

Saimaa University of Applied Sciences
Business Administration Lappeenranta
Degree Program in International Business

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**VIETNAMESE IMMIGRANT ENTREPRENEURSHIP IN
FINLAND: MOTIVATION AND OBSTACLES**

Bachelor's Thesis 2013

ABSTRACT

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Vietnamese immigrant entrepreneurship in Finland: Motivation and Obstacles, 76 pages, 2 appendices

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The purpose of this research was to examine the motivations and obstacles to Vietnamese immigrant entrepreneurship in Finland.

In theoretical part, the main issue was to define different concepts of entrepreneurship, immigrant and immigrant entrepreneur. Further, theories of motivational and obstacle factors were reviewed. In the next part, previous studies about immigration history of Finland were retrieved.

Multiple research method was adopted, combining both quantitative and qualitative techniques. Quantitative data was collected from 48 questionnaire responses and was analyzed using SPSS descriptive statistics. Meanwhile, 10 semi-structured interviews were carried out to collect the qualitative data. The information was gathered from both primary and secondary sources.

Firstly, the results revealed that Vietnamese immigrants are driven into entrepreneurship by both push and pull factors. However, push factors (including employment, monetary necessity and prestige) appeared to be the most significant reasons. Secondly, findings also indicated that obstacles to Vietnamese entrepreneurs include lack of language skills, financial difficulties, high competition, distrust from locals, unfamiliarity with legal regulations, limited social networks and inadequate business skills. In addition, Vietnamese owners often fail to utilize the benefits of professional consulting services. Lastly, despite all challenges, Vietnamese immigrants still hold positive perspectives on doing businesses in Finland.

The study gives recommendation on how to utilize available supporting services and material. Further research could replicate this study among other ethnic groups in Finland to see if there are any significant differences between them.

Keywords: Immigrants, entrepreneurship, motivations, obstacles

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1 INTRODUCTION

1.1 Background and purpose of the study

The term of entrepreneurship has received increasing awareness in Finland among policy makers and media since the recession in early 1990's (Pukkinen et al.2007, 39). Following this, the interest in supporting immigrant entrepreneurship was raised in the latter half of 1990's. Undoubtedly, this was partly connected to the high number of immigrants in Finland who are unemployed. Since then, entrepreneurship has been the most available means for economical and social survival for foreigners who are facing diverse challenges living in a completely different society.

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 native population (8 and 9 per cent of the labor force respectively). The number of immigrants-owned enterprises has been continuously increasing in Finland. However, the topic still remains largely unexplored, especially in the case of Vietnamese immigrant entrepreneurship. This was a surprise because Vietnamese was among the first groups who arrived in Finland as refugees in 1979. Since then, the number of Vietnamese has risen quickly to around 6060 in population (Statistics Finland 2012).

Therefore, the purpose of this thesis is to add knowledge about Vietnamese entrepreneurs in Finland. The paper focused on exploring their motivators to become self-employed as well as examining various obstacles that they have to deal with. Notably, understanding these factors would be the first step towards improving the performance of Vietnamese businesses in Finland.

1.2 Objectives and the main questions

The main objectives of this research are two-fold: (1) to investigate the motivations of Vietnamese immigrants to become self-employed and (2) to investigate the obstacles that could affect their business performance.

Remarkably, this thesis should not be viewed as a guideline or booklet. Rather, it provides valid figures, practical information, invaluable cases and real life experiences. For that reason, this paper would be a useful reference material for prospective entrepreneurs to review before establishing their own venture. In addition, immigrants from other nationalities may find it helpful and applicable as well.

In the same vein, this research might also help the Finnish government or other institutions in creating policies, strategies, guidelines or services towards immigrants in the future.

Base on the above objectives, this study aims at finding answers for the following questions:

- a) What factors motivate Vietnamese immigrants to become entrepreneurs?
- b) What are the obstacles encountered by Vietnamese immigrant entrepreneurs?
- c) How to overcome these challenges? This part shall give some recommendations on how to utilize available supporting services and material.

1.3 Scope and limitation

The scope of this thesis is only limited to Vietnamese immigrants who are involved in entrepreneurial activities in Finland. Moreover, it only concentrates on the Southern part of Finland since most of the Vietnamese entrepreneurs are located in this area.

There are two major tangible limitations that could affect the validity and reliability of this research:

Firstly, as elsewhere, all new businesses in Finland have to register themselves in the Trade Register. This is a good destination for the researcher to seek for information. However, the register just includes information on nationality but information on country of birth and origin are not included. Thus, Vietnamese immigrants that hold Finnish citizenship cannot be reached through this channel.

Moreover, there is absolutely no statistical data about the 2nd generation of immigrant entrepreneurs. All Vietnamese business owners presented in the statistics belonged to the 1st generation. Their common disadvantages are lack of Finnish skills, of the regulatory context and of the way doing and organizing business. Therefore, the results might be heavily driven by these limitations of the 1st generation.

Lastly, the results are only guaranteed within the time frame of this thesis. Hence, readers should check for updated information concerning entrepreneurship policies and situations.

1.4 Thesis structure

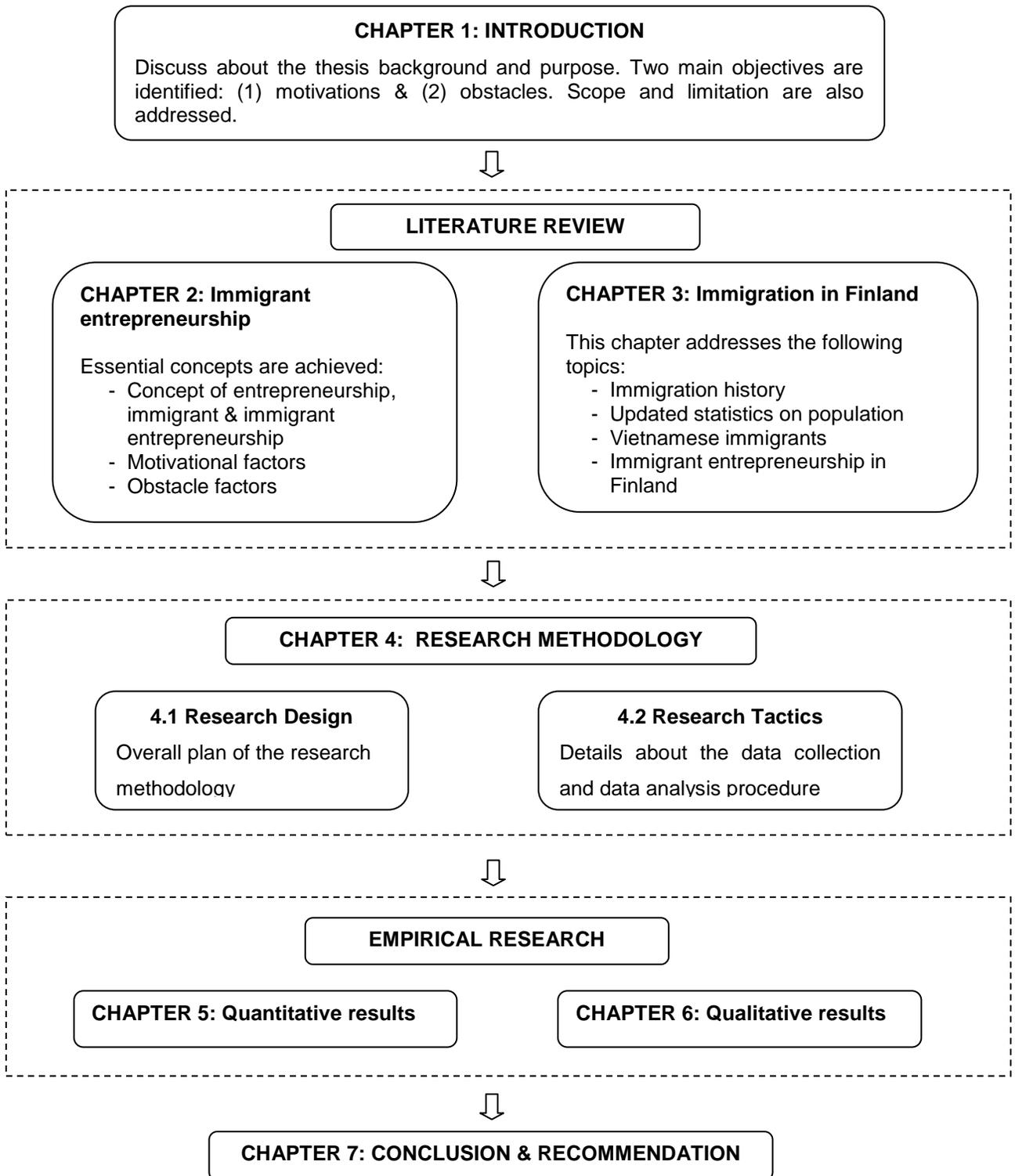


Figure 1: Thesis structure

2 LITERATURE REVIEW ON IMMIGRANT ENTREPRENEURSHIP

2.1 Concept of entrepreneur and entrepreneurship

The concept of entrepreneurship plays a substantial role in today's economy and in the employment market. As the number of entrepreneurs is continually growing, they are becoming the engine of economic development in every society throughout the world. The importance of entrepreneurship was pointed out by Constant and Zimmermann (2006, p.279) as:

“Entrepreneurship not only injects new dynamism into an economy but it is also of great importance for the economic prosperity and the future economic development of a country. Entrepreneurship is also a significant element in combating unemployment and welfare drain through job creation, at the very least for the self-employed themselves. Small entrepreneurs, in particular, have contributed in the creation of revolutionary businesses and they account for the majority of the employed workers.”

However, there is still no comprehensive definition of the term entrepreneur or entrepreneurship. Several researchers, theorists and scholars have indicated it in different ways. Therefore, this heading shall look into various concepts of entrepreneurship from different perspectives to help readers of this research broadening their view and recognition.

To begin with, it is fundamental to note that entrepreneurship and entrepreneur are two indivisible words which means trying to define one will certainly lead to the definition of the other. Hence, readers should not criticize about the interchangeable use of these two concepts in this study. The only difference is that an entrepreneur is a person while entrepreneurship is the act of undertaking entrepreneurial venture. (Casson, Yeung, Basu & Wadeson 2006.)

According to Per Davidson (2005), the terminology of entrepreneurship has been interpreted in diverse ways by different school of thoughts, including: the creation of new organizations, entry or enterprises (Gartner 1988; Lumpkin & Dess 1996; Low & MacMillan 1988); taking advantages of opportunities (Wiklund 1998) or the process by which individuals strive for without regards to the resources they currently control. (Stevenson & Jarillo 1990, in Davidson 2005.)

In another school of thought, entrepreneurship has been defined as the act of creating, building and expanding an enterprise, putting together an entrepreneurial team and collecting other resources to pull out opportunities from the marketplace for long-term benefits (Van Aardt & Bezuidenhoud 2002). The next school of thought explained that entrepreneurship creates technical and innovation changes, thus encourages economic growth (Schumpeter 1934). Schumpeter is one of the economists who perceived entrepreneurship from the point of innovation. Furthermore, Hill (1994) added that entrepreneurship is the process taking place in different environment and bring changes in the economic system through innovations. In addition, according to some economists, an entrepreneur:

“...identifies opportunities, assembles required resources, draws-up a practical action plans for implementation, and anticipates the reward in a timely and flexible way...” (Casson et al. 2006, pp. 34-38).

From the above definitions, innovation and exploration of resources (meaning opportunities) could be derived as two important aspects of entrepreneur. Nevertheless, they are not suitable for the purpose of this study. With regard to the thesis context which is about “obstacles to immigrant entrepreneurs”, researcher only looked for definitions that are emphasized on risk-taking as the most important feature of entrepreneurial nature. There are several scholars that meet the above expectation.

First, early study indentified “risk” as one of the key features of entrepreneurship (Knight 1921). Knight’s theory defined entrepreneurship as the act of accepting

uncertainty. He argued that entrepreneurs are owners of companies and thus receive profits. Yet, in order to achieve profits, they must carry out three tasks which are: 1) come up with useful changes or innovation, 2) adapt to changes in economic environment; and 3) accepting uncertainty in the market (Casson et al. 2006, p.45).

Secondly, although the term “entrepreneur” and “self-employed” are not precisely the same, they are often used interchangeably in the literature on immigrant businesses (Rath & Kloosterman 2003). For instance, the Finnish Labor Force Survey defines self-employed as:

“persons who are engaged in economic activities on their own account and at their own risk. Self-employed can be self-employed with employees or without employees, such as own-account workers or freelancers. A person acting in a limited company, who alone or together with his/her family owns at least one half of the company, is counted as self-employed.” (Statistics Finland 2011)

Meanwhile, according Kumar (2008, p.33), the word “entrepreneur” was derived from the French verb “*entreprendre*”, meaning “to undertake”. In other words, it describes someone who takes risks. Kumar also added that “entrepreneur” is an individual who initiates, builds, manages and develops a business venture under personal risks for potential profit. (Kumar 2008, p.33). Similarly, Kuratko and Hodgetts (2004) also shared an identical idea by stating that entrepreneurship is the process of assembling and risking resources to meet a business opportunity. Further, entrepreneurs are fundamentally not afraid of risks and believe in their ability to succeed. They can put their personal savings and even their homes or other personal assets to grow their own businesses while at the same time creating employments opportunities for others (Forum 2006).

This thesis used entrepreneurship definitions provided by Kumar (2008), Kuratko & Hodgetts (2004) and Forum (2006) as backbone of the study.

2.2 Concept of immigrant

The term “immigrant” is defined simply and unified in the literature as one who is resident in a country that is not the land of his or her birth (Pinkowski 2009) or as people who move from one country to another with the intention of taking up permanent residence (Vinogradov 2008). As immigrant status is attached with the definition of “immigrant entrepreneurship”, it is necessary to clarify this concept in more details.

Depending on the definition, several different groups of people might be classified as “immigrants”. Researchers have relied on spatial, temporal, location of administrative borders between states and settlement intentions to define the migration status of a person (Vinogradov 2008). According to Faist (2000), people might be consider “immigrants” if they have lived abroad for more than three months.

Immigrant concept used in this study is, however, not limited to one who recently arrived in a foreign country or who was born outside of the resident nation. Instead, it covers both the “*first and the second generation immigrants*”. These definitions denote the origin of a person’s parents. Depending on the country of birth and the parents’ country of birth, a person may be classified into one of the categories presented in Table 1. (Vinogradov 2008):

Table 1: Immigrant status definition: the person's and parent's origin (Vinogradov 2008)

Born abroad?			Term
Person	His/her mother	His/her father	
Yes	yes	yes	First generation immigrant
No	yes	Yes	Second generation immigrant
no	no	No	Native
yes	no	No	Native in most cases
yes	yes	No	Depends on the context
yes	no	Yes	
no	yes	No	
no	no	Yes	

According to Table 1 (Vinogradov 2008) and the Bureau of the Census (2009), the term *“first generation immigrant”* can possibly imply *“a foreign born citizen or resident who has immigrated and been naturalized in a new country of residence”*. Herein, the word *“naturalized”* is the *“acquisition of citizenship and nationality by somebody who was not a citizen of that country at the time of birth”* (Bureau of the Census 2009). In other words, Peters (2002) has divided the first generation immigrants into the pioneers and the second wave (people who is sponsored to the new country of residence by pioneers). Likewise, the concept of *“second generation immigrant”* is the extension of the *“first- generation”*. This term refers to individuals born in resident country who have at least one foreign born parent, depending on the context (Roberto & Passel 2003).

Although the first group of Vietnamese arrived in Finland in 1979 which has provided enough time for the third generation to appear (who are clarified as Finnish natives), they are still very young to flow into the national labor force. Based on that fact, *“immigrant”* is a suitable and sufficient term to address any Vietnamese entrepreneurs who are currently doing business in Finland.

2.3 Immigrant entrepreneurship

Taking into account the arguments above, “*immigrant entrepreneur*” was chosen to be the base theory of this paper. The definition involves both the first and the second generations of foreigners doing businesses in a host country and excludes the latter generations. That means “*ethnic entrepreneurs*” concept (who have been living in the country for several generations or several centuries) (Volery 2008) was omitted from the theoretical framework. This limitation was not only for the purpose of simplicity but also more appropriate regarding the realistic situation of Vietnamese entrepreneurs in Finland (who have immigrated just over the past few decades).

The link between immigration and entrepreneurship has been explained by number of studies. Butler & Greene (1997) described “*immigrant entrepreneurs*” as individuals who recently arrived in the country and start a business for the purpose of economic survival. Meanwhile, other researcher has stated that an immigrant entrepreneur is a business owner, having foreign origin, who is involved into the act of economic innovation, organization creation and profit-seeking in the market sector (Vinogradov 2008).

This study applies the concept of immigrant entrepreneurship provided by Dalhammar (2004, p.14). Dalhammer has described immigrant entrepreneurship as the process by which an immigrant establishes a business venture in the country of settlement. This theory is also supported by a Finnish literature which classified immigrant entrepreneur as followed:

- “*owner entrepreneurs who permanently live in Finland or are planning to move permanently to Finland and*
- *foreign entrepreneurs who do business in Finland but do not permanently live here.*” (Kauppa- ja teollisuusministeriö 2007, according to Hanna-Riitta Koivu 2010, p.12.)

2.4 Factors of entrepreneur motivation

According to the Business Dictionary, “*motivation*” is described as internal and external factors that encourage the desire in people to make them continually interested and committed to a role. Besides, motivation results from both conscious and unconscious factors such as the intensity of needs, reward value of the goal and expectations. These factors affect the behavior of individuals. (Online Business Dictionary, accessed on 19 November, 2012).

Based on the basic definition of “*motivation*”, several theorists have suggested different factors driving an individual’s motivation to become entrepreneur. The triggers could be, for example, the willingness to capture opportunities or the financial and independence desire (Shane, Locke & Collins 2003). Those elements inspire a lot of people choosing to be self-employed. In addition, parental businesses, family background, gender or practical experiences are also factors that significantly lead individuals to start their own businesses (Ashley-Cotleur, King & Solomon 2009).

Notably, motivational factors differ from person to person and can be varied among different groups of entrepreneurs as well. Due to the scope of this study, only triggers that drive immigrants into business are analyzed. There are several theories of immigrant entrepreneurial motivation including the Cultural Theory, Mixed Embeddedness Theory and the Disadvantage Theory.

According to the Cultural Theory suggested by Hoselitz (1964), cultural characteristics such as work ethnics, family ties, social values, savings and religious beliefs can partially explain the orientation of immigrant towards entrepreneurship. Likewise, Mixed Embeddedness theory (Kloosterman et al. 1999) shares the same points with the Cultural theory with addition of socio-economic and ethno-social characteristics. It indicated that immigrants with lower socio-economic resources are pushed toward the lower economic sectors. Lastly,

Disadvantage theory stated that immigrant entrepreneurship is the result of disadvantages. Many immigrant workers tend to suffer from labor market disadvantage. Hence, they are pushed into entrepreneurship. (Ram & Smallbone 2001).

Furthermore, drivers of entrepreneurship can be divided into four categories: intrinsic rewards (pull), (2) extrinsic rewards (push), (3) independence (pull) and (4) family (push) (Manev et al. 2005).

In brief, all of the above motivational factors can be classified into two categories which are “Push” and “Pull” factors. On the one hand, the “pull” factors are characterized by positive values and spirits such as dream, vision, innovation or opportunity seeking. Hence, many scholars referred this group as “opportunity” entrepreneurs. On the other hand, the “push” factors force immigrants to entrepreneurial undertaking option in order to fulfill their “necessity” needs. (Minniti et al. 2005, according to Asfaw et al. 2011).

Pull factors

Pull factors are usually used to indicate opportunities provided by the market and also depend on internal motives. Internal motives such as need for independence, monetary motivation, need for self-realization, high achievement, flexible working time or desire for becoming one’s own boss are considered as pull factors as presented in Figure 2 below:

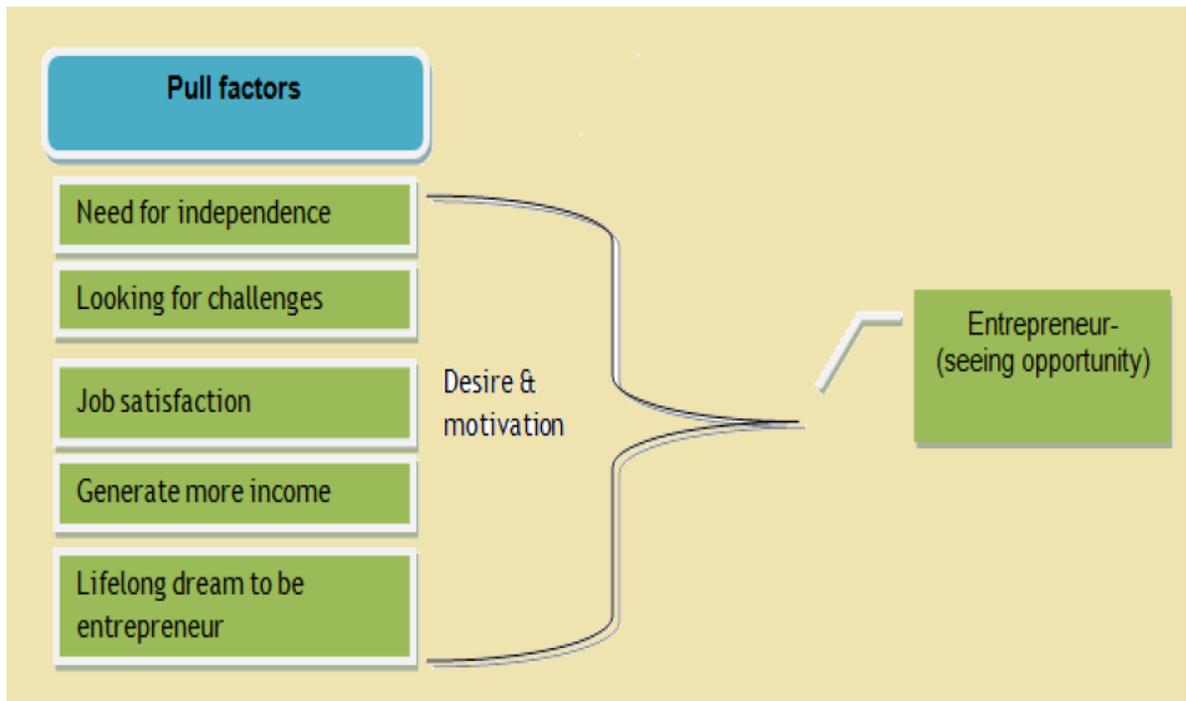


Figure 2: Pull factors to entrepreneurs

Adapted from the GEM 2005 report, (Humbert & Drew, 2010, according to Asfaw et al. 2011)

In addition to Figure 2, professional and practical experiences are also influential on what kind of business an individual chooses. Further, culture (including co-ethnic networks of social and human capital) also plays significant role in the process of entrepreneurship, thus, cannot be underestimated. Next, an immigrant with entrepreneurial background, whose parents are self-employed, is likely to run the family business. To conclude, entrepreneurs, who are motivated by pull factors, are influenced by their own free choice. (Rämälä 1999, 19-22.)

Push factors

External circumstances are considered as entrepreneurship push factors. Negatives environment impacts such as unemployment situation, dissatisfaction in current job or lack of career prospects are key factors that “push” a person into

business. (Kirkwood 2009, p. 349). Figure 3 indicated some of the entrepreneurial push factors:

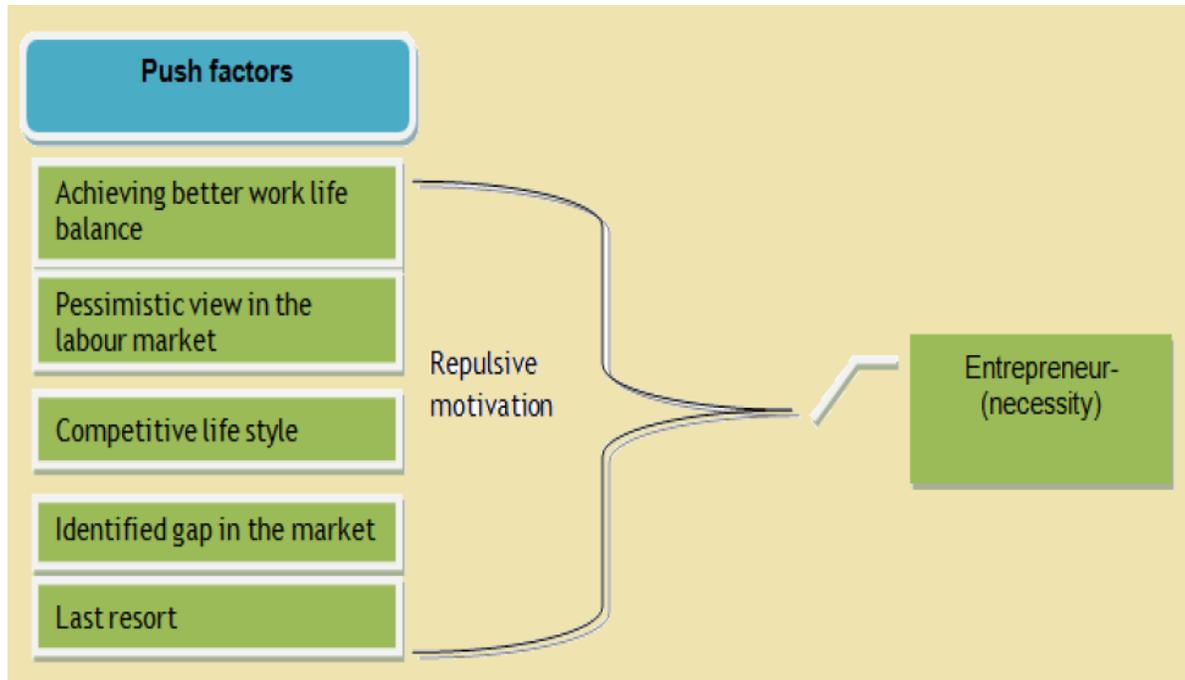


Figure 3: Push factors to entrepreneurs

Adapted from the GEM 2005 report, (Humbert & Drew, 2010, according to Asfaw et al. 2011)

However, the “push” factors are more significant to immigrants because unemployment is often higher among immigrants than among the majority population. According to Habiyakare et al. (2009), *“immigrants do not enter business as a way of life but rather it is the best opportunities of making a living when life provides few alternatives”*. In other words, entrepreneurship serves immigrants as a mean of economic survival and a fast method to social integration.

Habiyakare et al. (2009) also added that, in the context of many immigrants, racial discrimination, lack of access to the labor market and limited opportunities for career advancement may make entrepreneurship a more viable option compared to being a salaried worker. Lack of required skill, knowledge and education are also contributing factors which often limit immigrant’s employment to certain low-

paying job. Those factors, therefore, force immigrants to engage in the business. Last but not least, immigration is generally associated with a decline in social status, and entrepreneurship may offer immigrants an opportunity to maintain it. (Kloosterman et al. 1999.)

2.5 Obstacles to immigrant entrepreneurship

In a study of immigrant groups, Roger Waldinger (1990) identified seven common barriers to immigrant or ethnic entrepreneurship which are:

- How to acquire necessary capital to fund the venture?
- How immigrants acquire information that is needed to run the business?
- How to acquire appropriate training and skills that are needed to run a small operation?
- How to employ and manage an affordable and reliable workforce?
- How to cope with tough competition in the new environment?
- How to manage customer and supplier relationship?
- How to protect the venture from political attacks? (Roger Waldinger 1990, according to Pinkowski 2009).

These challenges still remain significant for immigrant entrepreneurship nowadays. Therefore, this thesis used Waldinger's findings (1990) as basic framework and guideline for the empirical part. Based on those common issues, more specific obstacles to Vietnamese immigrant entrepreneurship in Finland are revealed latter in this study.

3 BACKGROUND STUDIES OF IMMIGRATION IN FINLAND

3.1 Immigration history of Finland

Understanding the immigration history of Finland is important for the purpose of this study. Traditionally Finland was an emigration country. After World War II, approximately 700,000 Finns migrated to other countries such as Sweden, North America, Australia and other countries (Forsander 2002). Due to the geographical location and its non-colonialist history, Finland was a very mono-cultural country compared to other countries in Europe. Few minorities existing before the 1980s were small in number such as Romans from the 1500s, Tartars, Jews and Russian from the late 1800s and early 1900s (Forsanders & Ekkholm 2001). The first group of 182 political refugees from Chile came in 1973. Following, the first few hundreds of Vietnamese refugees arrived in several waves in 1979-1986 from refugee camps of South-East Asia (Nguyen 2001). At that time the number of immigrants was still small due to restrictive Finnish immigration policy, account for about 0.3% of the population (Nieminen 2003).

The number of 10,000 foreign citizens since the 1950s had slowly risen to over 20,000 by 1989. After that, immigration increased rapidly during the 1990s when Finland began to adopt more receptive policies. The reasons behind this growth were due to considerable changes in international political and economic environment, i.e. the collapse of the Soviet Union and Finland's membership in the European Union (1995). The main immigration flows came from the former Soviet Union areas (more than half were Ingrian return immigrants) and from Sweden (Finnish decent that moved back to Finland). Besides these groups, there were fairly significant refugee groups from the former Yugoslavia, Somalia and Iraq. Also, unsatisfied areas in Africa and Asia were other big sources of immigration. Other large groups were mainly labor immigrants from Western European countries and the USA. (Forsander & Ekholm 2001).

In the end of 1999, there were 87,000 foreign citizens in Finland which comprised 1.7% of the whole population. By the end of 2011, the number of foreign origin people increased to 257,248 which equaled 4.8% of the total Finnish population. This is a large increase in regard to the 0.3% of thirty years ago. However, it must be noted that the number of immigrants in Finland is still among the lowest in the European Union. (Statistics Finland 2012.)

The main types of migration to Finland can be divided into five categories which are UN quota refugees, family reunification, return migration, labor migration and migration for other reasons. The most common reasons for immigrating have been return migration, asylum seeking, marriage and family reasons. (Statistics Finland 2012.)

Attitudes toward the immigrants

Previously, immigrants and refugees have been viewed as a threat to the Finnish national security and were considered a politically debate issue (Forsander 2002). There was a significant increase in immigration in Finland started in the beginning of 1990s. Unfortunately, at the same time, Finland was in a deepest economic recession which led to resentful attitudes among Finns toward immigrants. According to Jaakkola (1999), the attitudes among the majority population against foreigners, particularly from Somalia, Iraq and Iran, were very high. Serious unemployment situation was one explanation. Moreover, the Finns were afraid that foreigners from undeveloped countries would come and live on the benefits of the Finnish welfare system (Jaakkola 1999). Nowadays, the attitudes towards foreigners have improved and people have been less negative, thanks to economic growth and more contacts between immigrants and the general population.

3.2 Updated statistics on foreign population in Finland

All of the figures in this section were retrieved from Statistics Finland (2011) and from the Ministry of the Interior (2011).

In total, the Finnish population amounted to 5,401,267 by the end of 2011. A rational picture of immigrants living in Finland can be obtained by looking at numbers indicating foreign origin. At the end of 2011, there were 257,248 persons of foreign origin living in Finland, which represented 4.8 per cent of the Finland's population. There were 219,702 persons that were born abroad, so-called the “*first generation Finns*” with foreign origin, and 37,546 persons born in Finland with foreign origin, so-called the “*second generation Finns*” with foreign origin. Among all persons with foreign origin, 59% were of European origin. The second largest group was people of Asian origin sharing 23%, and the third largest were people of African origin, 12%. Chart 1 below shows that the largest group by far was those who came from the former Soviet Union and Russia with 67,127 persons, representing 26% of all people with foreign origin. The follow biggest groups were people of Estonian origin, 30,250 persons, of Somalia origin, 13,930 persons, and of Iraqi origin, 10,072 persons. (Statistics Finland 2012.)

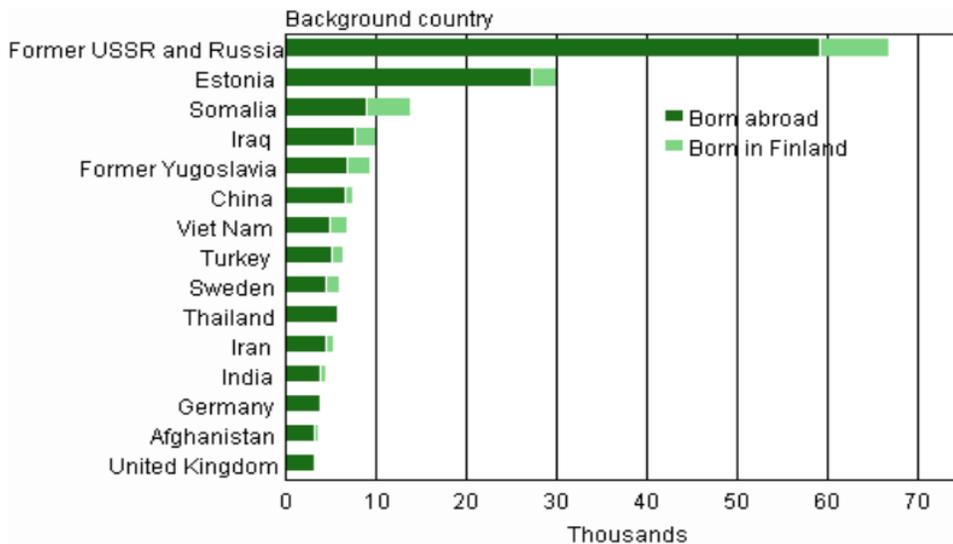


Chart 1: Largest group of foreign origin among the Finnish population on 31 December 2011 (Statistics Finland 2011).

Besides foreign origin, the population in Finland can also be analyzed by different criteria regarding nationality; native language and country of birth (see Table 2 below).

Table 2: Population of largest immigration groups in Finland by nationality, native language and country of birth in 2011 (Ministry of Interior 2011).

Population: 5,402,267					
Nationality		Native language		Country of birth	
Finnish	5,219,134	Finnish	4,863,351	Finland	5,135,119
		Swedish	291,219		
		Sami	1,870		
Other largest groups					
Estonian	34,006	Russian	58,331	Former Soviet Union	50,485
Russian	29,585	Estonian	33,076	Sweden	31,373
Swedish	8,481	Somali	14,045	Estonia	29,545
Somali	7,421	English	13,804	Russia	8,960
Chinese	6,159	Arabic	11,252	Somalia	8,767
Iraqi	5,742	Kurdish	8,623	Iraq	7,882
Thai	5,545	Chinese	8,257	China	7,708
Turkish	4,159	Albanian	7,408	Thailand	7,420
German	3,806	Thai	6,342	Former Yugoslavia	6,382
Indian	3,793	Vietnamese	6,060	Germany	6,057
Total of foreign nationals	183,133	Total of foreign-language speakers	244,827	Total of people born abroad	266,248

Examined by foreign nationals, immigrant nationals formed a diversity group of 170 nationalities in Finland. In 2011, among the permanent population in Finland, 5,219,134 had Finnish citizenship while 183,133 people were of another nationality. The largest nationality groups were Estonians, Russians, Swedes and Somalis. (See Table 2.)

Examined by native language, Finland is a bilingual country with Finnish (90%) and Swedish (5.4%) as the official language. Finnish government also recognized Sami (0.03%) as an official spoken language. In all, there were 266,248 people who had a foreign language as mother tongue by the end of 2011. Altogether, people whose native language was other than Finnish, Swedish or Sami accounted for 4.5% of the population. Russian was by far the most common foreign mother tongue followed by Estonian, Somali, English, Arabic, Kurdish, Chinese, Albanian, Thai and Vietnamese. (See Table 2.)

Next, examined by country of birth, there were 266,148 people living in Finland who were born abroad at the end of 2011. 38% of them were Finnish citizens born abroad and 62% foreign nationals. Immigrants from the former Soviet Union areas and from Sweden were the largest groups of people born abroad, followed by Estonia, Russia, Somalia and Iraq. (See Table 2.)

In addition, immigrant population in Finland is heavily concentrated in the Uusima region (over 50%), especially in the Helsinki metropolitan area. There are also fairly large number of foreign origin people living in the biggest cities such as Turku, Tampere, Oulu, Vaasa, and in Swedish speaking areas of Åland and Ostrobothnia. (Statistics Finland 2011.)

3.3 Studies on the Vietnamese in Finland

The first groups of 100 Vietnamese “boat people” arrived in Finland in 1979 grew to 2,300 members in 1994. By 2007, the number of people with Vietnamese mother tongue totaled 4,645 and by the end of 2011 they totaled 6,060, making it one of the tenth-largest language groups in Finland (Statistics Finland 2011). The Vietnamese dispersed in over 30-40 municipalities. They live interspersed among the rest of the population, with the largest settlements in the metropolitan areas around Helsinki and Turku. These cities were the first two areas where Vietnamese refugees resettled in the 1970s and 1980s (Joronen 2005).

Vietnamese refugees in Finland left their native country due to the Vietnam War. They left in several waves started from 1975 because of political persecution. In 1979, the first group of 100 Vietnamese came to Finland via a refugee camp in Malaysia. The next bigger group, from a refugee camp in Thailand, arrived in 1983. The latter groups were from refugee camps in Hong Kong, came to Finland in the late 1980s and early 1990s. Further, family members of refugees came directly from Vietnam through the UNHCR (United Nations High Commissioner for Refugees) family reunification program. Some of the newest members of the community arrived as brides or grooms of young Vietnamese who have grown up in Finland. Studying reason is also another way to come to Finland. (Nguyen 2001.)

Vietnamese refugees have integrated quite well into the majority society when measured by workforce participation. President Halonen of Finland in her speech to the Vietnamese President in February 2008, stated that the Vietnamese in Finland is one of the best integrated immigrant communities in Finland, based on the value of hard work and competence. Of the adult refugees arriving in 1979-1986, 93% found work soon after the basic language and trade training. In 2001, 58 % of working-age Vietnamese was employed compared to the 87.5% in the total workforce. Nevertheless, there has been news on gangs, crime and drug dealing recently. (Kosonen 2008.)

Attitudes toward Vietnamese immigrants

According to Jaakkola's longitudinal study (2005) on attitudes of Finns towards immigrants, attitudes toward the Russian and Somali refugees were more negative, while those towards Swedes, Estonians and ethnic re-migrants were more positive than those towards the Vietnamese. Comparing the attitudes towards immigrants from 24 different countries, the most positives were held

towards the British and the most negatives were held towards the Somalis. Vietnamese ranked 18th in this study.

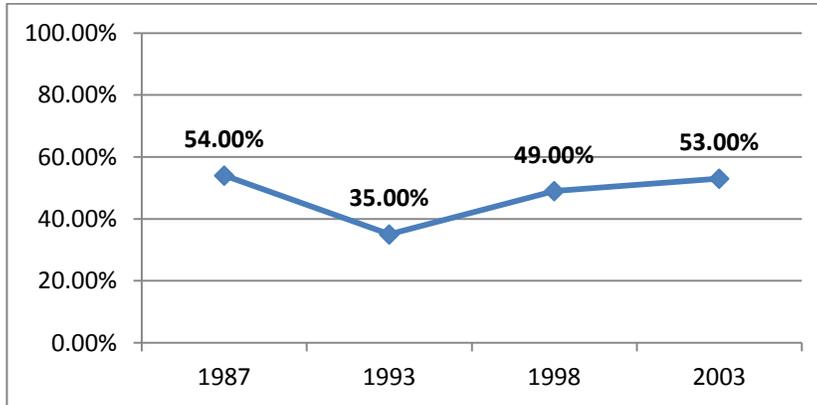


Chart 2: The willingness of Finns to have Vietnamese immigrate to Finland in 1987-2003 (%) (Jaakkola 2005, p. 70.)

Answering a question on how willing the respondent would be to have Vietnamese immigrate to Finland, about 54% of those surveyed held positive attitudes in the late 1980s and in early 2000s. However, in 1993, when Finland was in a deep economic depression, the figure declined to only 35% (Chart 2 above).

3.4 Immigrant entrepreneurship in Finland

To gain a better understanding of the research topic, this section provides an overview of entrepreneurship situation in Finland in general as well as immigrant entrepreneurship in specific.

3.4.1 Overview of entrepreneurship in Finland

According to the Business Register of Statistics Finland, the number of enterprises in Finland increases continuously (Table 3)

Table 3: Number of enterprises, personnel and turnover in 2007-2011 (Statistics Finland, Business register 2012)

Year	Enterprises	Personnel	Turnover EUR billion
2007	308,917	1,481,868	374.6
2008	320,952	1,502,213	396.6
2009	320,682	1,447,403	336.2
2010	318,951	1,444,031	358.9
2011	322,232	1,486,137	385.2

Table 3 above shows that there were 322,232 enterprises operated in Finland in 2011. These enterprises employed 1,486,137 persons and generated EUR 385.2 billion in turnover. There was 1%, or 3,281 more enterprises, and 3% or 42,100 more employees, than in the previous year. Turnover increased by 7% compared to year 2010, and the growth amounted to EUR 26.3 billion.

Overall, 99.8% of enterprises were small or medium-sized enterprises, i.e. enterprises with personnel under 250 people. Among them, 94.4% were micro-enterprises with fewer than 10 employees. Major industries of enterprises were manufacturing, wholesale and retail trade, construction and transportation. Even though the number of enterprises in Finland kept increasing, the rate of opening and closures were quite negative. There were 32,417 enterprise openings in 2011 which decreased by 2.4% from 2010. On the other hand, enterprise closures began to rise as their number was 14% higher than in 2010, equaling 24,409 enterprises. (Statistics Finland 2012.)

3.4.2 Immigrant-owned businesses in Finland

There are very little statistics on immigrant entrepreneurs in Finland, even in the most updated source which is Tilastokeskus (Statistics Finland). Therefore, all of the figures presented in this section were published in 2005 by Statistics Finland. According to Lith (2007), it was estimated that 6,005 businesses in Finland were at

least 50% owned by immigrants – accounted for 2.5% of all companies. Notably, businesses owned by immigrants who had Finnish citizenship were not included in this figure. Hence, the real number of entrepreneurs with immigrant background seemingly exceeded the number of 6,000 companies. These enterprises employed approximately 15,500 people including the entrepreneurs. Nevertheless, the exact number of people working in these companies was rather impossible to acquire. The turnover of immigrant-owned businesses was 4-5 billion EUR, equivalent to 1.5% of the total turnover. (Lith 2007, according to Statistics Finland).

Origin of immigrant entrepreneurs

Chart 3 below indicates the distribution of immigrant entrepreneurs who have different origins:

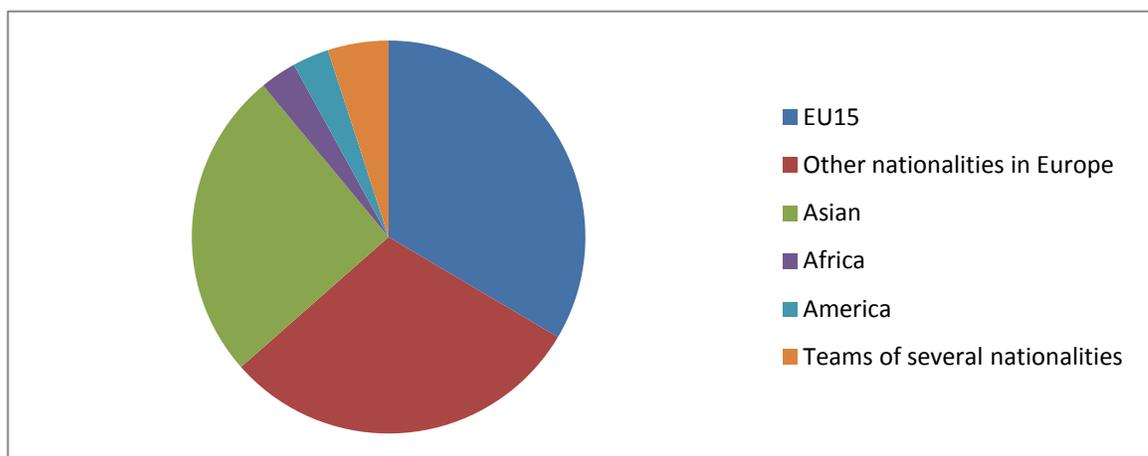


Chart 3: Immigrant-owned businesses in Finland by nationalities
(Lith 2007, according to Statistics Finland)

The old EU countries (15 countries) owned around one-third of the businesses led by immigrants. Most of them were from Sweden, United Kingdom, Germany and Denmark. However, the majority of people arriving from Sweden were most likely Finns who had migrated back to Finland.

Follow, entrepreneurs from neighboring countries of Finland such as Russia, Estonia and other European countries (including the new EU countries and the countries outside EU, for instance, Norway and the former Republic of Yugoslavia) owned about 30% of the immigrant companies. People from Asia (e.g. Turkey, Vietnam, India, China and Thailand) controlled nearly a quarter of immigrant-owned businesses. (Chart 3.)

In comparison, Americans as well as Africans only owned roughly 3 percent each. Finally, the last 5% of companies was run by entrepreneurs from several different nationalities. These companies were usually teams of Europeans since this type of entrepreneurship was rare among other nationalities (See Chart 3). (Lith 2007, according to Statistics Finland.)

Primary operating sectors of immigrant entrepreneurs and national specialization

When it comes to immigrant branches of activity, services of all kinds were dominant. The sector in which immigrants were most active was wholesale and retail trade, accounted for more than a quarter (26.7%) of the total businesses. Some of them also engaged in foreign trade. Other important sectors were real estate and business services (21.8%) as well as accommodation and catering (19%). Personal services and construction accounted for 8% and 7.5% respectively. (Lith 2007, according to Statistics Finland.)

Immigrants from different nationalities specialized in different fields of business. Most people from Scandinavia, Western Europe, Russia and Baltic countries operated in trading or business services. In particular, many Russians were active in the foreign trade sector. Immigrants from Africa, Turkey, Middle East and other parts of Asia focused on restaurant business whereas Estonians were strongly represented in construction. In addition, many transportation services were also

run by Russians while Africans often operated in the field of trade. (Lith 2007, according to Statistics Finland.)

Immigrant-owned businesses by region

According to Lith (2007), Uusimaa region has been the most significant area that has attracted immigrant entrepreneurs from the beginning. There were 3,381 enterprises in Uusimaa region in year 2005, sharing 56% of the total number of immigrant enterprises in Finland. 2,200 of which were situated in Helsinki. Furthermore, immigrant businesses also centralized in other big cities such as Tampere, Turku and Vaasa.

In the South East Finland, i.e. Lappeenranta and Kotka, the geographical nearness of Russia was the main reason for a large number of immigrant-owned companies. Moreover, the coastal area of Ostrobothnia also had relatively high figure of immigrant enterprises due to the closeness to Sweden. (Lith 2007, according to Statistics Finland.)

Immigrant entrepreneurs as employers

When it comes to size, immigrant businesses are very small in term of people employed. More than half (51.4%) employed only the entrepreneur while another one-third (32.6%) employed 1 – 4 persons. The rest 15% hired at least five people. Additionally, immigrant owners seemed to favor recruiting people who had the same origin as them.

As being mentioned earlier, immigrant businesses employed about 15,500 people in total. Approximately 12,300 of them were salary earners. However, it is difficult to estimate the real number of employees since several family members often worked without official salary in these companies. (Lith 2007, according to Statistics Finland.)

4 RESEARCH METHODOLOGY

This chapter includes two main headings which are (1) Research Design and (2) Research Tactics. The former is concerned with overall plan of the research while the latter clarifies more details about data collection and data analysis procedure. Every methodological choice for this thesis had been made after carefully revising the book: “Research methods for business students” written by Saunders, Lewis and Thornhill (2009). Figure 4 summarizes the research methodology of this thesis so it would be easier for the readers to follow.

RESEARCH METHODOLOGY

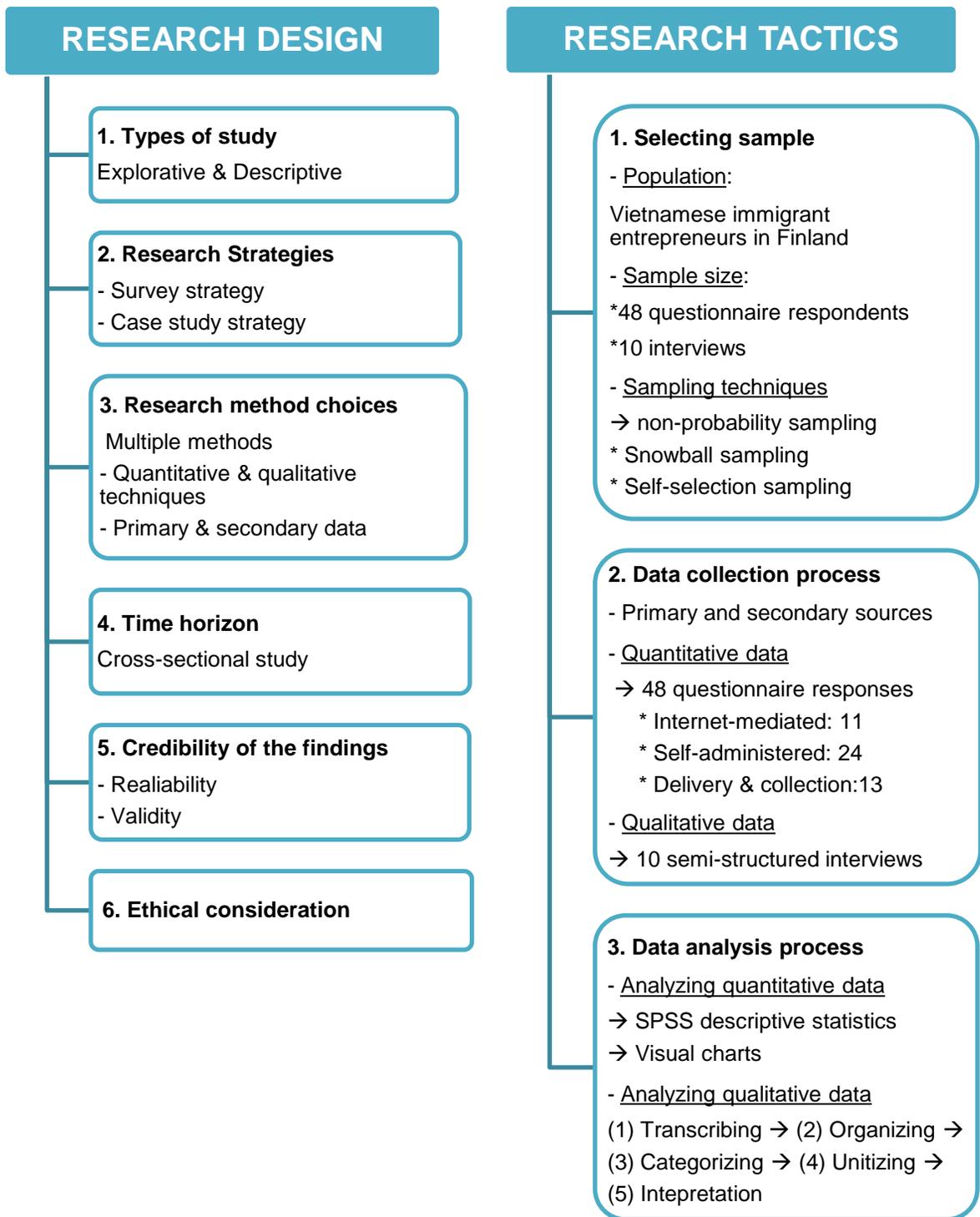


Figure 4: Research methodology of the research

4.1 RESEARCH DESIGN

4.1.1 Types of the study

Based on purposes of the research, there are three types of studies - explorative, descriptive and explanatory. Since this thesis serves more than one purpose, it can be both exploratory and descriptive research. According to Robson (2002), an explorative research is a valuable way to find out “*what is happening; to seek new insights; to ask questions and to assess phenomena in a new light*”. It is significantly useful if one wishes to clarify his/her understanding of a problem. Therefore, this type of study is well suit to investigate answers for the question “What are the motivation and obstacles to Vietnamese immigrant entrepreneurs in Finland?” – an issue that has never been studied in depth.

In addition, this research is not only explorative but also descriptive. The objective of descriptive study is: “*to portray an accurate profile of persons, events or situations*” (Robson 2002). Thus, descriptive was chosen as an extension of the explorative method in this study. It helped to provide a clearer picture on the situation of the Vietnamese entrepreneurs in Finland by presenting descriptive statistics.

4.1.2 Research strategies

Commonly accepted research strategies that have been defined by the literature are: experiment, survey, case study, action research, grounded theory, ethnography and archival research (Saunders 2009). Each strategy can be used for exploratory, descriptive and explanatory research. Notably, these strategies are not mutually exclusive. Therefore, the writer adopted both survey strategy and case study strategy for the objectives of this research.

Survey strategy

Survey is strategy is most frequently used to answer who, what, where, how much and how many questions. It therefore tends to be used for exploratory and descriptive research (Saunders 2009). For those reasons, survey is a perfectly suitable strategy for this research. In addition, survey strategy allowed the writer to collect quantitative data which she can analyze quantitatively using descriptive statistics. Using this strategy also gave the writer more control over the research process. It also helped to generate findings that are representative of the whole Vietnamese immigrant population.

There are many data collection techniques that belong to the survey strategy such as questionnaire, structured observation and structured interviews. In this case, data was obtained by using questionnaire administered to a sample of Vietnamese business owners in Finland.

Case study

Robson (2002) defined case study as: *“a strategy for doing research which involves an empirical investigation of a particular contemporary phenomenon within its real life context using multiple methods of evidences”*. Correspondingly, the case study strategy is particularly useful if the researcher wish to gain a rich understanding of the context being investigated. It is most often used in exploratory and explanatory research. For these reasons, this study adopted case study strategy using multiple cases in order to generalize the findings. The amount of cases being examined in depth were 10 cases. They were Vietnamese immigrants who had entrepreneurial experiences in Finland. The data collection techniques of case study vary, for example, interviews, observation, documentary analysis and questionnaires. Due to the nature of this study, interview technique was applied. The interviewing procedure will be analyzed further in section 4.2 named “Research Tactics”.

4.1.3 Research method choice

Before choosing a reasonable method choice for this research, the terms of quantitative and qualitative must be justified. These terms are used widely to differentiate both data collection techniques and data collection procedures. One way to distinguish is focusing on numeric (numbers) or non-numeric (words) data. **Quantitative** is used for any data collection technique (such as questionnaire) or data analysis procedures (such as graphs or statistics) that generates or uses numerical data. In contrast, **qualitative** is used for any data collection technique (such as interview) or data analysis procedure (such as categorizing data) that generates or uses non-numerical data. (Saunders 2009.)

Researcher can choose between two choices of research methods which are “mono method” and “multiple methods”. For this thesis, the author selected multiple method choice which uses more than one data collection and data analysis techniques. In other words, this study combined both quantitative and qualitative techniques as well as utilized both primary and secondary data to answer the research questions.

The reason for choosing multiple methods was to provide better answers for the research questions. This method allowed author to better evaluate the extent to which the findings can be trusted. Herein, questionnaire was first used to collect descriptive data on the barriers and motivational factors; then semi-structured interviews were conducted in order to understand more about the lives of Vietnamese business owners.

4.1.4 Time horizons

Depending on the time horizons, research is divided into cross-sectional and longitudinal studies. Cross-sectional is the study of a particular phenomenon at a

particular time while longitudinal research investigates change and development over long period. Due to the time constrain, this thesis used cross-sectional study which only examined different aspects of Vietnamese immigrant entrepreneurs in Finland at the time of writing.

4.1.5 The credibility of the research findings

Reliability

Reliability refers to the extent to which the data collection techniques or analysis procedures will yield consistent findings by different observers or on different occasions (Saunders 2009). To ensure the reliability of this study, notes were made and retained during the entire process. These notes reported in details about the research design, the reasons underpinning it and the data obtained. This will help other researchers to understand the process and findings and, where appropriate, to enable them to reanalyze the data.

Validity

Validity is concerned with whether the findings are really about what they appear to be about (Saunders 2009). In other words, it refers to the degree that how respondents have understood the questions. Before collecting data, the researcher pre-tested the questions on three friends and two Vietnamese entrepreneurs, then asked for their reviews. The purpose was to refine the questions so that respondents will have no problems with answering and there will be no problems in recording the data. In addition, the researcher kept the principle of double checking everything throughout the process. These efforts greatly contributed to the validity of this research.

4.1.6 Ethical consideration

Ethical concerns emerged as the author planned the thesis. In conducting this research, the welfare of participants was taken into great consideration. During introduction phase, the interviewees were informed about the topic's content and its purpose. Since this study concerned with personal experiences and opinions, it was very important that the confidentiality of the information received was guaranteed. To assure confidentiality, the researcher did not conceal the names of the businesses or respondents in this report. Also, the interviewing process was explained into details with each of the interviewees. Their right not to respond to any interview questions, which might sound too personal, was respected. Permission to record the conversation was asked. Estimated time of the interview was also informed.

4.2 RESEARCH TACTICS

4.2.1 Selecting samples

Due to restrictions of time, money and limited access, it would be impossible to either collect or analyze data from the entire population. Therefore, sampling techniques appeared inevitable for this research. This technique reduced the amount of data needed to collect by considering only data from a sub-group rather than all possible cases.

Population

The target population of this research was Vietnamese immigrant entrepreneurs who are operating in Finland. Nevertheless, Vietnamese entrepreneurs who owned businesses in the past were also included.

Sample size

The sample size was determined by recommendation given by Saunders (2009). He suggested that 8-12 interviews should be sufficient to study a fairly homogenous group like this. He also advised that, for a general study, researcher should distribute 30-50 questionnaires. Accordingly, 10 interviews were undertaken and 48 questionnaire responses were gathered for this thesis.

Sampling techniques

The sampling techniques available to researcher can be divided into two types: probability and non-probability. With **probability** samples, the chance of each case being selected from the population is known and is usually equal for all cases. Conversely, for **non-probability** samples, the chance of each case being selected from the total population is not known. Nonetheless, a sampling frame must be ready to apply probability sampling technique. Sampling frame is a complete list of all the cases in the population from which the sample will be drawn. Unfortunately, such list is not available in the Finnish Business Register or in any similar databases; since many Vietnamese immigrants have obtained Finnish citizenship. Hence, this research has taken the non-probability sampling technique instead.

Different non-probability sampling techniques were combined to select proper sample for this study. The applied techniques were: snowball sampling and self-selection sampling.

Snowball sampling is commonly used when it is difficult to identify members of the desired population. Since the Finnish Trade Register does not store information on Vietnamese entrepreneurs who have obtained Finnish citizenship, it is quite challenging to identify these persons. The writer, therefore, needed to:

1. Asked for business/entrepreneur contacts from her friends of the Vietnamese community in Finland
2. Made initial contacts with several cases in the population
3. Asked these cases to identify further cases
4. Asked these new cases to identify further new cases (and so on)
5. Stopped when the sample is sufficient and is manageable.

The process of making initial contacts, identifying further members of the population, who then identify further members, is called snowballing.

Self-selection sampling occurs when the researcher allows each case, usually individuals, to identify their desire to take part in the research. Firstly, the researcher administered questionnaire for Vietnamese entrepreneurs using Internet. She publicized her research on Facebook and through emails, asking for volunteers to fill in the questionnaire. Those entrepreneurs, who volunteered by clicking on a hyperlink, were automatically taken to her online questionnaire. Secondly, the researcher also introduced the paper questionnaire in a Christmas party of Vietnamese community, asking for volunteers to fill in the surveys. These questionnaires were later returned to a box that was placed near the entrance door.

4.2.2 Data collection process

The data were collected from both primary and secondary sources. The study started with mapping out existing secondary data from related literature such as books, journals, Internet, Statistics Finland publications, Census of population, etc. These secondary sources provided a solid foundation for this thesis. It helped the researcher to create more focused research questions, to decide the most suitable research methods and to solve the research problems.

As there were not many previous researches written about Vietnamese immigrants in Finland, especially about those who owned businesses, the need to collect

primary data emerged. Since multiple method choices were chosen, primary empirical data were collected using both quantitative and qualitative methods. Quantitative data were acquired through survey (questionnaire) while qualitative data were acquired through semi-structured interviews.

Collecting quantitative data (Survey questionnaire)

As there are no single register for Vietnamese self-employed immigrants in Finland, the researcher had to use various kind of techniques to identify potential respondents. Accordingly, quantitative data was collected through questionnaires using different approaches:

(1) Internet-mediated questionnaires

Firstly, the survey was created and administered electronically using FreeOnlineSurveys website (<http://freeonlinesurveys.com/>). Then, the survey's hyperlink was sent by emails or emails after phone calls to potential respondents. These emails were acquired by the snowballing technique. The contacts were also achieved from yritystele.fi portal (<http://www.yritystele.fi/>) and from the Vietnamese Association in Finland. In total, 43 emails were sent to Vietnamese entrepreneurs with follow-ups after one week. Of which, there were only 11 responses to the online survey, meaning the response rate was 25.6%.

(2) Self-administered questionnaires

Secondly, paper questionnaire was introduced in a Christmas party of the Vietnamese Community on 25th December, 2012 in Otaniemi, Espoo. From the beginning of the party, the researcher asked for volunteers, who currently (or previously) own businesses in Finland, to fill in the survey then return it to a box placed near the entrance door before they left. This technique was relied by its high response rate. From more than hundred guests, the researcher was able to collect 24 responses.

(3) Delivery and collection questionnaires

Lastly, the researcher acquired addresses of Vietnamese businesses in the Uusimaa region, visited them directly and asked them to fill in the paper questionnaire. Among 16 businesses sites visited, 13 owners agreed to fill in the survey. Later, the researcher came and collected them in the next day.

The first questionnaire draft and cover letter were designed on 24 November 2012. They were written in Vietnamese and were translated in English for the supervisor to review. After revising, testing and approving, the survey was carried out from 30 November 2012 to 30 December 2012, a period of exactly one month. Loads of emails were sent as well as many phone calls and follow-ups were made. By the due date, 48 responses were collected. The respondents are from different cities of Finland, but mainly locate in the Uusimaa region.

The survey included three parts. The first part comprised demographic information of the respondents using close-ended questions. In the second part, respondents were asked about their current or previous businesses' characteristics. The last part (and also the most important part) used Likert scale questions to determine drivers and barriers to entrepreneurship. These variables were measured using a five point Likert scale ranging from "1 strongly disagree" to "5 strongly agree".

Collecting qualitative data (interview)

Previously discussed, qualitative data were collected using semi-structured interviews. Interviews were used in order to delve into the story of each case company.

Huge effort was made to arrange the interviews, including 16 visits to the business sites, sending 28 direct emails and making many phone calls. Notably, this process went parallel with the process of distributing questionnaire. Moreover, the researcher tried to interview Vietnamese entrepreneurs operating different types of

business to get a more diversified experience. As a result, 10 face-to-face semi-structured interviews were conducted. All of the interviewees had also responded to the questionnaire.

The semi-structured interviews were conducted face-to-face during December 2012. The language used was Vietnamese. The interviews were scheduled and took place according to the preference of the participants, mostly at their business locations. The interviews lasted from 30 minutes to maximum one hour. In addition to writing down short notes, permissions to record the conversations were granted by every participant. After interviewing, important points and practical details were written down (e.g. date, time, business info, questions answered, interaction, etc.). These additional notes were very important during the transcription phase. Furthermore, to avoid forgetting crucial points, interviews were transcribed at the same day when they took place. It took approximately 6 to 7 hours to produce actual text from each of the recorded interviews. These texts were used later in the qualitative data analysis procedure.

The interviewing topics included general themes such as: personal background information, entrepreneurial experiences, business characteristics, motivations as well as challenges being immigrant entrepreneurs in Finland. The awareness of business support and perspectives on entrepreneurship in Finland were also discussed.

4.2.3 Data analysis process

This section describes the methods and tools used to analyze quantitative and qualitative data which were acquired from survey questionnaire and interviews.

Analyzing quantitative data

The raw data, which had been collected through questionnaires, were processed using IBM SPSS Statistics software (Statistical Product and Service Solutions). Due to relatively small number of the survey responses (48 answers), statistical analysis only included simple descriptive statistics to indicate the most influential triggers and obstacles to Vietnamese immigrant entrepreneurship in Finland. Besides, several charts were produced to visualize the background data. These quantitative data acted as an addition to the qualitative data acquired from the interviews. Since statistics are in its simplest form, there was no need to apply any statistical tests to measure the normality, reliability or validity of the data.

Analyzing qualitative data

The procedure of analyzing qualitative data followed five steps:



In section 4.2.2, it has been mentioned that the interviews were audio-recorded and subsequently transcribed. That was the first step of analyzing qualitative data. This means that the conversations were reproduced exactly in written form. Secondly, the interview transcripts were condensed in a more manageable form by leaving out every detail that would be unnecessary for the purpose of the study. Quotes were made shorter and easier to read. Therefore, main ideas became

visible and other data more manageable. Thirdly, the data were categorized into predefined themes (or topics). These categories were identified based on the literature review and on actual terms used by Vietnamese participants. Simplified expressions from the text were gathered into those categories. Fourthly, relevant chunks of the data (e.g. words, sentences, paragraphs, etc.) were reduced into manageable units (that had the same code) in the categories. This phase helped to “clean up” any repetition and overlapping data. Other kinds of data, such as self-memos and interim summaries were revised. At this stage, the researcher started to see interrelation between the data and theoretical concepts of immigrant entrepreneurship. Finally, the researcher interpreted the raw data and brought meaning to the words of respondents. The interpretation was then displayed to the readers through the written report. Conclusion and recommendation were drawn based on the findings and knowledge acquired from the literature review.

5 QUANTITATIVE RESULTS

5.1 Characteristics and business profile of the survey respondents

Questionnaire survey data

In part A of the questionnaire, eight background questions were asked to describe the survey respondents: gender, age, country of origin, time living in Finland, immigrant reason, citizenship status, educational level and Finnish language proficiency. Accordingly, frequency distribution analysis in SPSS was used to compute the results obtained. Several tables and graphs were utilized to present the data.

A total of 48 respondents participated in the questionnaire survey; 31 entrepreneurs (64.6%) were males and 17 entrepreneurs (35.4%) were females. The age of respondents varied between 24 and 62 years old. Regarding the age distribution, three age groups: (under 31), (31-40) and (41-50) distributed fairly similar in the survey with (29.2%), (27.1%) and (33.3%) respectively. The least of all was (> 50) age group which accounted for 10.4% of the total respondents. (See Table 4 below)

Table 4: Respondent age distribution

		Age			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Under 31	14	29.2	29.2	29.2
	31 - 40	13	27.1	27.1	56.3
	41 - 50	16	33.3	33.3	89.6
	Above 50	5	10.4	10.4	100.0
	Total	48	100.0	100.0	

All of the respondents were born in Vietnam; yet the time living in Finland ranged considerably from 4 to 33 years. Again, the time living in Finland was divided into 4 categories. (31.3%), (22.9%) and (33.3%) of the respondents have been living in Finland for (under 10 years), (11-20 years) and (21-30 years) respectively. Only 6 respondents (12.5%) have been living in Finland for more than 30 years. (See Table 5 below.)

Table 5: Respondents' years living in Finland

		Years living in Finland			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Under 10 years	15	31.3	31.3	31.3
	11 - 20 years	11	22.9	22.9	54.2
	21 - 30 years	16	33.3	33.3	87.5
	Above 30 years	6	12.5	12.5	100.0
	Total	48	100.0	100.0	

Among 48 respondents, 30 people (62.5%) had Finnish citizenship whereas 18 people (37.5%) still hold their Vietnamese citizenship. Concerning primary reasons for Vietnamese immigrants to come to Finland, the majority (50%) came to Finland because of family reasons, followed by 29.2% of respondents came as asylum seeker. Studying reason ranked the 3rd, representing 18.8% while working reason only accounted for 2.1%. (See Chart 4 below.)

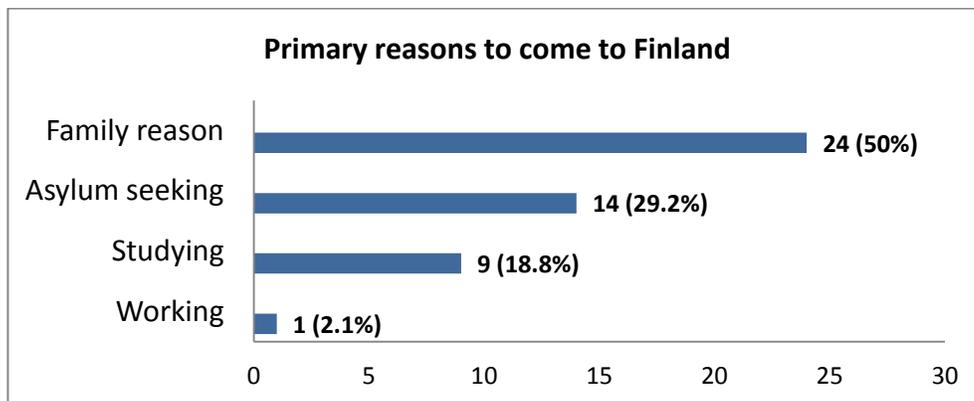


Chart 4: Primary reasons for respondents to come to Finland

In all, 27.1% of respondents agreed that they can use Finnish fluently. Those who claimed that their Finnish proficiency was either at advanced or intermediate level were accounted for 31.3% each. Only 6.3% admitted that they were still at the beginning level. Exceptionally, 2 entrepreneurs (4.2%) stated that Finnish is their native language.

Educationally, 100% of the respondents completed lower secondary education. More specific, 37% had Bachelor or Master Degree (31% and 6% respectively), 21% had diploma from vocational school, 13% completed upper secondary education while the other 29% only had lower secondary education. (See Chart 5 below)

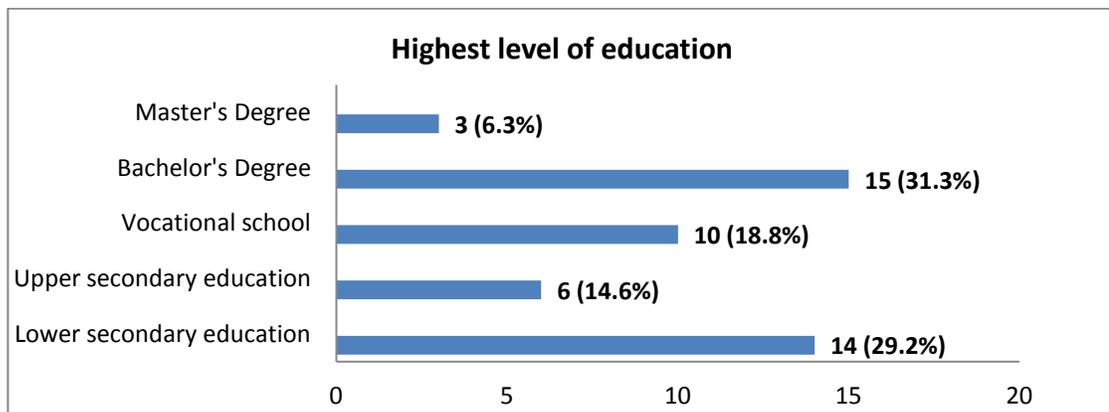


Chart 5: Respondents' highest level of education

In part B of the questionnaire, other seven questions were asked to describe the business characteristics including: time in operation, business location, form of enterprise, business sector, products/services description and number of personnel. Again, frequency distribution analysis in SPSS was used to compute the results obtained. Graph was utilized to present the data.

Among 48 respondents, 87.5% are currently entrepreneurs while 12.5% were entrepreneurs in the past but not now. The operating time of the most recent

businesses differed greatly from 1 year to 25 years in operation. Regarding business location, majority of the companies (68.8%) located in the Uusimaa region, including: Helsinki 20, Espoo 9, Vantaa 3 and Porvoo 1. The other 31.2% of the businesses distributed as follow: Vaasa 7, Turku 3, Tampere 1, Lappeenranta 1, Oulu 1, Pietarsaari 1 and Riihimäki 1.

Concerning the forms of enterprises, 63% respondents fall under the sole proprietorship category, 19% partnership and 19% limited company. Regardless of the different educational backgrounds, almost 90% operated in the service or retail business. The majority of respondents (75%) were in the service sector. Of which, the services included: hotel and restaurant operation (58.3%), translation and interpreting service (2.1%), educational service (2.1%), other services in consumer sector (12.5%) and other services in business sector (4.2%). Follow, retail sale and information technology accounted for 10.4% and 4.2% respectively. Finally, manufacturing, construction and transportation shared 2.1% each.

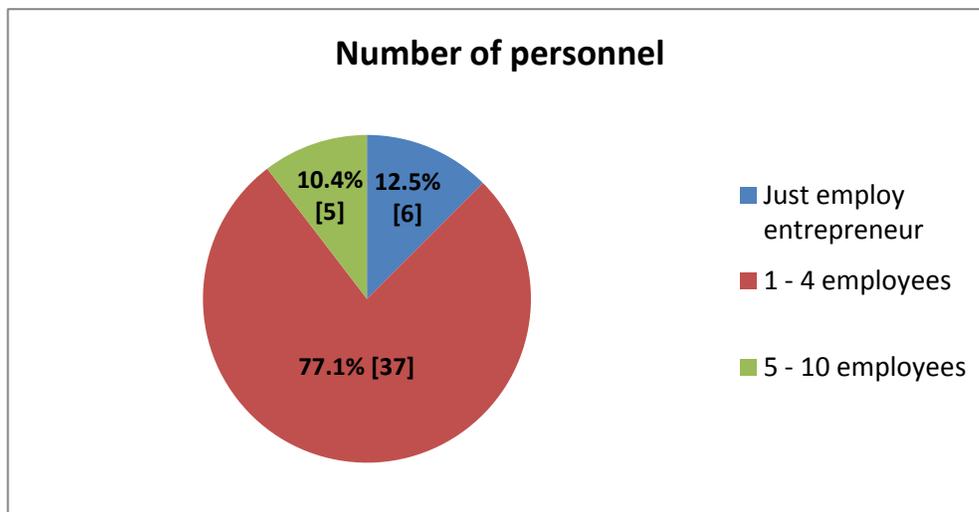


Chart 6: Number of personnel in the respondents' businesses

All of the surveyed companies were counted as micro enterprises with fewer than 10 employees. According to chart 6 above, 77.1% of respondents employed 1-4 persons, followed by 12.5% who claimed to employ just the entrepreneur. Only

10.4% employed 5-10 persons. None of the respondents hired more than 10 employees.

5.2 Descriptive statistics of the motivational factors

In part C of the questionnaire, two Likert-scale questions were obtained to investigate different motivational factors and obstacles to Vietnamese immigrant entrepreneurs in Finland. In this section and section 5.3, quantitative data obtained from the survey will be produced by using SPSS descriptive statistics.

It must be noted that motivational and obstacles factors of the descriptive statistics were based on a similar study conducted by Fatoki and Patswawairi (2012) in South Africa. However, few minor editing of the factors were made to adjust with the business environment in Finland. The models were only used to analyze quantitative data obtained from the questionnaire. In other words, besides descriptive statistics (Table 6 in Section 5.2 and Table 8 in Section 5.3), other parts of this research were not based on Fatoki and Patswawairi' study.

Beginning with the motivational factors, descriptive statistics are presented in Table 6 below.

Table 6: Descriptive statistics for the motivational factors of Vietnamese immigrant entrepreneurship

<i>Factors</i>	<i>Motivational factors</i>	<i>Mean</i>	<i>Std. Deviation</i>
Employment	To provide employment to myself	4.48	.684
	To provide job security	3.98	.785
	Discrimination and unfair employment practice	3.67	.663
	Lack of career prospect	4.06	.697
	Lack of well-paying job	4.02	.887
	Existence of opportunities in the market	3.94	.885
Monetary necessity	To earn a reasonable living	4.27	.676
	To support my family (or future family)	3.58	.846
Prestige	To increase my social status	3.73	.574
Human, social and financial capital	To take advantage of my talent	3.35	.934
	Utilization of skills and experiences	3.63	.937
	Entrepreneurial family culture	3.08	.986
	Availability of support from other immigrants	3.29	.922
	To invest personal saving	2.58	.821
Intrinsic rewards	To challenge myself	3.42	.895
	I enjoy taking risks	2.83	.781
	Lifelong dream to be entrepreneur	3.25	.887
	To realize my dream	3.21	.824
Independence	To have personal freedom	3.23	.831
	To be my own boss	3.75	.863
	To have flexible working time	2.98	.668

The results for motivational factors that drove Vietnamese immigrants to become entrepreneurs as depicted by the descriptive statistics (Table 6) indicated that:

- The statements: to provide employment to myself (4.48), to earn a reasonable living (4.27), lack of career prospect (4.06) and lack of well-paying job (4.02), had the highest means. This illustrated that these factors are the most influential triggers that have motivated Vietnamese immigrants to start their own businesses.

- The statements: to invest personal saving (2.58), I enjoy taking risks (2.83), to have flexible working time (2.98) and entrepreneurial family culture (3.08), had the lowest means. In this case, Vietnamese immigrant entrepreneurs have been less motivated by these triggers, compared to other motivational factors.

In Table 6, 21 different triggers were divided into six comprehensive motivational factors, namely: (1) employment, (2) monetary necessity, (3) prestige, (4) human, social and financial capital, (5) intrinsic rewards and (6) independence. The scale means for these factors are presented in Table 7 below:

Table 7: Mean factor scores for the motivational factors of Vietnamese immigrant entrepreneurship

	<i>Factors</i>	<i>Mean</i>
<i>Push factors</i>	Employment	4.02
	Monetary necessity	3.93
	Prestige	3.73
<i>Pull factors</i>	Independence	3.32
	Human, social and financial capital	3.19
	Intrinsic rewards	3.18

Table 7 depicts the scale means of six major motivational factors. Employment with a scale mean of 4.02 is the most important trigger factor, followed by monetary necessity with a scale mean of 3.93. The least influential factors are capital (human, social and financial) with a scale mean of 3.19 and intrinsic rewards with a scale mean of 3.18. Prestige and independence factors are in between with scale means of 3.73 and 3.32 respectively.

Based on earlier theoretical review (Section 2.4), the major six motivational factors can be further classified into “Push” and “Pull” factors. Push factors includes employment, monetary necessity and prestige drivers. Meanwhile, pull factors includes independence, intrinsic rewards and capital drivers (Table 7)

The results obtained from the mean factor scores (Table 7) shows that Vietnamese immigrants in Finland have been motivated into entrepreneurship by both push and pull factors. However, push factors appeared to be the most significant reasons for Vietnamese immigrants to start their own businesses.

5.3 Descriptive statistics of the obstacle factors

As being referred above, obstacle factors of the descriptive statistics were based on a similar study conducted by Fatoki and Patswawairi (2012) in South Africa. Few additional factors were added as well as few were omitted to adjust with the business environment in Finland. The descriptive statistics of the obstacles are presented in Table 8 below.

Table 8: Descriptive statistics for the obstacles to the performance of Vietnamese immigrant entrepreneurs

<i>Factors</i>	<i>Obstacles</i>	<i>Mean</i>	<i>Std. Deviation</i>
Finance	Inadequate finance	4.00	1.031
	Difficulty in obtaining finance	3.98	.911
	High operating cost	3.85	.922
Weak markets	High competition	3.31	1.014
	Weak market opportunities	2.92	.942
	Difficulties in employing competent employees	3.40	1.250
Skill & Knowledge	Lack of business skills	3.27	.939
	Lack of Finnish language skills	3.54	1.336
	Lack of cultural know-how	2.92	.942
Human & social	Disadvantages due to the immigrant status	3.25	.758
	Lack of trust from the natives	3.31	.971
Regulatory system	Unfavorable taxation system	3.13	.640
	Burdensome administrative laws and regulation	3.81	.734
Lack of support	Lack of government support	2.33	.476
	Lack of social and professional networks	3.58	.647
	Limited knowledge about business supporting institutions	3.27	.765
	Poor access to information and advice	3.63	.789

The results for obstacles as depicted by the descriptive statistics (Table 8) showed that:

- The statements: inadequate finance (4.00), difficulty in obtaining finance (3.98), high operating cost (3.85) and burdensome administrative laws and regulations (3.81), had the highest means. This illustrated that they are the major barriers that have affected the performance of Vietnamese immigrant entrepreneurs in Finland.
- The statements: lack of government support (2.33), weak market opportunities (2.92), lack of cultural know-how (2.92) and unfavorable taxation system (3.13), had the lowest mean. In other words, Vietnamese immigrant entrepreneurs considered these factors less burden, compared to other obstacles provided.

In Table 8, 17 different obstacles were divided into six comprehensive barrier factors, labeling: (1) finance, (2) weak markets, (3) skill & knowledge, (4) human & social, (5) regulatory system and (6) lack of support. The scale means for these factors are presented in Table 9 below:

Table 9: Mean factor scores of the obstacles to the performance of Vietnamese immigrant entrepreneurship

<i>Factors</i>	<i>Mean</i>
Finance	3.94
Regulatory system	3.47
Human and Social	3.28
Skills and knowledge	3.24
Weak markets	3.21
Lack of support	3.20

Table 9 depicts the mean scores of six major obstacles to the performance of Vietnamese immigrant entrepreneurs in Finland. With a scale mean of 3.94, finance appears to be the most critical barrier, followed by difficult regulatory

system (scale mean: 3.47). The last four factors (human & social, skill & knowledge, weak markets and lack of support) do not differ much regardless of small variation in figures, meaning that they are quite equally important. Their scale means are (3.28), (3.24), (3.21) and (3.20) respectively.

6 QUALITATIVE RESULTS

In previous section, quantitative results were derived by administering survey questionnaire to 48 respondents. SPSS software was used to produce descriptive statistics on the motivational and obstacle factors of Vietnamese immigrant entrepreneurs. In this section, qualitative results were obtained through semi-structured interviews. Ten interviews were conducted in December 2012 (in parallel with the questionnaire) to capture the real life experiences and perspectives of the Vietnamese business owners, hence, providing more reliable answers for the research questions.

6.1 Characteristics and business profile of the interviewees

Interview data

In all, 10 Vietnamese immigrant entrepreneurs were interviewed. Age of the interviewees ranged considerably from 25 to 61 years old. Four of the business owners were females and six of them were male. The interviewees had very different educational backgrounds: two had Master's degree, three had Bachelor's degree, two had vocational training and the last three persons had neither vocational nor higher education. Also the time lived in Finland varied between 6 and 33 years, the average being 19 years. Besides, the main reasons for those immigrants to come to Finland were asylum seeking, family reunion and studying. They were all able to speak Finnish; however only 5 persons could use Finnish fluently while the others were either at intermediate or advanced level. All of the entrepreneurs were born in Vietnam; therefore the interviews were conducted conveniently in Vietnamese.

All of the interviewed companies located in the Uusimaa region: seven in Helsinki, two in Espoo and the other in Porvoo. The fields of business varied, yet most of them were involved in the service sectors. The business distribution was as

following: 1 grill kiosk, 1 Vietnamese restaurant, 1 coffee and sushi shop, 1 pub, 1 R-kiosk, 1 Asian retail food store, 1 nail salon, 1 Vietnamese-Finnish-English translation service, 1 Vietnam-Finland trading agency and 1 media company focusing on software development and entertainment in Finland. Notably, the media company was not in operation anymore since year 2011. Age of the companies varied from start-up phase to 25 years in operation. Three of the businesses were purchased, five were found and two were branches of large enterprises.

All of the companies were counted as micro enterprises with fewer than 10 employees. Remarkably, it was common for the interviewees to have family members occasionally helping them in the business. Among 10 entrepreneurs interviewed, 6 of them had previous business experiences in Vietnam or in Finland. In addition, the majority of the interviewees had close family members who had established their own businesses. Noticeably, eight respondents considered Finns as their most important customers. Only one targeted their products to both natives and ethnic groups and one served only the Vietnamese community. That means the reliance on co-ethnic customers is basically non-existence among the interviewees. This can be explained by the business nature and by the small size of the ethnic groups in Finland.

6.2 Motivations of Vietnamese immigrant entrepreneurship

As being referred in the literature and in the quantitative empirical analysis, the triggers for entrepreneurship are divided into push and pull factors. Throughout the interviews, participants indicated that they had started their own businesses in Finland as a result of both push and pull factors. But the push factors were emphasized as predominant motives. In the following paragraphs, main triggers which explain the business entry of Vietnamese ventures shall be revealed.

6.2.1 Push factors

Employment

The reasons for setting up a business varied, but lack of employment opportunities and career prospects were mentioned repeatedly. According to four of the interviewees, they were pushed into entrepreneurship because of unemployment and the related threats of it. Regardless of the level of education, Vietnamese immigrants found it difficult to seek for employment opportunities. One participant commented that:

“It has always been challenged looking for job, especially for those visible immigrants like us. I used to work as a cleaner for 2 years even though I had a Bachelor Degree in Engineering. I tried really hard to get a job connected to my education background but it’s just impossible here.”

Based on Statistics Finland 2010, the unemployment rate among Vietnamese minority was 27% which was considerably higher compared to the Finnish labor force (10%). Therefore, difficulties of getting a job undoubtedly represent a strong push factor of Vietnamese immigrants toward self-employment. This is especially true for those who have lower education backgrounds. In this case, opening own company is the only way for them to join in the labor market.

Still, six other interviewees mentioned that they were salary-earners in the past. Nevertheless, they left their jobs due to lack of career prospects, frequently low-paying, dissatisfaction about task allocation, limited advancement opportunities or racial discrimination in the work place. Most of them were not satisfied with their status in the labor market. These limitations were often due to inadequate language skills, lack of work experiences, unrecognizable foreign diploma, lack of references and ethnic stereotype.

The interview results depicted that Finnish language is very important. The level of proficiency needed depends on the type of job seeking. Nevertheless, some of the

interviewees stated that they did not need that much of Finnish skills to successfully complete the work. Additionally, issue of trust was also a concerned problem to Vietnamese when seeking for a suitable job. One respondent who had a Master Degree from Aalto University stated the importance of a Finn as reference:

“I was very lucky to have the internship supervisor introducing me to the job which was related to my education background. With my previous experience, it would be much easier to get a job if you have a Finnish reference. It contributes greatly to the trustworthiness factor”

Nonetheless, the same respondent showed her frustration with the racial discrimination issue. As she put it:

“...In my opinion, there is unofficial discrimination. Everyone is obviously aware of the unwritten employment policy so-called ‘the Finnish people first’. However, you can’t see it, even can’t hear about it...”

...I was doing a good job, making good salary but I was not promoted and not moving anywhere. Everytime there was a big problem, I will have to fix it. Finally I realized what was going on. So that I left and became independent...”

Other interviewees also shared the same perspective. They claimed that the inevitably racial prejudice had lessened the rewards of being paid employee.

Besides those subjective arguments above, the interviewees had to accept that labor market is very competitive even for Finns. Equally speaking, it would cost more time and money to re-educate immigrants. Thus, they agreed that Vietnamese immigrants should be more educated to be as good as the Finns in order to be employed. The assessment criteria were educational background (including multilingual competences), experiences and credible references. Due to lower starting position, Vietnamese immigrants found it extremely hard to achieve that point. Consequently, they were forced to seek for other alternatives rather than being an employee, and entrepreneurship was one viable option.

Monetary necessity

Due to the fact that many Vietnamese immigrants are unemployed, entrepreneurship has become a compulsory path. Five of the interviewees said that they did not enjoy doing business. It was just one alternative for them to afford a standard living without relying on the Finnish social welfare. This decision came as a result of the family influence.

Prestige

Half of the respondents noticed a decline of their social status in the Finnish community. They belong to the older Vietnamese immigrants who had previous working experiences in Vietnam. They had a status in Vietnam, which was based on their education, status of family or professions. They used to be economist, politician, teacher and businessmen who were born in the upper class or even in exceptionally wealthy family. However, when moving to Finland, they had to build their physical and social capital again. This was rather hard to achieve by any other means. Only entrepreneurship may provide an opportunity to maintain their social status.

Market opportunities

Several of the participants pointed out that there were huge opportunities in the market that pushed them into self-employment. For example, noticing the increasing number of Asian residents in Finland, one entrepreneur opened the first Asian retail food store in Helsinki 25 years ago. The business has been constantly growing till now. It is also the most well-known Asian market in Finland. Other examples include a grill kiosk serving night clubbing people in Espoo, a Vietnam-Finland trading agency and a translation company serving Vietnamese immigrants in Finland. These markets were abandoned and the majority groups considered

them as unattractive. Therefore, they showed no interest to invest on these markets, leaving such promising opportunities to the others.

6.2.2 Pull factors

Pull factors appeared less significant to the interviewees compared to the push factors. The major pull factors referred were: capital (previous experiences and social networks), autonomy and need for success.

Human and social capital

Six of the Vietnamese entrepreneurs interviewed had prior experiences as business owners in Vietnam or Finland. These experiences encouraged them with the decision. Four of the interviewees are having their first entrepreneurial experience. However, they all have family members who had established their own businesses. Thus it was a common practice for them to follow that direction.

Access to cohesive social networks has also fostered the motivation. Vietnamese people usually form tight social networks with each other as well as with fellow nationals, regardless of where they immigrated to. These networks can smooth the venture by providing mentoring, capital, support, knowledge, labor supply and customer base.

Need for success

Another important reason for entrepreneurship was high need for success (intrinsic reward). Three of the interviewees noted that they did not want to disappoint their family back in Vietnam. So they carried with them the pressure for success. One of the respondents explained:

“I put too much effort to come to Finland and left everything behind. So obviously I can't simply go back and say that I didn't succeed! Sometimes it feels like a burden that I afraid to lose.”

Need for autonomy and independence

For those immigrants who experienced unfavorable employment practices, desire for autonomy and independence were their motives. They believed that there is discrimination in the labor market. They were also tired of the limited ability to improve the status. For these reasons, they left the companies and started their own venture. They would rather apply their own skills and decision of doing things under their own risks than working for others.

6.3 Obstacles of Vietnamese immigrant entrepreneurs

The results showed that Vietnamese immigrant entrepreneurs are largely disadvantaged in the business market. They suffer from distinctive problems including: lack of language skills, financial difficulties, high competition, distrust from locals, unfamiliarity with social, legal and cultural circumstances, limited social networks and inadequate business skills. These challenges have been encountered by Vietnamese owners during the start-up and operational phase of their business. Accordingly, this section discusses some of the issues in depth.

Language

Finnish language was identified as a crucial barrier to Vietnamese owners at the early phase of their venture. Most of the interviewees claimed that although they can speak Finnish and do business with customers with no problems, they still found it difficult to read and write Finnish official papers. This evidently caused major delays in navigating around the business. Because inadequate Finnish is often interrelated with other problems which would be explored further in the next paragraphs.

However, after the start up phase, Finnish was no longer a problem for the respondents. They learnt the language eventually and found it not as difficult as they and other foreigners assumed. They pointed out that the difficulty only exists in individuals' minds who do not commit themselves to learn language. Nonetheless, problems with English skill have lately arisen among the older Vietnamese generation. Because of the increasing internationalization in the metropolitan area, English has appeared important to deal with non-native customers.

Finance

Access to capital can be a significant constraint when starting or growing business. The responses showed that Vietnamese entrepreneurs mainly rely on own savings, friends, families and unofficial lenders to finance their business. They believed these sources allowed more control over the business compared to other means of financing. Strikingly, all of the interviewees used their own money and/or borrowed from other Vietnamese immigrants to set up the businesses. Nevertheless, sometimes the amounts of money were still not enough. Notably, most of the interviewees had awareness of organizations like banks, Finnvera, ELY centers, Tekes, etc. that provide loans or grant subsidies for business venture. However, among 10 entrepreneurs interviewed, only one took loan from the bank, one acquired loan from Finnvera and two made use of start-up grants provided by the Employment and Economic Development Office. The other two respondents had applied for start-up grants but were not accepted.

It was clear that Vietnamese entrepreneurs did not like the idea of borrowing money from banks or Finnvera. The reason varied but often due to lack of credit history, guarantees, collateral and Finnish language. Interest rate was also a major issue. An entrepreneur stated that:

“Based on over 16 years of my entrepreneurial experiences in Finland, it is almost impossible to get high profit with loans in Finland. I would rather start off smaller then continually expand the business. By that, I grew faster and was more profitable”.

For those who were aware of the start-up grants and subsidy available, Finnish language and business skills posed other problems. In order to get the support, a viable business plan must be needed either in Finnish or English. However, those entrepreneurs with limited language ability or with lower education found it difficult and waste of time. It must be noted that two entrepreneurs who got the grants had Master or Bachelor Degree related to business. Another owner said:

“My reading and writing skills were limited, hence it will consume lots of time doing a proper plan. Not mention that it is still very difficult to get the grants after all the hard works. Therefore, I rather invest my time to open the business straight away when opportunity had come.”

Besides, three of the owners believed this kind of assistance was not available to immigrants. They were quite surprised to hear that there are certain funds given by the government to help easing the stress of starting business in Finland.

Competitions

From the quantitative analysis, Vietnamese immigrants are running mainly service businesses in Finland. Access to this segment is relatively easy because of few requirements and low investments needed, yet the competition is very high.

Vietnamese entrepreneurs experienced two types of competitors. The first source was from more established native businesses in the same sector. Compared to the natives, Vietnamese owners were largely disadvantaged in terms of unfamiliarity with the local market, social, legal and culture, limited networks and lack of relations with government, customers and suppliers. In addition, Finnish customers tended to prefer the native businesses relative to the immigrant businesses, even

with higher price. The second source of competition came from fellow Vietnamese immigrants or immigrants from relatively same cultures as Vietnam (such as China or Thailand). They have followed the same path of opening small businesses in the service sector, (especially in the restaurant area).

All respondents were aware of the high competition level but they still found attractive opportunities for them anyway. As one owner proudly said that:

“I only own a grill kiosk in Espoo but I could say that I have earned a good deal of money from my business and from the night clubbing people. Many customers have been loyal to my burger over 10 years as it is the best in Espoo. I have earned excessive money to provide a comfort life to 3 children; my wife does not need to do anything besides raising the kids. I even have money to support my relatives back in Vietnam. For me, that is enough. I don’t need a bigger business. I rather spend time enjoying life with my family.”

Rules and regulation

The entrepreneurs interviewed had hard time coping with all the laws, regulations, taxation system, formalities and requirements for opening businesses and after that. The challenges pointed out by the immigrants were: lack of regulation awareness, lack of familiarity with the way of doing business and limited experience with financial tools and procedures. Language was again a major constraint. Due to inadequate Finnish and English skills, Vietnamese entrepreneurs sometimes found paperwork and legal documentation overly bureaucratic.

Finland is a strongly regulated country. There are numerous regulations needed to fulfill before getting a license to establish the business. According to the respondents, access to some sectors is more difficult than others. For example, an entrepreneur said that he once planned to establish a taxi business in Helsinki. However, he had to abandon that dream because of the complicated authorization routine (including a sophisticated test that required great command of Finnish, and

that was just the first step). The process was too much for him. Hence he opened an Asian restaurant instead because access to the food sector was relatively easier.

Social networks and Trust

Unlike the native owners, Vietnamese entrepreneurs have experienced many disadvantages, especially in terms of social networks and trust from the locals. Vietnamese immigrants were born in Vietnam, thus are considered as “outsider” in the Finnish society. They do not have the same networks of friends, relatives, professors, or schoolmates which are regarded as important capitals when starting up a business. Also, the Vietnamese entrepreneurs often lack of cultural knowledge (e.g. customers’ habits, preferences, market structure, etc.) which would help them to be socially embedded into the community. The respondents pointed out that they suffered from this knowledge gap especially in the first few years of operation. This specific knowledge could only be acquired over time as they developed the social networks.

The result analysis showed that social networks, cultural awareness and time are closely interrelated with the degree of trust. All interviewees often experienced doubt and distrust from the natives in the initial phase. By gaining their language skills and cultural awareness, they have continually built trust among potential customers and business partners. Undoubtedly, the building of trust also takes time and great efforts. By ensuring the quality of products and services, Vietnamese entrepreneurs took advantage of the “word-of-mouth” marketing. During this process, both professional and personal networks were regarded very helpful. The networks could be hobby clubs, churches, entrepreneurship associations, academic contacts, etc. To confirm the interrelation between social networks and trust, one entrepreneur who founded a trading agency between Vietnam and Finland shared his experience:

“At first, I noticed a certain politeness but often refusing and lack of acceptance when making proposals to Finnish businesses for products imported from Vietnam. However, after recruiting three Finnish employees and expanding the professional networks (started by referencing from the university professors), our business grew steadily. Even one company, which refused us before, has now become our frequent client. I did not experience any signs of discrimination during the process; therefore I think it is just the matter time and networks to build trust among the Finnish partners.”

Remarkably, two female entrepreneurs emphasized the importance of having a Finnish husband. Not only had the Finnish spouses provided necessary information and knowledge, they also helped in networking. In addition, one female owner noticed that she was treated increasingly as part of the Finnish community after changing her surname according to the husband's. The Finnish surname made it easier for her to overcome cultural constrains.

Access to information

From the questionnaire results in section 5.3, lack of support was rank lowest among the obstacles. That means Vietnamese business owners found this barrier not as significant. Surprisingly, findings from the interviewees indicated that Vietnamese entrepreneurs have restricted access to key networks in Finland. They have very limited knowledge about formal and informal institutions which provide supports to entrepreneurs. In fact, most of the interviewees did not bother to ask from the government for any assistance related to their business. They generally relied on their previous experiences and supports from other immigrants to cross this gap.

Only 4 interviewees received professional consultants and training from the support agencies. The other respondents admitted that they had encountered enormous difficulties during the process and needed for professional assistances. Even though they had heard about existing support institutions, they were not

confident with their language skills to approach these agencies. A 59-years-old entrepreneur argued that:

“What is the point of asking for help from those professional networks when my language skills were not adequate enough at that time? My Finnish was limited and I couldn’t speak English. Material was only available in Finnish, English, Russian and Swedish which I cannot read. The training course was too academic and hard to understand. Also, my Finnish speaking skill was not enough to discuss about the business plan. Therefore, the professional consultancies were useless for me.”

In this case, it was clear that when an older Vietnamese immigrant does not have any means of communication, vital information would be missing. They do not have any choices besides relying on the Vietnamese co-ethnic network.

Other four interviewees, who took advantages of the support agencies and entrepreneurship courses, were satisfied in overall. All of them described the services as “*helpful*”, “*fast process*”, “*opening eyes*”, “*good sources of information*” and “*professional*”. Two respondents commented that it was great to receive supports and start-up grants at the same place.

Business skills

All respondents agreed that business skills are needed in the success of any companies. Although lack of these skills will not hinder the business opening, the entrepreneurs must learn it actively along the procedure in order to success. They also noted that it would be much easier if they received professional training in Finland beforehand. An owner of a media company, which was forced to shut down after one year of operation, shared his experience:

“I was too confident and too believed in my business idea. Therefore, I did not pay attention on doing a proper business and environmental analysis, such as SWOT. Consequently, the demands were not enough then the company failed.”

Employees

Another repeated problem was recruiting and managing hard-working, honest, competent and affordable employees. Usually immigrant employees were hired but they often had limited language skills which translated to poor services. It would be easier and more profitable for companies to hire a Finn to serve other Finns. However, the problem was that the Finns are not often ready to work for Vietnamese immigrants, especially with excessive working time.

In the case of a nail salon, the owner had to take risks training new employees to do nails. The trainings were without any contractual obligation so he always afraid that the workers would disappear and became his competitors.

6.4 Vietnamese' perspectives on entrepreneurship in Finland

Despite the obstacles mentioned above, most of the interviewees were satisfied with Finland as a place for small businesses in overall. Although many criticized the opening process as challenging and complicated, they all agreed that “it *could be deal with*”. To be from a developing country as Vietnam, they truly understood the value and benefits of doing businesses in Finland. They did not have to worry about corruption, crime, insecurity or unstable market which they had experienced in Vietnam. While racial prejudice still exists, Vietnamese entrepreneurs showed their respects to the honesty and directness of people. After all difficulties and hard works, everyone seemed to enjoy the efficient business atmosphere and reliable legislation. An owner shared his strong opinion as:

“Yes, I agreed that the paperwork was a bit bureaucratic and frustrating at first. However, that’s what you have to pay for an equal business environment and transparent justice system like this. I do not have anything to complain about. In addition, the government policies and other agencies are doing their best in supporting foreigners. What could we ask more for from them? Immigrants like us

should stop blaming and complaining. Instead, we must try harder to blend in the society. Success or not, it's solely up to us."

The respondents also compare the Finish legislation system with other developed country such as Germany, Norway or Switzerland. In that case, establishing a venture in Finland was considered significantly easier.

7 CONCLUSION AND RECOMMENDATION

7.1 Summary of the findings

To summarize, the qualitative findings of this study (from interviews) are consistent with quantitative results acquired from the questionnaire. This multiple research method provided a comprehensive picture about the motivational and obstacles factors of Vietnamese immigrant entrepreneurs in Finland. Not only had the research provided reliable figures, it also helped to reveal real life experiences and perspectives of the Vietnamese business owners. In brief, the analysis of this study indicated four key findings.

Firstly, Vietnamese businesses often operate in the service sector. Most of them fall under the sole proprietorship category and the majority of companies are counted as micro enterprises with fewer than 10 employees.

Secondly, the results revealed that Vietnamese immigrants have been driven into entrepreneurship by both push and pull factors. However, push factors (including employment, monetary necessity and prestige) appeared to be the most significant reasons. This is in line with the mixed embeddedness and disadvantage theory of immigrant entrepreneurship which were discussed in the theoretical review. Nevertheless, entrepreneurship is an effective integration tool for Vietnamese immigrants to familiarize themselves with the Finnish society.

Thirdly, the main obstacles to Vietnamese entrepreneurs include lack of language skills, financial difficulties, high competition, distrust from locals, unfamiliarity with legal regulations, limited social networks and inadequate business skills. Of which, finance was shown as the most influential constrain to the business performance. Also, Vietnamese owners often fail to utilize the benefits of professional consulting services.

Lastly, despite all of the barriers, Vietnamese immigrants still hold positive perspectives on entrepreneurship in Finland. Being from a less developed country, they truly respect the opportunities and supports given by Finnish government. More than anyone else, they appreciate the values of security, stable market, equal business environment and transparent justice system of Finland.

In overall, the research process was an “eye-opening” experience for the thesis writer. Besides, when asking for necessary contacts from Vietnamese community, the writer received many requests to see completed results. It approved that the topic seemed to attract attention from many Vietnamese immigrants who are considering entrepreneurship option in Finland. Therefore, this study has surely accomplished one of its objectives.

7.2 Recommendation

Based on the research as a whole, most of the obstacles to Vietnamese entrepreneurship are related to inadequate Finnish skills. Vietnamese immigrants should note that Finnish is crucial for establishing a business in Finland. Without proper language proficiency, other challenges will arise such as difficulties in getting finance, limited access to information, distrust from the locals and more. Hence, it is recommended that prospective entrepreneurs should take advantage of the language courses organized in every municipality in Finland. Most of these courses are free of charge or just take a small amount of money. This is the first essential step to prepare for the next phase.

Further, to be successful, potential Vietnamese immigrant entrepreneurs should take advantages of various consulting services providers that offer free of charge services (for example: Uusyrityskeskus, T&E Centres, Business Incubator, etc.). These organizations could assist immigrants through all required process in establishing the venture. With vast knowledge and experiences, they help to simplify complex issues which would, in fact, saves a lot of time for the

entrepreneurs. Basically, these organizations carries out same function all over Finland, and Vietnamese immigrants are not restricted by any means. The benefits are varied, including start-up info sessions, private consulting services, entrepreneurial training, incubator services, financial consultant or growth business counseling.

Notably, Vietnamese immigrants often feel overwhelming with huge amount of information related to this topic. Herein, the thesis writer strongly recommends them to read the book: “Establishing and doing Business in Finland” (2nd edition, 2009) written by Tuulikki Holopainen before doing anything. This comprehensive book covers key aspects of Finnish business culture which help entrepreneurs orientate themselves in the next stages. This book also provides brief introduction of all organizations that entrepreneurs may want to contact afterwards. Secondly, Vietnamese immigrants may consider reading an excellent guide named: “Becoming an entrepreneur in Finland 2012” which was created as part of the ESF-funded Multicultural Business Services project. The guide contains main issues that entrepreneurs should be familiar with before setting up the company. It has been translated into 10 different languages for the conveniences of foreigners. It would be wise to read this guide before contacting any business advisory services. There are many available facilities to support new companies. Depending on the location, immigrants may need to choose different agencies. Take Enterprise Helsinki (YritysHelsinki) as an example. This organization functions as a “*one-stop shop*” for entrepreneurs. It provides various tools, education and services to transform viable ideas into a profitable business venture.

In a nutshell, the writer would highly encourage Vietnamese immigrants to do business in Finland. The economy here is stable, the market is reliable and the government is much more supportive compared to Vietnam. In addition, there are still many opportunities hindered. As soon as Vietnamese entrepreneurs could utilize available supporting services, they can actually earn some profits. Of course, a viable idea would be needed. It is recommended to avoid saturated

business (such as in restaurant area). Potential entrepreneurs could look for opportunities in further niches. Some viable ideas worth referencing are: establishing IT service, trading agency, nail salon, plastic company or selling bubble tea. A Vietnamese kungfu master even founded a martial arts monastery in Tampere since 1994. Surely, Vietnamese immigrants have some distinctive culture-ethnic capitals which are needed to exploit.

8 RECOMMENDATION FOR FURTHER RESEARCH

As stated earlier, this thesis is only limited to the motivational and obstacle factors of Vietnamese immigrant entrepreneurs in Finland. Accordingly, further research could replicate this study among other ethnic groups in Finland to see if there are any significant differences. Likewise, similar research could be carried out to evaluate the characteristics of businesses owned by different genders.

Another point of interest could be identifying the willingness and motives of university students to become entrepreneurs after graduation.

Furthermore, other studies can investigate perceptions of immigrant entrepreneurs towards different support agencies. This could be useful to help those institutions improving their services.

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APPENDICES

Appendix 1: Questionnaire survey

Appendix 2: Interview questions

APPENDIX 1: QUESTIONNAIRE SURVEY

**Vietnamese Immigrant Entrepreneurship in Finland:
Motivation and Obstacles**



Please can you take a moment of your time to fill in this survey.

Your answer is very important to my research!

1. Have you ever owned a business in Finland?

- Yes, I am currently an entrepreneur
- Yes, I owned a business in the past but not now
- No

*If your answer is "no", please abandon this questionnaire without submitting.
Otherwise, please continue to answer the following questions.*

A. BACKGROUND INFORMATION

2. What is your gender? Male Female

3. What is your age? _____

4. In which country were you born?

- Vietnam Finland Other (please specify) _____

5. How long have you been living in Finland? _____ years

6. What was the primary reason for you to come to Finland?

- Asylum seeking Family reason
- Study Working
- I was born in Finland Other (please specify) _____

7. What is your current citizenship?

- Finnish Vietnamese Other (please specify) _____

8. What is your highest level of education?

- | | |
|--|---|
| <input type="checkbox"/> Primary education | <input type="checkbox"/> Lower secondary education |
| <input type="checkbox"/> Upper secondary education | <input type="checkbox"/> Vocational education |
| <input type="checkbox"/> Bachelor's degree | <input type="checkbox"/> Master's degree |
| <input type="checkbox"/> Postgraduate education | <input type="checkbox"/> Other (please specify) _____ |

9. What is your level of Finnish proficiency?

- | | | |
|------------------------------------|---|-----------------------------------|
| <input type="checkbox"/> Beginning | <input type="checkbox"/> Intermediate | <input type="checkbox"/> Advanced |
| <input type="checkbox"/> Fluent | <input type="checkbox"/> Native speaker | |

B. BUSINESS CHARACTERISTICS

*In part B, please describe your **most recent** business in Finland.*

10. How long has (did) your most recent business operated (operate)? _____ years

11. In which city is (was) your business located? _____

12. What is (was) the form of your enterprise?

- | | | |
|--|--|---|
| <input type="checkbox"/> Sole trader | <input type="checkbox"/> General partnership | <input type="checkbox"/> Limited partnership |
| <input type="checkbox"/> Limited company | <input type="checkbox"/> Co-operative | <input type="checkbox"/> Branch of a foreign enterprise |

13. What sector does (did) your business belong to?

- | | | |
|--|--|--|
| <input type="checkbox"/> Wholesale | <input type="checkbox"/> Retail sales | <input type="checkbox"/> Hotel, restaurant operation |
| <input type="checkbox"/> Manufacturing | <input type="checkbox"/> Construction | <input type="checkbox"/> Translation service |
| <input type="checkbox"/> Educational service | <input type="checkbox"/> Information Technology | <input type="checkbox"/> Transportation and storing |
| <input type="checkbox"/> Cultural service | <input type="checkbox"/> Other services in consumer sector | |
| <input type="checkbox"/> Other services in business sector | | |
| <input type="checkbox"/> Other (please specify) _____ | | |

14. What kind of products or services have (did) you provided (provide)? _____

15. What is (was) the number of personnel in your enterprise?

- | | |
|---|--------------------------------|
| <input type="checkbox"/> Just employ entrepreneur | <input type="checkbox"/> 1 – 4 |
| <input type="checkbox"/> 5 – 10 | <input type="checkbox"/> > 10 |

C. MOTIVATION AND OBSTACLES

16. What factors have motivated (motivated) you to become an entrepreneur in Finland?

Please indicate your agreement/disagreement with the following statements.

(1 = strongly disagree, 5 = strongly agree)

	1 strongly disagree	2	3	4	5 strongly agree
To provide employment to myself					
To take advantage of my talent					
To earn a reasonable living					
To be my own boss					
To support my family (or future family)					
To provide job security					
Utilization of skills and experiences					
To challenge myself					
Existence of opportunities in the market					
To have personal freedom					
Discrimination and unfair employment practices					
Entrepreneurial family culture					
I enjoy taking risks					
To increase my social status					
To have flexible working time					
Lack of career prospect					
Availability of support from other immigrants					
Lifelong dream to be entrepreneur					
Lack of well-paying job					
To invest personal saving					
To realize my dream					

APPENDIX 1

17. What have been (were) the main barriers to the performance of your business?

*Please indicate your agreement/disagreement with the following statements.
(1 = strongly disagree, 5 = strongly agree)*

	1 strongly disagree	2	3	4	5 strongly agree
Inadequate finance					
Difficulty in obtaining finance					
High competition					
Lack of business skills					
Lack of Finnish language skills					
Discrimination or disadvantages due to the immigrant status					
Lack of government support					
High operating cost					
Weak market opportunities					
Difficulties in employing competent employees					
Unfavorable taxation system					
Burdensome administrative laws & regulations					
Lack of social and professional networks					
Lack of trust from the natives					
Lack of cultural know-how					
Limited knowledge about business supporting institutions					
Poor access to information and advice					

Thank you very much for your answers and kind cooperation!

APPENDIX 2: INTERVIEW QUESTIONS

<ul style="list-style-type: none"> • Date: • Interviewee name: • Place of the interview: • Company name: 	
PART A: BACKGROUND INFORMATION	
<p>Personal background Age In which country were you born? How long have you been living in Finland? How did you immigrate to Finland? What is your current citizenship? What is your highest level of education? Marital status Finnish proficiency</p> <p>Entrepreneurial experiences Previous entrepreneurial experiences (Finland/Vietnam) Entrepreneurial family culture?</p>	<p>Business background Business service/products Location of the company Number of owners (nationality?) Year of established/ operating Number of employees (nationality?) How was the business founded?</p>
PART B: MOTIVATION & OBSTACLES	
<p>Motivation Where was the idea come from? What are the motivations to become entrepreneur in Finland? <i>(show the factors & discuss)</i></p>	<p>Obstacles What are the main difficulties? (beginning/in the process/now) How to overcome? <i>(show the factor & discuss)</i></p>
PART C: SUPPORT & RECOMMENDATION	
<p>Support Where did you get information/ materials/ advise to establish your business? Did you get enough information and support? Do you have any contacts with any immigrant or business supporting associations? Where did you get financing from? Are you aware of business financing and advising agency?</p>	<p>Perspective How would you describe Finland as a place for business?</p> <p>Recommendation What do you think about the opportunities for other Vietnamese to open business in Finland nowadays? Your suggestions for prospective Vietnamese entrepreneurs in Finland?</p>
<i>Thank you! Is there anything you would like to add?</i>	

