market is served" (Aldrich & Waldinger, 1990, 114). The next component of the framework is group characteristics, which "includes influencing factors such as selective migration, culture, and aspiration levels" (ibid 1990, 114). Finally, we have the strategies that "emerge from the interaction of opportunities and group characteristics" as these groups adapt to their environments" (ibid 1990, 114). This framework is interactive and rests upon the idea that entrepreneurs utilize the resources that are available to them.

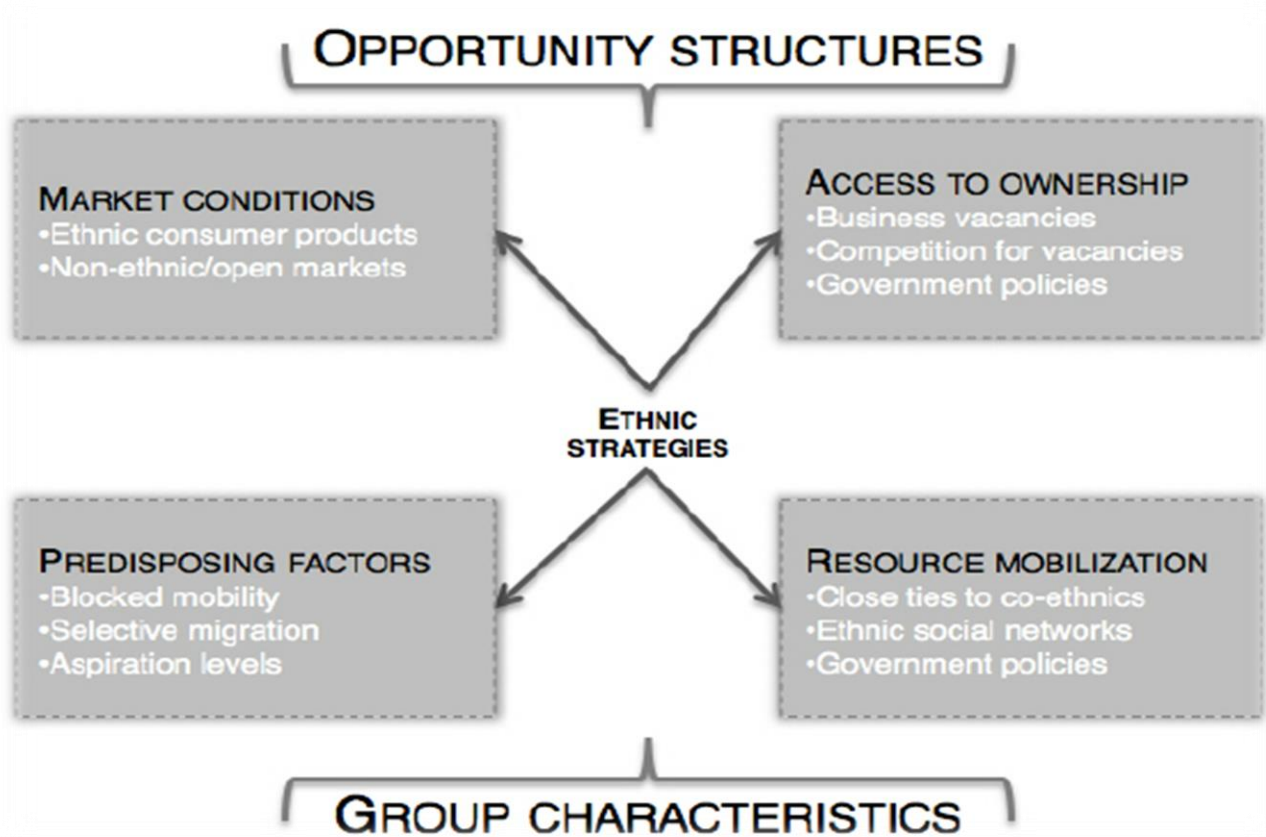


Figure 1: Interactive model of ethnic business development

Source: Waldinger, Aldrich and Ward 1990, 22.

- Opportunity Structures

The concept of opportunity structures is dependent on the market conditions as well as access to ownership within the environment of the immigrant entrepreneur's business. (Aldrich and Waldinger 1990) As it relates to market conditions, there has to be demand for the products and services that are being sold. The demand is dependent on whether the products and services are focused on ethnic, non-ethnic, or all customers. For example, if immigrant entrepreneurs focus on their own ethnic tastes then their expectations, culture, or norms can be a competitive advantage over a larger established business. With the arrival of televised programs featuring celebrity chefs traveling the world, this is a competitive advantage when customers increasingly expect healthy, flavourful, and freshly prepared ethnic food. This is in

stark contrast to larger businesses preparing frozen meals at a centralized location, distributing those meals to its respective franchises, where the meals are then reheated in a microwave at the time customers place their order.

In addition to managing today's customer demands, immigrant entrepreneurs have to be aware of inter-ethnic competition and governmental policies. Inter-ethnic competition is when the "likelihood of entering a supportive business niche is greatly affected by the level and nature of interethnic competition for jobs and business opportunities." (ibid 1990, 118) Thus, inter-ethnic competition means that when competition is high, start-up immigrant entrepreneurs may have to further focus or differentiate their product or service to avoid being less profitable. The second term, governmental policies, is also referred to in the literature as state policies. These state policies are defined as "elite sponsorship of middleman minorities" of "traditional, state-building, and colonial situations." (ibid 1990, 120) State policies often favour the majority population and make it difficult for those in the minority to successfully start-up or operate a business.

There are two examples of inter-ethnic competition and state policies cited by Aldrich and Waldinger (1990) that have limited and even halted an entrepreneur's ability to start-up or successfully operate a business. For example, Chinese settlers to the United States were discriminated against due to the U.S. Chinese Exclusion Act of 1882 (ibid, 1990). Another historical example is when Japanese Americans were discriminated against during World War II by relocating and imprisoning them in internment camps while confiscating their property and businesses. In the present-day United States, state policies continue to improve and are actually quite open compared to other industrialized countries. In comparison, Germany makes it difficult for new immigrants to open a business without having established residency first over the course of eight years. (ibid, 1990) Thus, both inter-ethnic competition and state policies can make a difference as to the ease at which an immigrant entrepreneur can start-up a new business.

- Group Characteristics

Group characteristics examine the background /ethnicity of the immigrant entrepreneur (Aldrich & Waldinger, 1990). Specifically, there are two key areas that make up group characteristics known as influencing factors and resource mobilization. The concept of predisposing factors means “the skills and goals that individuals and groups bring with them to an opportunity” (ibid, 1990, 122). Further to this point, it was originally proposed by Hirschman (1982) that human capital such as one’s motivations and ambitions may originate from membership in an ethnic group which can ultimately contribute to success. This motivation and ambition can be influenced by the experiences of one’s social origins to include the origin environmental characteristics (Hirschman, 1982). For example, if an entrepreneur’s originating background consisted of learning multiple languages, growing up with a farming background, or socializing with multiple siblings then this person’s human capital may potentially translate into improved individual success. Further, all of these characteristics are learning experiences that may contribute to one’s knowledge to operate a sizeable business, socialize with customers of different backgrounds, and contribute to a strong work ethic.

Within predisposing factors, there are additional concepts such as selective migration and settlement characteristics. Selective migration refers to the idea that a migration of a people can be selective in who actually immigrates. For example, the Cuban migration in the 1960s brought people who were well educated and in the middle to upper class to the United States (U.S). (Aldrich & Waldinger, 1990) In similar fashion, Korean immigrants arriving in post-1965 were generally middle-class and brought with them a white-collar skill set which contributed to economic growth. (Min, 1996) There are two historical events that contributed to middle-class Koreans with professional occupations deciding to come to the U.S. First, Korean immigration was encouraged in part due to the impact of the Korean War on their economy. Second, the U.S. Congress passed an immigration law in 1965 which removed immigration restrictions based on country of origin. These two key reasons helped spur Koreans to immigrate in mass and settle into their own ethnic communities with many

opening their own businesses in areas such as New York City, New Jersey, and Los Angeles. (Min, 1996) Thus, this selective migration and characteristics of the immigrants bring specific human capital to the destination country where the immigrants settle. (Min, 1996) It is these settlement characteristics that when large enough in group size and residential concentration can be important in determining how viable a business is and whether they have enough customers to grow.

Finally, resource mobilization refers to labor and capital. An entrepreneur's ability to garner the capital and labor is vital to start one's own business. There are two key aspects of resource mobilization to consider: ethnic social structures and class versus ethnic resources. (Aldrich & Waldinger, 1990) First, ethnic social structures consist of social networks and organizing capacity which influence the immigrant entrepreneur's ability to engage family, friends, and other trusted contacts to lend a hand with labor as well as monetary support. For immigrant entrepreneurs, this can be more prevalent especially if their origin country's culture is collective in nature such that it can be used to leverage their individual aspirations with the necessary resources and human capital. This logic is aligned with our understanding of collectivism and how it "stands for a preference for a tightly knit social framework in which individuals can expect their relatives, clan or other in-group to look after them in exchange for unquestioning loyalty". (Hofstede, 1984, 83) It is this collectivism that can be leveraged to gain a competitive advantage through access to expertise, labor and other resources needed to successfully launch a business.

Second, Ivan Light (1984) separated out "class" from "ethnic" resources. He defined class resources as being "cultural" and "material". With regards to material as a class resource, this means "private property in the means of production and distribution, human capital and money to invest." (Light 1984, 201) On the cultural side of class resources, these are defined as "bourgeois values, attitudes, knowledge and skills transmitted inter generationally in the course of primary socialization". (Light 1984, 202) Typically, class resources occur as a result when well-off parents equip their children with the necessary education and resources to survive in society. Meanwhile, ethnic resources are defined as being "any and all features of the whole

group which co-ethnic business owners can utilize in business or from which their business benefits". (Light 1984, 201) Ethnic resources, for example, could be a cultural tradition such as catering authentic ethnic cuisine to one's own group of people. This would suggest that one's background whether in the form of lifelong experiences or education may have a role in the resource mobilization process. It would only seem logical that both types of resource mobilization could exist dependent on an entrepreneur's profile.

It is interesting to note that generally researchers have focused on ethnic or immigrant entrepreneurs as being from collectivistic rather than individualistic cultures. (Aldrich and Waldinger, 1990) This focus especially on East Asian and most non-western cultures makes sense because collectivism is defined as an affiliation to a "fixed membership of a single group in which all members are interdependent in the natural state of being human." (Hofstede 1984, 81) In contrast, individualism is a "North- American, North-west European mindset" of how "self-sufficiency is the natural state of being." (Hofstede 1984, 81) For example, an individualistic person tends to speak one's mind regardless of whether superiors may disagree with it, whereas a collectivistic person will tend to indirectly disagree and be more culturally sensitive in doing so.

Social structures, especially in today's globally connected environment, also make up group characteristics. This refers to immigrant entrepreneurs' networks of relationships both in terms of family and friendship. It can make a difference in terms of one's ability to leverage knowledge on obtaining restaurant permits, raising capital, recruiting labor, and other skills needed to successfully run a business. It has become especially important for businesses today to connect virtually over the internet through a modern website, Facebook, and Twitter. This is necessary because it is often an expectation of both one's business contacts as well as customers. It is this organizing capacity that allows an entrepreneur to reach potential customers en-mass which can be customized via one's website to recognize individual user references.

- Strategies of Immigrant Entrepreneurship

Strategies are created when opportunity structures and group characteristics interact. This means that entrepreneurs react based on the resources available to them and that of the group characteristics that define themselves and those supporting them such as families and friends. These are strategies that are honed as entrepreneurs respond to critical issues such as training of skills needed to run the business, finding and hardworking employees, and managing their customer and supplier relationships.

There are a few strategies that immigrant entrepreneurs regularly exercise. (Aldrich & Waldinger, 1990) First, to accommodate the need for labor entrepreneurs may employ a strategy of enlisting their family and friends to assist them. Second, restaurant entrepreneurs may cater to their customers in a specific way by offering traditional, yet authentic ethnic cuisine not easily replicated by a non-ethnic, larger business. Also, it may offer an off-menu list of options so that their clientele feel special or “in-the-know”. Furthermore, immigrant entrepreneurs may offer ethnic-related community events that incorporate music and cuisine from their home country which likely increases customer interaction and loyalty. Thus, immigrant strategies are defined as the interaction of “both the opportunity structure” and “the particular characteristics of the owner’s group”. (ibid, 1990, 131)

2.3 Challenges for Immigrant Entrepreneurship

According to Altonen and Akola, (2012) lack of cultural knowledge and language competence are the foremost challenges for immigrant or foreign origin entrepreneurs in Finland. Furthermore, along with language competence, challenges such as social networking in new community, collecting and borrowing funds as well critical obstacles for immigrant entrepreneurs. Immigrant entrepreneurs are encountering several challenges in developing their business enterprise. These challenges are, necessary information and knowledge for starting business in terms of process and documentation, collecting sufficient finance and capital, necessary training course for entrepreneur, high competition in the market, developing skilled team and staff members, good relationship with customers, suppliers and other vendors related to the business. (Roger Waldinger 1990)

Few researchers have been the below several possible difficulties to entrepreneurial success. According to Lall and Sahai (2008, 38-40) pointed out environmental barriers, personal barriers, and societal barriers encountered by entrepreneurs when start their own business. Environmental barriers are generalized as non-availability of raw material, lack of skilled, committed and loyal labors, obsolete machinery, and acquisition of land and construction of building, unavailable funds, and other infrastructure requirements. Yet, lack of confidence, lack of dependability on others, lack of motivation, lack of patience, inability to dream, also the sense of pride or embarrassment all belong to personal barriers for business. Ultimately, societal barriers are regarded as traditional and hardest obstacles to think of starting a business, covering local economics, government policies, culture background, family-related factors, or inherent stereotypes. (Lall and Sahai 2008, 38-40)

Volery, Doss, Mazzarol and Thein (1997, 21-24) emphasized that compliance costs, lack of resources, as well as the hard reality of setting up an enterprise are vital obstructions towards entrepreneurship.

According to a study conducted by Roger Waldinger (1990) in the United States, France, Germany and the Netherlands on immigrant entrepreneurship and he found out seven popular and common challenges to immigrant entrepreneurs.

- How to obtain finance to fund the business?
- Where to get the training and necessary skills required to run the small business enterprise?
- How to acquire sufficient information and process to run the business?
- How to handle customer and supplier relationship in the running business as there is a difference in language, cultural and way of doing business in a foreign country?
- How to recruit and manage trustworthy, competent and affordable staff?
- How to safeguard and protect the business from political and governmental attack?
- How to manage and deal with competition in a new market environment?

As per Altonen and Akola (2012), Lack of cultural knowledge, language skills and distrust of locals there are the more specific and common challenges faced by immigrant and foreign entrepreneurs in Finland. Moreover, there is a disadvantage for an immigrant to start a business in Finland as compared to local startups. As they do not have much networking in Finland in term of social friends' network, relatives, close family friends which are considered as a very important pillar and assets when starting a business venture.

Likewise, As per Katja Bloigu's study on an entrepreneur in Finland, the most common barrier and challenges in Finland for immigrant entrepreneurs are lack of information about the business process, funding and finance, governmental bureaucracy, language skills and obstacles in networking. (Yle News 2014)

Labor Market Disadvantages

Labor disadvantage means the disadvantages suffered by the immigrants in the foreign country's labor market in contrast to the local people. Immigrants encountered obstacles in terms of racism, lack of communication skills, lower level of specialized and professional skills and necessary academic qualifications. (Min and Bozorgmehr, 2003)

As per Valenzuela's view (2000) Some immigrants involve themselves in the small level of entrepreneurial and business activities for their basic financial and livelihood survival. Foreigners and Immigrants are encountering high inequity in terms of labor and job market as well as working position, career growth in European countries than in the United States of America (USA). (Volery, 2007 and Min and Bozorgmehr (2003).

2.4 The Indicator of Immigrant Entrepreneur Success

There was a general agreement in the literature works about the aspects of immigrant entrepreneur achievements, one of them being the ability to be able to raise start-up financing. This positivity of being able to raise the financing states that they have easy access to the resources available in the country. Studies show that these finances, resources are different among entrepreneurs in a way that some get it from banks, while others can raise finance from within the family, friends or relatives as well. Community plays a vital role in this entrepreneurial management which varies from place to place and country to county. In the community there are few financing systems and method which is basically for their members during the need. (Bates, 1997, Chrysostome 2010)

The knowledge and previous work experience are considered an indicator of immigrant entrepreneur success. Studies in business and commerce help many immigrants to start thinking about establishing business and this is not only limited to personal experience and studies or knowledge. Many author and researcher found that family history with entrepreneurship was also regarded as a success factor in establishing enterprise. (Rueda-Armegot & Ortiz, 2010; Shinnar & Young, 2008).

Work experience in the same line of business is another indicator of success as it specifies the group network, connection and access to the finance and capital as well as information. (Basu 2011, Borjas 1986, Chu, Zhu and Chu, 2010)

According to Chrysostome 2010, coethnic entrepreneurs and size of the ethnic market in the host country and their network, connectivity inside the community group is a factor for success. Another indicator of success and mainly very important for the immigrant entrepreneur is language competence in a host country for (Finland, Finnish or Swedish). This indicator is regarded as one of the very important factors and supports the entrepreneur to go above the ethnic market and manage, operate business independently. As per one study, it is found that with lack of language skills in the host country entrepreneur sells their products at bit lower price as compare to the other sellers around the market so that customers will not ask much and they get attracted with the price tag of the product. (Rueda Armegot and Ortiz, 2010)

As per Chu, Zhu and Chu, 2010 view entrepreneur personality and commitment are another indicator and factor for success. In the literature, it is found that mainly entrepreneur is expected to be men those who are in need to support their families financially. (Borjas 1986, Efrat 2009, Peterson and Meckler 2001) by recruiting them at a lower wage in the business operation and gets their support with low cost, reliable, trustworthy and efficient worker. (Rueda-Armegot 2010, Shinnar and Young 2008)

Another important indicator and factors affecting success path for an entrepreneur is a safe location in the host country. The location is free from crime, racism and discrimination by locals. (Chu, Zhu and Chu, 2010)

Supports for Immigrant Entrepreneurs

For an immigrant entrepreneur's social capital is demonstrated as great resources and assets during the initial establishment of the business which they acquire from their own community and ethnic group. Social help and capital such as borrowing from friends and family while establish and funding the business venture, hiring and employing family members in the business team, seeking information and process from ethnic members about how to run the business smoothly if they are in the same line of business. These social helps play very important role initially for an immigrant entrepreneur. According to a study on Chinese and Turkish entrepreneurs in Finland, combining of social capital and easily approachable in Finnish market, transnational and ethnic ties, that determines the growth and development of immigrant entrepreneurship. (Katila and Wahlbeck, 2012)

As per Desiderio (2014) suggested, entrepreneurship education programme, counselling and advising programme, encouraging and support in finding related business networks and links, assistance in collecting capital to boost entrepreneurship. Furthermore, encouraging business culture, improving the entrepreneurship education system and training programme materials, more flexibility in labor market, effective monetary and investment policies for entrepreneurship are also regarded as assistance services for entrepreneurship growth.

Ethnic Enclave

Ethnic enclaves provide immigrants with the resources necessary to establish a new business. Some ethnic enclave resources include social support networks, assistance with startup capital, low wage labor, transferring of information and business experience. Additionally, ethnic enclaves promote market conditions and opportunity structures that favour the establishment of businesses catering to the needs of a particular ethnic group. Furthermore, immigrants from the same ethnic group have the skills and knowledge necessary to provide services and goods to other coethnic

or nationals. As a result, there are higher rates of self-employment or business formation among immigrants living in enclaves. (Lee, 2003) For instances, In major US cities Chinatowns, in Los Angeles the Korean village in Miami the Cuban society. Chinese, Turkish and Thai restaurant owners in Finland is a good example of this. Information and knowledge, finance, Entrepreneurial skills and the supply of ethnic labor resources are the four prerequisites of ethnic enclaves.

2.5 Diaspora entrepreneurship

Diaspora is an old concept which has passed through several changes as to its meaning and usage. Initially, the idea was designated only to a group and their historical experiences, such as Jews and Armenians and extended to religious minorities in Europe (Bauböck, and Faist, 2010). According to Bauböck, and Faist (2010). Since the late 1970s, 'diaspora' has experienced real inflation of applications and interpretations.

A diaspora is a community of people living outside their country of origin. (Mohamoud,2003) Wolff (2016) and his group mentioned that diaspora entrepreneurs stand for a group of migrants or that migrant who are entrepreneurs but live outside of their home country yet stay involved. It implies a transnational element of diaspora entrepreneurship. Entrepreneurship between one or more states of destination and country of origin.

Diaspora entrepreneurs identify opportunities in their countries of origin and utilize opportunities to contribute to job creation and economic growth. Current studies have indicated that diaspora entrepreneurs create businesses and jobs, stimulating innovation, building social capital across borders, and channelling political and financial capital toward their countries of origin. (Kathleen and Tanaka, 2010) According to Wolff (2016), diaspora entrepreneurs are traditionally first-movers into the state, meaning early investors who are willing to take the additional risk before other investors would be willing to do.

Diaspora and Transnational Concepts

The concepts of Diaspora and transnationalism have become one of the critical means to analyze the effects of international migration and the shifting of state borders across populations. The terms 'diaspora' and 'transnationalism' does not have an exact definition. The emergence of globalization has created an opportunity to coin the meaning of the concepts of Diaspora and transnationalism as a phenomenon that occurs within the limited social and geographic spaces of a set of regions or states. (Bauböck and Faist, 2010) According to Wittgenstein (2009), the definitions of these concepts are deduced from the usage, and they are related to specific characteristics. It was involved with the causes of migration or dispersal with the idea of forced dispersal, which is more of Jews experience. The current idea of Diaspora usually means any dispersal, associated with trade diasporas as Cohen (1996), mentioned labor migration of Chinese, Turkish, and Mexican immigrants. Also, these concepts linked with cross-border experiences of the homeland with the destination. (Bauböck and Faist, 2010) Safran (1991) indicated it refers to return to the homeland. The third characteristic Bauböck and Faist (2010) mentioned that "concerns the incorporation or integration of migrants and minorities into the countries of settlement and that a different notion of Diaspora implied that its members do not fully integrate socially." The term 'diaspora' means a community or group and the concepts of transnationalism also involves the processes that transcend international borders and shows more general phenomena in a social science language. The concept of transnationalism focuses on the local activities of international migrants across borders as distinct from the dense and continuous relations of micro-agents, such as multinational or transnational companies. (Bauböck and Faist, 2010)

2.6 Steps for Starting a business in Finland

Starting a business in Finland involves planning, organising and making your financial decisions beforehand, we are carrying out a series of lawful documentation, necessary registration and bureaucracy process. For establishing business entrepreneur should follow few steps to prosper in it and one of the key elements is

the business plan before the business get register or establish. It is recommended that all the entrepreneur should go through with the business plan stage. The initial business plan draft will help the entrepreneur as a guide, how to start and run the business successfully in the market. Once the business plan draft is ready, the next key step is to look for how to acquire necessary training, knowledge and skills to start and run a business smoothly. There are institutions and enterprise agencies operating in major cities of Finland, the entrepreneur is recommended to take the assistance of training and counselling sessions to learn how to prepare the final business plan and review, securing financial help from financial institutions and Finnvera, financial grants for promoting entrepreneurship. (My Enterprise Finland 2018)

The next key step is the finalising the location for the business and it is important to select a customer welcoming location. This can be done by getting advice from successful business persons, networking, business startup counselling and modify the premises as per the law for welcoming customers. The next step is to finance the business sufficiently. This can be done by borrowing loans from financial institutions, family and friends, ethnic market, governmental startup grants or self-financing. The next step is to be shaping the company legal formation, registration, notifications and necessary licence of the establishing business and here entrepreneur needs to select the best suitable ownership type and formation of the business. For example, private trader, general partnership, limited liability or cooperative company. (ibid 2018)

The next active and final step is registering a business name as well as the auxiliary name if you required with the Finnish Patent and Registration Office. Once the registration is done and business identification code generated the process is to register for value added tax (VAT) and prepayment of corporate taxes, employee registration and the business comes into existence and you may carry out your business-related deals. At the same time, you can hire employees but beforehand understand the employer accountabilities related to employees and their other related cost like insurance, pension and wages etc. (ibid 2018)

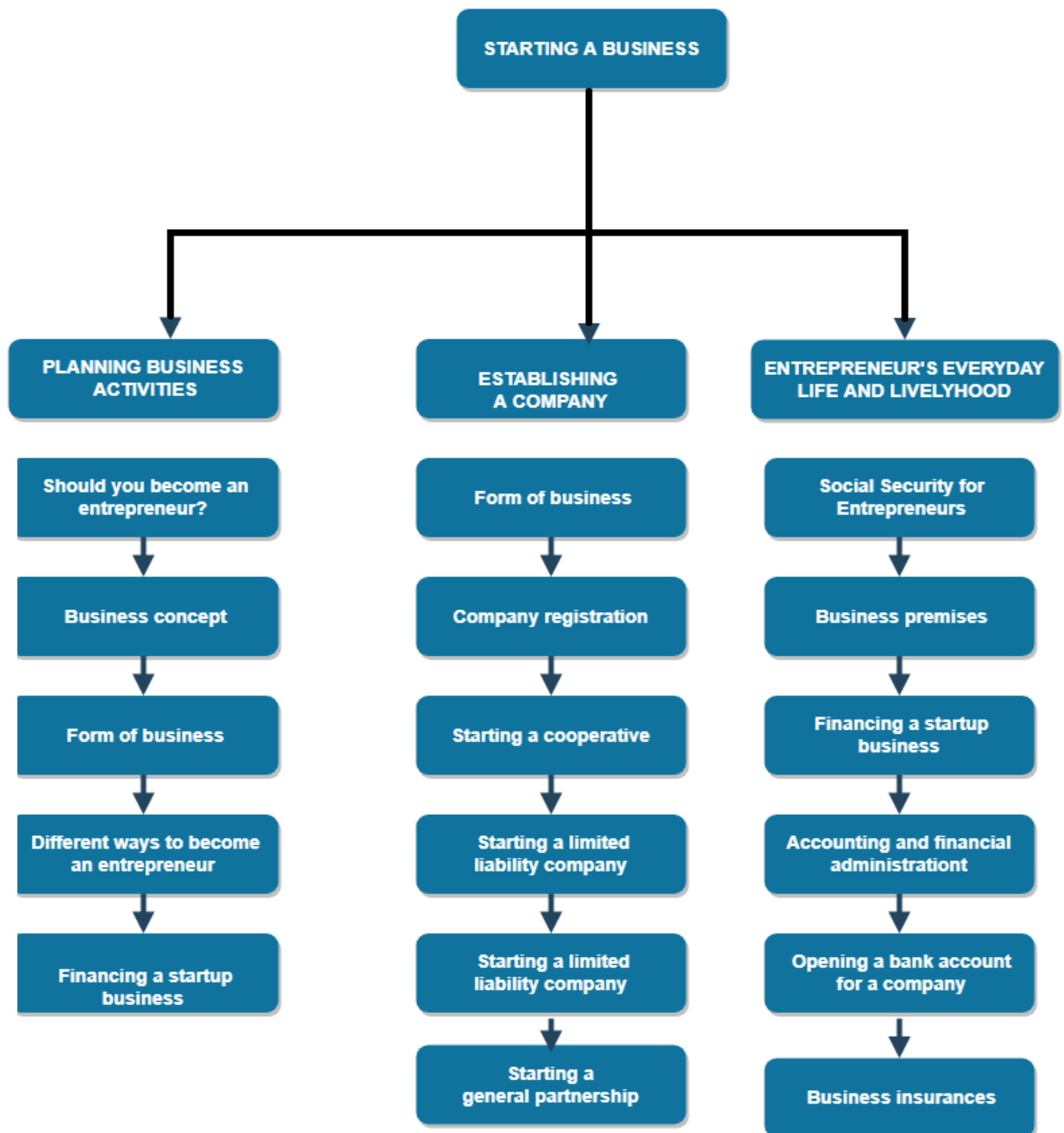


Figure 2: Steps for starting a Business

Source: <https://www.suomi.fi/yritykselle/yrityksen-perustaminen/yrityksen-perustamistoimet>

(My Enterprise Finland 2018)

2.7 Theoretical Framework

Eisenhart defined a theoretical framework as “a structure that guides research by relying on a formal theory constructed by using an established, coherent explanation of certain phenomena and relationships” (1991, 205), Thus research is built around the theoretical framework, which gives the frame to the literature review and the results.

A theoretical framework in the thesis is built around table 1 which is created by the author. The figure describes the challenges of immigrant entrepreneurship and possible solutions as per the literature review. In this research we are focusing on the challenges and success factors of an immigrant entrepreneur in Finland and the author sees these challenges most obvious and important from Finland immigrant business startup point of view. The structure of the interview questions and the results chapter is based on the theoretical framework.

Table 1: Theoretical framework – The challenges and possible solutions of an immigrant entrepreneur as per the literature review.

S.no	Challenges	Solutions
1	How to manage language and cultural barrier and cynicism of locals?	By learning the basics of the language, culture and trust building can be done with the help ethnic enclave group member and social help.
2	How to acquire capital to fund the venture?	Social help and capital such as borrowing from friends and family while establish and funding the business venture, hiring and employing family members in the business team, seeking information and process from ethnic members about how to run the business smoothly if they are in the same line of business.
3	How to acquire sufficient information and process to run the business?	
4	Where to get the training and necessary skills required to run the small business enterprise?	
5	How to recruit and manage trustworthy, competent and affordable staff?	
6	How to handle customer and supplier relationship in the running business as there is a difference in language, cultural and way of doing business in a foreign country?	
7	How to accomplish a maximized business bureaucracy and financial sheet?	Ethnic help and assistance from startup agencies.
8	How to manage and deal with competition in a new market environment?	
9	How to safeguard and protect the business from political and governmental attack?	

3 Methodology

The methodology Chapter deals with the research approach and context. It also describes the methods of data collection, data analysis and the verification of the findings.

3.1 Research approach

The research approach in this study was qualitative because the purpose of the study was to create deep understanding of the research problem and because the study could not be implemented by using quantitative methods. The past experiences of the interviewees were a very important element in the study. According to Kananen (2013, 22), qualitative research tries to create a better understanding of an issue instead of changing or developing something. In this study, the researcher was an external person, and all the interviewees were immigrant entrepreneurs in Finland. Graham (2010, 10) states that the qualitative research method mainly focuses on evidence. It is something that people tell the researcher and what they are doing. Based on that, it is possible to create issues and explanations for our questions. All the evidence that the researcher finds has value, and it needs to be carefully analysed in order to be certain that it is trustworthy.

According to Kananen (2013, 16-18), the qualitative research method is used when the phenomenon is not known and when there is no theory which would explain the phenomenon. The researcher tries to form a clear understanding of it by means of qualitative research.

Qualitative research is not conducted for the purpose of generalizing, which is what quantitative research is for. In quantitative research, both the phenomenon and theory are known. In the qualitative approach, it is very important that the researcher is able to create the right questions for the interviewees. The questions shall not be detailed, or otherwise the research will be quantitative. The questions need to be open-ended so that the interviewees can give broad and comprehensive

answers in their own words. Qualitative research provides an opportunity to obtain a clear and deep understanding of the phenomenon. Qualitative research is based on words and sentences, whereas quantitative research is based on figures.

3.2 Research context

Immigrant self-employment patterns in Finland

One of the hot topics and studied questions in today's era in the immigrant entrepreneurship literature is about the foreign-origin individuals and host country's locals have a similar an inclination to be self-employed. The below figure represents the locals and immigrant rate of self-employment for 8 years from 2006 to 2014. For observation, comparison and to see whether they have changed considerably over time.



Figure 4: Self-employment rate for natives and for persons of foreign origins.

Source: Statistics Finland and ETLA report 2018

The Figure 4 shows some interesting aspects of immigrant self-employment. It appears as no significant difference between the self-employment rate of locals and the immigrant or the foreign origin on an average. Both the series are very close to

each other, except for the year 2007 and 2008, with a mean of 10.2 per cent for immigrants or foreign origin and 10.4 per cent for natives or locals. We can see one more noteworthy finding from Figure 4, the self-employment rates for both immigrants or foreign origin and natives or locals have been comparatively stable over time. However, the rate for the immigrant is considerably more unpredictable than the one for natives. The constancy of self-employment rates might fluctuate with the immigrant labor force. Consequently, to see this we draw the number of workers of foreign origins or expatriate collectively with the number of immigrants in self-employment for 8 years from 2006 to 2014. (Fornaro, Paolo 2018, "Immigrant Entrepreneurship in Finland")

The below Figure 5 indicates that the number of immigrant workers and entrepreneurs from 2006 to 2014 has increased considerably in the period of eight years. The number of immigrant employees has increased by nearly 90 percent from 2006 to 2014. At the same time, the number of immigrants in self-employment has risen by 92 percent. The resemblance in the growth rates of these two graphs indicates the results of Figure 4, The steadiness of the self-employment rate in Finland. These figures are noteworthy and highlight the large increase in the population of immigrants and expatriate in Finland, in recent years.

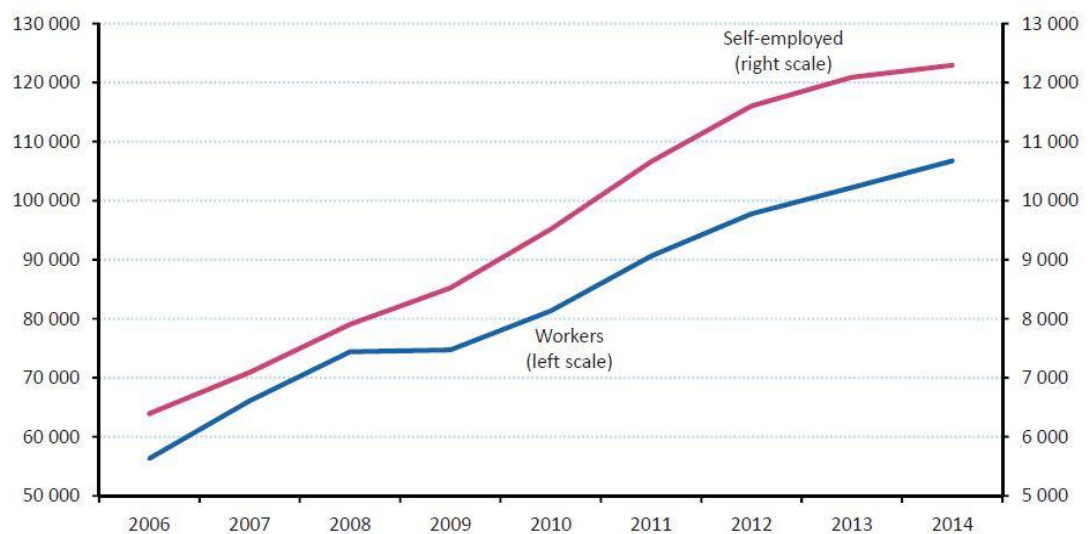


Figure 5: Number of immigrant workers and in self-employment

Source: Statistics Finland and ETLA report 2018

The below Figure 6 indicating, Top-10 industries of Finland in terms of immigrants' existence, i.e. the 10 sectors with the major share of immigrant and foreign origin entrepreneurs.

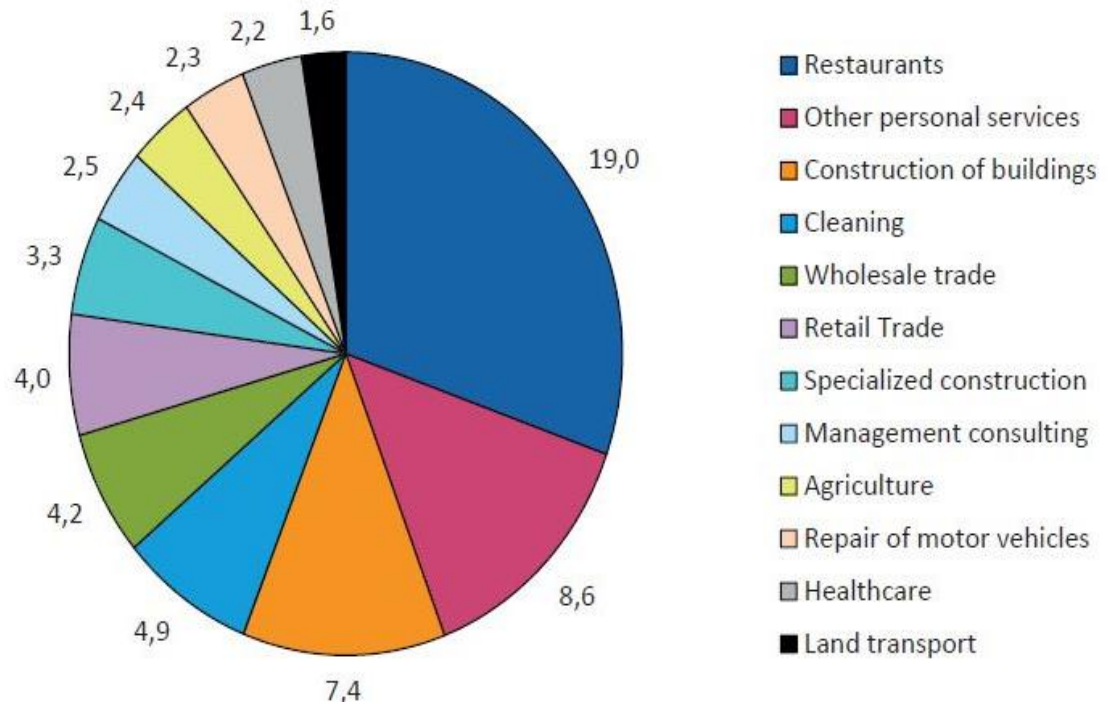


Figure 6: Top 10 industries in terms of the number of foreign entrepreneurs in 2014

Source: Statistics Finland and ETLA report 2018

The above pie chart shows that, The restaurant business industry with the largest share of immigrant and foreign origin entrepreneurs. Moreover, the other leading sector is other personal services, which includes a large variety of small-scale business such as, beauty salons, hairdressers, dry-cleaners, cleaning, small retail shop and more.

The study focused on the challenges of immigrant entrepreneurs in Finland. Especially, the focus was on the challenges faced by immigrants when they are planning to start a small business enterprise. These challenges can include the lack of business start-up knowledge, management of the lack of language abilities, cultural understanding and distrust of locals. The aspiring entrepreneurs also need to know how to acquire capital to fund their ventures as well as how to acquire

adequate information for running the business. Moreover, the entrepreneurs need to know where to get the training and necessary skills required to run the small business enterprise, staff related issues, governmental process, how to handle other parties' relationship in the running business as there is a difference in language, cultural and way of doing business. Finally, the questions of how to manage the maximized business bureaucracy and financial reporting obligations, how to manage competition in a new environment and how to protect the venture from political attacks also need to be answered.

These challenges can be subjective and vary from person to person. In this empirical study the main research context was the challenges of immigrant entrepreneurs and how they overcame these challenges while establishing their business operations. The interviewees were well experienced immigrant entrepreneurs here in Finland, and they had been managing their business operations for the last three or four years successfully.

3.3 Data Collection

The data collection for this study was implemented by using semi-structured interviews with immigrant entrepreneurs in Finland. The interviews were conducted with five immigrant entrepreneurs with different small-scale business backgrounds. They were all working as sole proprietors (owners) or at the managerial level in their respective businesses. All the entrepreneurs were registered, and they had Finnish companies legally. The reason why they were selected is that they all had experience of establishing immigrant small business operations and especially from the immigrant challenges point of view. A critical point in the selection was also that all the immigrant entrepreneurs were very much interested to open their small-scale business here in Finland before their actual business establishment and operations. The interviews were conducted between the 20th September 2018 and the 15th January in 2019. All the five interviews were conducted face to face, and the language used in the interviews was English as it was the second preferred language of the researcher and interviewees after their native languages. The help of a

translator was taken in two interviews because of the interviewee was not comfortable with the English language. A list of the questions was sent to the interviewees two days in advance by email.

The interviews were all recorded by mobile phone in order to obtain all the details from the answers for the analysis. According to Kananen (2013, 85), writing a memo during the interview will break natural interaction, and the researcher needs to work hard in order to write all the information down. Attention during the interview should be on the discussion instead of the writing process. That may also guide the attention of the interviewee to the writing process. The interview should be as natural a situation as possible.

The collected data is divided in primary and secondary data. Secondary data is existing material which can be used in its current form, for instance, historical research, which is based on the past. It can be documentation from the past, such as statistics, books, letters or videos. Primary data then consists of surveys, interviews and observations. (ibid 2014, 90) A list of the questions (Appendix 1) was built around the theoretical framework presented in chapter 2.8. The list of the questions was divided in themes. The background of the interviewees is clarified in Table 2.

Table 2: Background of the interviews

Serial Number	Name	Nationality	Business Name	Type
Entrepreneur 1	Richell Kupsa	Philippines	Koti Pizza	Semi-structured interviews and voice recording
Entrepreneur 2	Sanju Jokinen	Nepal	Nepalilainen Ravintola Nagarkot	Semi-structured interviews and voice recording
Entrepreneur 3	Farzad Rozigary	Iran	Maxi Pizza Buffet	Semi-structured interviews and voice recording
Entrepreneur 4	Prima Vesterinen	Thailand	Muang Thai	Semi-structured interviews and voice recording
Entrepreneur 5	Mahdi Abbasi	Afghanistan	Sirius Pizzeria	Semi-structured interviews and voice recording

3.4 Data Analysis

The collected data needs to be analysed soon after the interview in order to secure that the amount of the information is increasing. During the data analysis process, a few new questions may raise which can be presented to the interviewees in further interviews. (Kananen 2013, 76)

According to Sarajärvi and Tuomi (2002, 94), it is important to select a strictly limited phenomenon and then examine it carefully. All other interesting points from the data need to be ignored and moved to other research.

There are several ways to make a data analysis. In qualitative research, the data collection and the analysis are conducted alternately. Kananen (2013, 99-100), presents one way to analyse the data, which was used in this research. The analysis consists of different phases, and they are described in Figure 6. In the first phase the researcher collects data from different sources. The collection methods are observations, theme interviews, documentation and audio visual recordings. The second phase is to convert the data into the same form, for instance, recorded

interview into a text form. The third phase is to evaluate the collected data. The text is summarized in a form in which it can be sorted based on the subject, and this is called the coding phase. The fourth phase is the classifying phase where the data is sorted based on the codes. The codes used in this research are presented in Table 3. In this phase, it is important to keep in mind the research problem and the research questions. After the analysis, there can be new data collection, which brings more information or answers to the questions. The list of the questions may also change during the data collection.

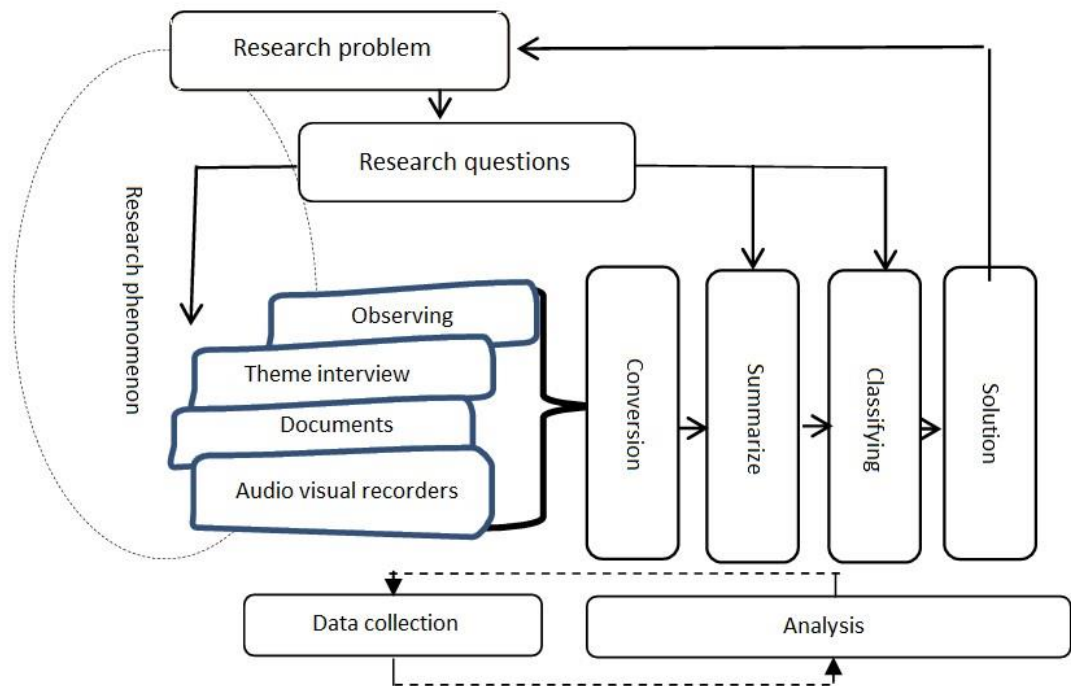


Figure 3: Phases of the research process in qualitative research

Kananen (2013, 99)

In the analysis phase, all the data was collected in an Excel file and classified based on codes presented in Table 3. The codes came directly from the theoretical framework, which described the important elements of the research. After the classification, all the data related to the same elements could be collected together,

which finally helped to understand the whole. During the classification phase the research questions were considered in order to find the answers. Appendix 2 shows a sample page of the analysing table.

Table 3. List of codes

Code	Explanation
C1	Training, adequate information and skills
C2	Initial capital /Finance
C3	language skills, cultural knowledge and distrust of locals
C4	Customer and supplier relationship
C5	Reliable, qualified and affordable workforce
C6	Governmental bureaucracy and financial reporting
C7	Competition
C8	Political attack/Changes

3.5 Verification of findings

Kananen (2013, 145), points out that the results of the research need to be reliable. There is no transparent guide on how to ensure reliability of the evaluation. The author needs to rely on a certain source and make decisions based on that, which increases the importance of the arguments. Reliability describes the stability of the results, and validity then confirms that the right things were researched. Stability means that when repeating the research, it will bring the same results.

According to Hirsjärvi and Hurme (2001 185-186), the interview situation is always different. Therefore, we cannot assume that the answers and results would always be the same when repeating the interview. The research analysis has a major role in qualitative research, as methods similar to those in quantitative research are not in use. The results of the interviews are the result from cooperation between the interviewee and interviewer.

There are different methods to prove that the results are reliable. The simplest method is to give the written text to the interviewee who gives feedback on whether the interviewer has understood the answers correctly (Kananen 2013, 151). Yin (2009, 45) points out that the researcher should follow the same procedures as the previous researcher used with the same topic and reach the same results by conducting a similar study. In that way, the interviewer can ensure the objectivity of the research and ascertain that there are no errors.

The interviewer prepared the interviewee selection keeping in mind that all of the interviewees had their own restaurants and that they had experience of initiating their business process and facing the related starting-up challenges. All the interviewees played the most important roles in managing their different restaurants, which gave a wider perspective to the results. As mentioned earlier, the interviews were all recorded, which increased the accuracy of the results.

4 Result

The results of the empirical study are presented in this chapter. Results are divided based on the essential elements in theoretical framework presented in chapter 2.7. The list of the questions was built up around the theoretical framework and finally it was possible to see which elements got a bigger role compared to the others. The aim of the research is to identify the main challenges for immigrant entrepreneur during initial establishment of the small restaurant business in Finland and how to overcome those challenges. Interview questions are presented at the end of the research, in Appendix 1.

4.1 Training, adequate information and skills

This has been observed in the research that training adequate information about the business process and skills is very important for an immigrant to start the business and this could be the initial start challenges for every immigrant entrepreneur in Finland.

The below findings from the research show that how to overcome these challenges,

- Franchise Business
- Previous Work Experience
- Finnish husband/wife to help in this business

Franchise Business

This type of business is helpful for the immigrant entrepreneur to start with it as the franchisor provides all the adequate information and manuals for the day to day operations.

In a franchise business, the franchisor provides a developed way of doing business, ongoing guidance, systems and assistance in return for periodic payment of fees and/or purchases. Franchises offer the independence of small business ownership supported by the benefits of a big business network.

You don't necessarily need business experience to run a franchise. Franchisors usually provide the training you need to operate their business model. Franchises have a higher rate of success than start-up businesses.

You may find it easier to secure finance for a franchise. It may cost less to buy a franchise than start your own business of the same type. Franchises often have an established reputation and image, proven management and work practices, access to national advertising and ongoing support.

Previous Work Experience

Previous work experience in the restaurant business is very important as 4 out of 5 interviewees had mentioned this and because of that, they have not faced any challenges about acquiring skills, information and training.

You may choose to work for the initial few years as an employee in a restaurant and learn the business operations and acquire the necessary skills about the food making

which will help you while establishing your own restaurant and during the start of your business you could use those skills survive in the market with low cost and fewer employees.

Finnish husband/wife to help in this business

In total, 3 interviewees had mentioned that their spouse was a big help during the start of the business in terms of information and other necessary arrangements about the business.

It's not limited here to have Finnish spouse as your other partner in the business. You may have a partnership with local Finnish friends or colleagues, this will help you to acquire information about the start of business with your partner's contacts and network.

Table 4. Result table: Training, adequate information and skills

Serial Number	Name	Nationality	Business Name	Answer
Entrepreneur 1	Richell Kupsa	Philippines	Koti Pizza	NO
Entrepreneur 2	Sanju Jokinen	Nepal	Nepalilainen Ravintola Nagarkot	NO
Entrepreneur 3	Farzad Rozigary	Iran	Maxi Pizza Buffet	YES
Entrepreneur 4	Prima Vesterinen	Thailand	Muang Thai	NO
Entrepreneur 5	Mahdi Abbasi	Afghanistan	Sirius Pizzeria	YES

The above Table 4 is a representation from the interviews, and it indicates that 3 immigrant entrepreneurs had not faced much challenges in terms of training, adequate information and another two they had few and they have now overcome those challenges based on the above suggestions and solutions.

4.2 Initial capital /Finance

The initial financial challenge to fund the immigrant business is very common and it was mentioned by 4 interviewees that they had this challenge to overcome.

Table 5. Result table: Initial capital /Finance

Serial Number	Name	Nationality	Business Name	Answer
Entrepreneur 1	Richell Kupsa	Philippines	Koti Pizza	YES
Entrepreneur 2	Sanju Jokinen	Nepal	Nepalilainen Ravintola Nagarkot	NO
Entrepreneur 3	Farzad Rozigary	Iran	Maxi Pizza Buffet	YES
Entrepreneur 4	Prima Vesterinen	Thailand	Muang Thai	YES
Entrepreneur 5	Mahdi Abbasi	Afghanistan	Sirius Pizzeria	YES

The above Table 5 indicates the answers from immigrant entrepreneurs about the financial challenges and as per their suggestions, they have indicated below solutions to overcome this challenge:

- My husband was a big help (social help, loan within your community or ethnic group and friends and family)
- I have used my own money
- I started with a very simple restaurant
- Bank loan

In total, 4 interviewees had mentioned that they had to take financial help from their friends and family, social loan within your community group and the last option was a loan from the bank.

Only 1 entrepreneur had decided and self-financed the whole business by saving own money for a long time to start the business in Finland.

You may also start the restaurant business with simple or at a very small level when you have financial challenges as suggested by the entrepreneurs and once you get your business running and making profit to some extent or few years, you may think to expand in terms of other facilities, equipment and other services in your business.

It was clearly mentioned that getting whole finance from the bank for an immigrant in Finland without collateral is not easy. In this situation, your community, ethnic

group and family and friends play a very important role to support the funding for your restaurant start up.

4.3 language skills, cultural knowledge and distrust of locals

The Lack of language skills, cultural knowledge was the challenge for almost all the immigrant entrepreneurs, but 2 interviewees had stated that due to their spouse help, being Finnish national, they have overcome this situation and also by learning the language on a daily basis from their family and enrolling for language and cultural courses before the start of the of the restaurant business. As they have lived in Finland more than 10 years and when they started the business, they had not faced this language challenge much in their immigrant entrepreneurial life.

Other entrepreneurs, they stated that it was a challenge but due to their previous work experience in Finland, they were aware of this language issue and all of them have mostly suggested to learn the language and familiarise oneself with the local culture before setting up a restaurant to overcome the challenges.

There are few NGO and governmental organisation, school and university in the city and they offer free of charge language and cultural courses which is the possible solution to learn the language easily and the same had been implemented by all the interviewees to overcome this challenge during or before the business start-up.

Distrust of locals is not really challenge stated by all the interviewees and they have not seen this type of any action and behaviour in the local customers.

Table 6. Result table: language skills, cultural knowledge and distrust of locals

Serial Number	Name	Nationality	Business Name	Answer
Entrepreneur 1	Richell Kupsa	Philippines	Koti Pizza	NO
Entrepreneur 2	Sanju Jokinen	Nepal	Nepalilainen Ravintola Nagarkot	NO
Entrepreneur 3	Farzad Rozigary	Iran	Maxi Pizza Buffet	YES
Entrepreneur 4	Prima Vesterinen	Thailand	Muang Thai	YES
Entrepreneur 5	Mahdi Abbasi	Afghanistan	Sirius Pizzeria	YES

The above Table 6 indicates that total 3 entrepreneurs when they had started with their restaurant business, they were facing this lack of language challenge with their customers and based on that they have recommended the above solutions.

4.4 Customer and supplier relationship

Customer and supplier relationship play a very vital role in any business and when it comes to immigrant entrepreneur customer is very important.

As per the interview results, initially two entrepreneurs had faced some challenges with the customers while serving them, that might be due to lack of understanding about the restaurant food and its taste. Sometimes it's difficult to match the customer expectation for immigrant entrepreneurs being new in the restaurant business and this leads to somewhere customer dissatisfaction and bad relation.

The below solutions have been recommended and implemented by the entrepreneurs on how to maintain good relationships with customers and their satisfaction:

- Always Take feedback (Good or Bad)
- I have learned this with my previous experience (Learning from your previous experience)

Always ask the customer politely and humbly about the food taste and feedback, they will give you the genuine feedback about what was good, what was not and this feedback is very important to improve your service, food quality and restaurant atmosphere to look more appealing to them and take a note about the same and learn for the future business by implementing those valuable feedback.

This solution has been implemented by all the interviewees and they have seen positive changes in their service with these feedbacks and still they continue this policy daily, whenever possible, they ask the customers for feedback about their restaurant.

It was mentioned by one interviewee that, if sometimes customer they don't like the taste of my food, I apologise and try to change the food or meal with another food without any extra cost and this makes even customer happy that they don't have to pay for food which they did not like and today that customer is loyal customer of the restaurant.

Table 7. Result table: Customer and supplier relationship

Serial Number	Name	Nationality	Business Name	Answer
Entrepreneur 1	Richell Kupsa	Philippines	Koti Pizza	YES
Entrepreneur 2	Sanju Jokinen	Nepal	Nepalilainen Ravintola Nagarkot	YES
Entrepreneur 3	Farzad Rozigary	Iran	Maxi Pizza Buffet	NO
Entrepreneur 4	Prima Vesterinen	Thailand	Muang Thai	NO
Entrepreneur 5	Mahdi Abbasi	Afghanistan	Sirius Pizzeria	NO

The above Table 7 indicates that 2 entrepreneurs had some initial challenges with the customers relation and recommended their solutions to tackle the challenge.

Supplier Relation

As per the interview, this has revealed that the relationship with the supplier is quite smooth to maintain in Finland and they had not faced even a single issue and challenge with the supplier.

This was recommended by entrepreneurs to use email communication when you need to order raw material for your restaurant, a digital written copy if something is missed to verify and the supplier has the policy to deliver the raw material at your restaurant storage and they do the handling of loading and unloading and if you want you can specify your time and date for delivery.

The supplier's cooperation and the process of handling of raw material makes life easy for immigrant entrepreneurs and you may deal with them in the English language too.

4.5 Reliable, qualified and affordable workforce

The Affordable workforce is the key problem highlighted by all the interviewees and this because of the cost of employee (Wages, salary, health care and social security) is very high in Finland and due that they always encounter this problem when an employee leaves from job and they need to hire or recruit in a replacement.

All 5 interviewees they have been facing this challenge of recruiting reliable and affordable employee and they have given few implemented suggestions and solutions to overcome this situation.

Table 8. Result table: Reliable, qualified and affordable workforce

Serial Number	Name	Nationality	Business Name	Answer
Entrepreneur 1	Richell Kupsa	Philippines	Koti Pizza	YES
Entrepreneur 2	Sanju Jokinen	Nepal	Nepalilainen Ravintola Nagarkot	YES
Entrepreneur 3	Farzad Rozigary	Iran	Maxi Pizza Buffet	YES
Entrepreneur 4	Prima Vesterinen	Thailand	Muang Thai	YES
Entrepreneur 5	Mahdi Abbasi	Afghanistan	Sirius Pizzeria	YES

The above Table 8 indicates that all the immigrant entrepreneurs are still encountering with reliable, qualified and affordable workforce in their restaurant management and below solutions and recommendation has been made by them to over this challenge.

- Entrepreneurs work more hours (Not to depend more on employee)
- It's fine for us to teach them (Providing necessary training about the food making)
- Keep on changing until I find the good worker (Continuously looking for a skilled worker)

As stated by the entrepreneurs, they themselves always try to work more hours in the restaurant which helps to reduce the employee cost as well as they will monitor and manage the restaurant well. During the initial start of business, it is mandatory for the entrepreneur to be in the restaurant most of the time and manage everything by themselves. This will help the entrepreneur to learn very quickly. In restaurant work, it is expected from the recruitment applicant that he/she should have basic knowledge or experience in the food business and hygiene passport from the authority and rest other cooking training will be provided by the restaurant management in the training period.

All the interviewees stated that they do provide necessary training about the food and always keep an eye on the food, which their staff make and whenever possible they do guide them as well. That's the process to have a skilled worker in the restaurant. On the other hand, you always look for good staff outside your community or ethnic group, family and friends as they could be a good asset as an employee in your restaurant. Sometimes, it's quite normal that the recruited worker is not a good match with your restaurant food business. You may look continuously for new staff to replace until you find the right staff.

4.6 Governmental bureaucracy and financial reporting

The understanding of governmental bureaucracy and financial reporting is very important in every business and if you are not up to date with your financial reporting such VAT, Tax reporting, licences and mandatory notifications to the municipalities about the nature of the business and employee-related official work as per the governmental reporting then might your startup business will face some challenges or issue legally and could be at closer situation from the authority.

As per the interviewees, they have stated that it's really not easy to manage governmental bureaucracy and financial reporting by themselves and they have outsourced as a solution and even they recommended that this is the best suitable and reasonable option is available instead of hiring a staff to do this. The below suggestion and overcoming solution for governmental bureaucracy and financial reporting made by interviewees.

- You need to invest also for the bookkeeper/accountant
- Very important that you have bookkeeping so you can concentrate on business

Table 9. Result table: Governmental bureaucracy and financial reporting

Serial Number	Name	Nationality	Business Name	Answer
Entrepreneur 1	Richell Kupsa	Philippines	Koti Pizza	NO
Entrepreneur 2	Sanju Jokinen	Nepal	Nepalilainen Ravintola Nagarkot	NO
Entrepreneur 3	Farzad Rozigary	Iran	Maxi Pizza Buffet	YES
Entrepreneur 4	Prima Vesterinen	Thailand	Muang Thai	NO
Entrepreneur 5	Mahdi Abbasi	Afghanistan	Sirius Pizzeria	YES

The above table indicates that three immigrant entrepreneurs had not faced any challenges since the start of the business. as they outsourced the service to a professional accountant and bookkeeper to do the all necessary reporting and governmental licence related work and other two entrepreneurs, they have not outsourced initially but as soon as they realised the actual requirement and its importance, they have hired an accountant and bookkeeper to look for their reporting's.

Investing in bookkeeper and accountant is worth as you don't have to learn all those new changes in financial reporting every year and this will save your lot of time and you may more concentrate on your business and strategies to increase your sales, restaurant service, traing to employees and food quality.

The Bookkeeper will provide every month sales report and bottom with profit based on daily sales at your restaurant and they will notify tax authority about your VAT receivable and payable. their service also includes the employee payroll and wages. At the end of the year, they will report the government about your whole business volume with tax and all the calculations related to that, which is very important for every business to report on a yearly basis maximum.

it was clearly suggested by all the interviewees that its highly recommended to have an accountant/bookkeeper in your business and their charges are not high and it might cost your 500 to 700 euros a month with a whole service package.

4.7 Competition

The competition among the small-scale food restaurant business is very challenging. As every other food business around the corner such as fast food, authentic traditional cushion and homemade food fight for the same single customer and this makes the market more competitive in many terms.

Table 10. Result table: Competition

Serial Number	Name	Nationality	Business Name	Answer
Entrepreneur 1	Richell Kupsa	Philippines	Koti Pizza	YES
Entrepreneur 2	Sanju Jokinen	Nepal	Nepalilainen Ravintola Nagarkot	YES
Entrepreneur 3	Farzad Rozigary	Iran	Maxi Pizza Buffet	NO
Entrepreneur 4	Prima Vesterinen	Thailand	Muang Thai	NO
Entrepreneur 5	Mahdi Abbasi	Afghanistan	Sirius Pizzeria	YES

The above Table 10 indicating the competition result, Majority of the interviewees had stated that they have been facing high competition from the market due to many food restaurants around the city centre. On the other hand, two interviewees had stated they have not been facing that much competition and the reason was their restaurant theme and food that is traditional authentic cuisine such as Thai and Iranian cuisine and they are the only one authentic special food restaurants in the city centre, which makes their food restaurant unique in the market and they are competing strongly in the market.

There are few recommendation and solutions has been given by these entrepreneurs to compete in the market as below,

- Quality product
- Customer service skills
- No much competition for me (Authentic special cuisine restaurant)

To stay competitive in the market, you should improve your quality of food and services and due to that now many pizza shops they do provide warm pizza delivery to your doorsteps on time. This is the way to get your customer loyal by your service and quality food. recommended by the immigrant entrepreneur during the interview.

4.8 Political attack/Changes

As per the interviewees and their observation from a decade, The political attack/changes challenge or threat is not you see easily in Finland or Europe because of the stable economy and strong trade union in their field.

All most all the interviewees had confirmed that they have faced this type of challenge ever in their entrepreneur life.

Table 11. Result table: Political attack/Changes

Serial Number	Name	Nationality	Business Name	Answer
Entrepreneur 1	Richell Kupsa	Philippines	Koti Pizza	NO
Entrepreneur 2	Sanju Jokinen	Nepal	Nepalilainen Ravintola Nagarkot	NO
Entrepreneur 3	Farzad Rozigary	Iran	Maxi Pizza Buffet	YES
Entrepreneur 4	Prima Vesterinen	Thailand	Muang Thai	NO
Entrepreneur 5	Mahdi Abbasi	Afghanistan	Sirius Pizzeria	NO

The above Table 10 indicating the political attack challenge, which has not been faced by majority of immigrant entrepreneur, but one entrepreneur had made the statement that the governmental support about the Finnish product and services. This type of support from the governmental authority is bit difficult and might threat for a traditional and authentic cuisine restaurant.

At the same time entrepreneur had offered solution to overcome this type of challenge is buying Finnish made raw material for the business and this would solve the issue of Finnish product and services. But again, this type of challenge is not easily seen and faced by immigrant entrepreneurs. As Finnish government has

realised the importance of immigrant entrepreneurs in Finland and how they are important to Finland's economy. They have been taking many measures and action to attract huge number of investors, skilled labour and entrepreneurs from around the world.

5 Discussion

The research has reached to the goal. Which was placed initially, and it was very interesting, and it has answered the questions satisfactorily and gave meaning to the research studies conducted.

5.1 Answering the research questions.

Research questions in this study were the following:

1. What are the challenges for foreigners/Immigrant to establish their restaurant business in Finland?

The supporting question was:

- How can foreigners/immigrant overcome these challenges?

The Immigrant entrepreneurship is very hot topic in Finland and its started creating impactful attention. As Immigrants are already establishing more SME companies than the rest of the population, especially in the Helsinki Metropolitan Area. Through immigrant entrepreneurship the market gains international resources, new ideas, approaches and more business, and that boosts the economy of the whole country.

As we are focusing on the what are the challenges of immigrant entrepreneurs for setting up a restaurant business in Finland and the data collected from the Interviewees all have very good experience and knowledge in starting up a restaurant business in different types such as fast food and traditional authentic food in Finland as an immigrant. Their background is from Philippines, Nepal, Iran, Thailand and Afghanistan. About the verification of the research point of view can be mentioned that

answers to the questions were generally similar in all interviews. It is an evidence for us that the results are reliable and reasonable. Interview questions were built up based on the theoretical framework. The below challenges from theoretical frame work and interviewees feedback,

- Training, adequate information and skills
- Initial capital /Finance
- language skills, cultural knowledge and distrust of locals
- Customer and supplier relationship
- Reliable, qualified and affordable workforce
- Governmental bureaucracy and financial reporting
- Competition

The best-recommended solutions for the above all challenges from all the interviewees was previous work experience in food business which gives you knowledge and confidence for the startup of your own restaurant and makes few things bit smoother at the start as you don't need to hire a cook. You can work as a cook in your business and save employee related cost. which is a very high cost in Finland, when it comes to employee wages and salary. Finnish spouse and partner in business also play a very important role as they could be an asset for you as information, language, finance and cultural help.

The initial fund arrangement and financial help you may seek from your friends and family, social loan within your community group and last option is to take from financial institution and bank as the interest rate would be bit high. Lack of language skills can be eliminated with the help of course offered in university and educational institutions and its recommended to start as soon as possible. Try by practicing in your business with college and staff as well.

It is advisable to take customer feedback during the start of your business about the restaurant look and feel, service, food and try to implement those feedback and suggestions to maintain a healthy and good relationship with your customers. For a healthy business it is recommended to have an accountant or bookkeepers to look

for governmental bureaucracy and financial reporting and all the interviewees they also practice the same in their business as well. There is high competition in the restaurant business market because of the drastic increase in the eating habit of the customers and this attracts establishing new food restaurants around the city. This makes business more competitive and to sustain in the restaurant business it is recommended to provide good quality food and services to the customers and that's what the customer wants at the end.

5.2 Practical implication and contributions

The research played a major role in identifying the challenge factors and solutions for the same for an immigrant entrepreneur those who wants to setup restaurant business in Finland as well as the government can take this recommendations and suggestion for the future development and to support immigrants. As it creates self-employment and jobs for others.

The results of the study may help to fill in the gap of knowledge regarding what business action and strategies influence the success of restaurant businesses of immigrant entrepreneurs in Finland. The immigrant entrepreneurs could better understand and apply recommended or new strategies to sustain and improve their restaurant business performance in the market.

The results of this study may contribute to positive social change if its findings lead to improving the profitability of the immigrant entrepreneur's restaurant businesses, thus enhancing their quality of life. Immigrant entrepreneurs have a higher rate of the business establishment than non-immigrant entrepreneurs do; thus, they play a significant role in the Finland economy.

5.3 Limitations of the research

There were two limitations in this study in particular that need to be acknowledged. First, All the Interview participants from the same city i.e. Jyvaskyla, Finland. More research is needed from other cities around Finland. as to the unique or common experiences faced by immigrant entrepreneurs trying to enter the restaurant industry.

A second limitation was that the study did not examine restaurant failures. This was highlighted by one participant during the course of the interview that they had prior restaurants that failed. However, the research questions were not designed to inquire on past failure of businesses by the immigrant entrepreneur. While this is a limitation of this dissertation and it is an opportunity for future research.

5.4 Conclusion

In this research, we have investigated Immigrant entrepreneurs face challenges such as training, adequate information and skills, Initial capital /finance, language skills, cultural knowledge, customer and supplier relationship, reliable qualified and affordable workforce, bureaucracy and financial reporting and competition. The empirical study reveals that immigrant entrepreneurs of restaurant business face with three major and common challenges, initial capital /finance, reliable, qualified and affordable workforce and governmental bureaucracy and financial reporting. These immigrant entrepreneurs are faced with these challenges regardless of whether there are in a large or small city. These challenges are much more significant because these immigrant entrepreneurs have certain minor problems that affect them, such as language and cultural barriers.

These findings and solutions about the challenges could create positive social contributions by helping to improve the financial outcomes of immigrant entrepreneur businesses in Finland. Immigrant entrepreneurs could achieve a higher standard of living while enhancing the economic status of the Finland with more jobs

and employment in the market. I would suggest future researchers to expand the study to different locations in the Finland with larger population samples.

It was also observed from the research that most of the immigrant entrepreneurs either do not or put little effort in marketing. Marketing induces potential customers to a business. I would recommend for immigrant entrepreneurs marketing strategy as future research area.

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Appendices

Appendix 1. Questionnaire for interviewees

1. Name of interviewee and enterprise (Business Name)

2. Nationality

3. Position of interviewee

4. Year of business establishment?

5. What challenges did you have in acquiring training, adequate information and skills? How did you overcome these challenges?

6. What challenges did you have in acquiring initial capital to fund the business enterprise? How did you overcome these challenges?

7. Was lack of language abilities, cultural understanding and distrust of locals a problem? How did you manage lack of language abilities, cultural understanding and distrust of locals?

8. Did you have challenges in customer and supplier relationships? How did you manage these challenges?

9. Was it a challenge recruit and manage trustworthy, competent and affordable staff? How did you recruit and manage trustworthy, competent and affordable staff?

10. Was governmental bureaucracy and financial reporting a challenge (Tax, Tax Return File, Managing Business Account, Profit and Loss)? How did you manage governmental business bureaucracy and financial reporting?

11. Were the challenges from your competitors? How did you overcome them?

12. Was political attack a challenge? How did you protect the venture from political attack?

Appendix 2. Sample table of data analysis

Code	Text from interview	Location of text	Analysis/comment
S1a	Franchise Business	Interview 1 page 7	This type of business is really helpful for the immigrant entrepreneur to start with it as the franchisor provides all the adequate information and manuals for the day to day operations.
S1b	Previous Work Experience	Interview 2 page 1	Previous work experience in restaurant business startup is very important as 4 out of 5 interviewees has mentioned this and because of that, they have not faced any challenges about acquiring skills and training.
S1c	Finnish husband to help me in this business	Interview 2 page 1	In total 3 interviewees had mentioned that their spouse was a big help during the start of the business in terms of information and other necessary arrangements.

S2a	My husband was a big help	Interview 1 page 9	In total 4 interviewees had mentioned that they had to take financial help from their friends and family, social loan within your community group and the last option was a loan from the bank
S2b	I have used my own money	Interview 2 page 1	Only 1 entrepreneur had made arrangements for whole finance from own saving.
S2c	I started with a very simple restaurant	Interview 4 page 1	low investment options but not recommended
S3a	Learning the language and culture course	Interview 1 page 11	As per the interview, all the interviewees had mentioned language and the cultural course is a must before you start the business.
S4a	Take feedback	Interview 1 page 12	It's really important, when it comes to customer and to maintain the relationship. you must take the feedback from
S4b	Supplier	Interview 1 page 12	

S4c	I have learned this with my previous experience	Interview 2 page 2	customer and supplier as well. All the interviewee had mentioned they never faced any challenges with the supplier but 2 of them they had and they overcome by taking feedback and learning from previous case.
S5a	Entrepreneurs work more hours	Interview 1 page 13	Recruiting affordable, skilled staff was a challenge for all the entrepreneur and because of Finland worker wage legislation, it's really costly and not easily affordable so the entrepreneurs working more number of hours in the restaurant and on top they do provide them training as well. this was the case with all the interviewees.
S5b	It's fine for us to teach them	Interview 1 page 14	
S5c	Keep on changing until I find the good worker		
S6a	You need to invest also for the bookkeeper	Interview 1 page 15	Governmental bureaucracy and financial reporting is a challenge mentioned by 3

S6b	Very important that you have bookkeeping	Interview 1 page 16	interviewees but all of them is using the bookkeeper /accountant service to overcome this part. it is very necessary for small entrepreneurs to have an accountant to take care of all the financial reporting so he can focus more on the business sale and other productive work and this was mentioned by all the interviewees.
S7a	A lot of competitors	Interview 1 page 16	Competition is a challenge mentioned by 3 interviewees and they do try different strategies to overcome come that the common one they mention is quality of food, customer service, warm food on time with home delivery.
S7b	Quality product	Interview 1 page 18	
S7c	Customer service skills	Interview 2 page 3	
S7d	No much competition for me	Interview 3 page 3	No competition for them mentioned by 2 interviewees and the reason was they are in the traditional food

			restaurant business (e.g Thai, Indian, Iranian)
S8a	Purchase the Finnish raw materials	Interview 3 page 3	Political attack challenge mentioned by 1 interviewee as when government mainly supports the Finnish products which can be tackled by buying Finnish raw material or products in that case. Rest all the interviewee said no challenges from this.
S8B	Follow the rules and regulations	Interview 4 page 3	