

Entrepreneurship of Foreigners in Kuopio Region

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<p>Abstract</p> <p>Entrepreneurship is not a universally agreed-upon concept, which still remains vague and complex either in the field of business study or in other fields' over the centuries. With the rapid development of technology and human civilization, entrepreneurs perceived as innovative initiators gradually step onto the mainstream stage in society; especially foreign entrepreneurs have thrived unexpectedly.</p> <p>The objective of the thesis was to uncover the essence and significance of entrepreneurship and to implement a well-organized research concerning foreign entrepreneurship in Kuopio region. The study was commissioned by City of Kuopio Business Development Services, a commercial department of local government administering business procedure and registration, whose aim in current case was to gain an insight into local entrepreneurial performance of foreigners and crave for feedback and suggestion in collaboration with the author.</p> <p>The thesis started with a thorough theoretical framework presenting an overview of entrepreneurship, various types of entrepreneur, motivations and obstacles for entrepreneurs, together with characteristics for being a successful entrepreneur. The research applied both the quantitative questionnaire sending to international students and qualitative interview with existing foreign entrepreneurs.</p> <p>The research findings revealed that foreign entrepreneurs generally are satisfied with current business services offered in Kuopio. Their entrepreneurial process went fluently thanks to the effective guidance provided by relevant institutions. Recommendations for prospective foreign entrepreneurs and local business services were described subsequently. In the end, a discussion concerning entire work process, challenges encountered and further improvement was summarized fairly.</p>			
Keywords Entrepreneurship, foreign entrepreneurs, international students, questionnaire, interview			

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1. INTRODUCTION

“The people who get on in this world are the people who get up and look for the circumstances they want, and, if they can’t find them, they make them” (Shaw 2010, 29). It seems that Shaw is describing an entrepreneur, someone who explores the perceived opportunities to arouse a change or innovation; someone who brings employment and contribution to citizens and the society; someone who undertakes potential risks under various circumstances.

The intention for such topic is a personal interest and occupational outlook since entrepreneurship indeed occupies an important position either in personal career progression or in the national economy nowadays. However, in many cases, people are afraid to start a business due to instability; especially people with foreign backgrounds doing businesses in an unacquainted country will definitely encounter additional restrictions during entrepreneurship. A self-conducted research on this topic in collaboration with City of Kuopio Business Development Services indicated how foreign entrepreneurs based in Kuopio survive in the new environment and how latent foreign entrepreneurs perceive the status of self-employed.

The objective of this thesis is to uncover the essence and significance of entrepreneurship by browsing through a number of relevant literatures, to gather sufficient opinions from target groups by implementing a well-planned research concerning foreign entrepreneurship in Kuopio region, to give suggestions to City of Kuopio by analyzing collected responses. Consequently, the study will not only contribute to the author’s personal achievement but also enhance the business services offered in Kuopio.

The framework of theoretical part was mainly derived from the theories of Anil Kumar, Sharma, and Lall & Sahai. However, supplementary sources from various authors were integrated into the above theories due to the imperfection of limited resources.

Both quantitative and qualitative methods were applied in the research part. The research consists of a quantitative questionnaire sending to international students (Savonia UAS & University of Eastern Finland) as potential foreign entrepreneurs and four qualitative face-to-face interviews with existing foreign entrepreneurs in order to know their entrepreneurial experience in Kuopio. In addition to the primary data directly gathered from the questionnaire and interview, secondary data towards the survey has been retrieved from various literatures,

electronic documents, as well as relevant web pages.

Research questions designed for both international students and foreign entrepreneurs are basically the same:

1. What motivations and obstacles do you think are influential and significant for start-ups?
2. What are the main characteristics for being a successful entrepreneur?
3. How do you suggest Kuopio city to enhance business services for foreigners?
4. How do you perceive Kuopio as a place for foreigners to start own business?

Research problem encountered during collecting responses from international students was that people were not active enough to participate in the questionnaire and they seemed have no interest on the survey topic. There were only 48 answers gathered from foreign students of both Savonia UAS and University of Eastern Finland after sending the first invitation email. By means of sending a reminder message, a total of 81 responses were collected ultimately. On the other hand, the main problem experienced when interviewed with selected foreign entrepreneurs was that time was quite incompatible because of their busy schedules. Hence, it was time-consuming to conduct a questionnaire and four interviews with different target groups respectively.

The thesis is primarily grouped into four parts. In the beginning of the thesis, it starts with a theoretical background description on entrepreneurship and entrepreneur including definition and overview, types of entrepreneurs, motivations and obstacles for entrepreneurs, and characteristics of a successful entrepreneur. It is followed by information on entrepreneurship in Finland, after which foreign entrepreneurs in Kuopio with an emphasis on institutions supporting start-up business are addressed briefly. Thereafter, the thesis turns into the main research part. It describes orderly the research objective and questions, research methods, data collection and analysis process, research findings, reliability and validity of the survey. A conclusion containing the thesis work process and suggestion for City of Kuopio is stated and the most significant discussion is described in the end.

2. THEORETICAL BACKGROUND ON ENTREPRENEURSHIP AND ENTREPRENEUR

In this chapter, the concept of entrepreneurship is explored from different theoretical sources. It starts with an overview of entrepreneurship and various types of entrepreneur. Moreover, motivations and obstacles, together with several characteristics for being a successful entrepreneur are described respectively.

2.1 Definition and overview

What exactly entrepreneurship is? How would you define it? It might seem an easy task, as many people would agree, but factually it is not. Entrepreneurship is not a universally agreed-upon concept, which still remains vague, complex, and tricky either in the field of business study or in other fields' people would engage over the centuries. The research into entrepreneurship started from 1730 by Richard Cantillon, a Parisian banker and economist, till now. Diverse definitions from different perspectives have been paraphrased. (Kariv 2011, 3.)

In current case, I would adopt a recent broadly accepted definition proposed by Shane and Venkataraman (2000, 217-226). The definition suggests that entrepreneurship, as a field of business, seeks to understand how opportunities to create something new (e.g. new products or services, new markets, new production processes or raw materials, new ways of organizing existing technologies) arise and are discovered or created by specific individuals, who then use various means to exploit or develop them, thus producing a wide range of effects. I perceive that this definition is rather explicit and complete by capturing the main essence of entrepreneurship (create opportunities to something new with overt action) in business field.

There are several cognitive foundations that make entrepreneurship fundamentally distinct from other ordinary businesses, consisting of the identification of opportunity, innovation, entrepreneurial attitude, and leadership. To begin with, it is an essential premise to conduct a thorough investigation of consumer needs, relevant resources, the level of competition, as well as market potential in entrepreneurial endeavor. This is why, as we perceive, that entrepreneurship is a process of utilizing opportunities and fulfilling needs and therefore, identification of an opportunity is key to entrepreneurship. Another evident feature of entrepreneurship is innovation. As stated by Nandan (2011, 2), entrepreneurship occurs via introduction of a new product, new method, new market, or a newly found raw material. Novel

changes or innovations appear in various areas in modern times. Entrepreneurial attitude, described as an independent energetic spirit, is to generate new products or services by embracing consequent risks. Eventually leadership plays a role in directing effective use of the available resources to pursue a goal-oriented change for something unconventional. (Nandan 2011, 2-3.)

Why entrepreneurship is so significant? Foremost, entrepreneurship can achieve economic prosperity for both individuals and nations. In some developed countries, a strong and sustainable economy has survived and succeeded by encouraging local entrepreneurs to recognize business opportunities or generate new innovations. Meanwhile, local government sets up limited regulations concerning entrepreneurship in order to inspire start-ups. Secondly, entrepreneurship can improve employment rate. More employment opportunities are generated by stimulating entrepreneurial activities since business owners need employ labors. There are also more choices for consumers to select new products and services by encouraging entrepreneurship. (Groenewald, Mitchell, Nayager, Zyi & Visser 2006, 7.) In addition to the Co et al. statement on the importance of entrepreneurship, Anil Kumar (2008, 9-12) supplemented more factors that entrepreneurship is beneficial for reinvestment for profits, youth vigor governance, encouragement for SMEs, innovation of products, natural resources optimization, as well as development of industry.

2.2 Types of entrepreneur

The term entrepreneur was precisely elaborated by Nandan (2011, 5) as a dynamic individual who has creative talents, takes initiatives, assembles necessary resources, risks own money and fortune, undertakes a new venture, introduces in the market something new and useful, and who is eventually rewarded with profit or loss.

Differences among entrepreneurs consequently result in various types of entrepreneur. "Once the diversity among entrepreneurs and their ventures is recognized, the necessity of finding a way to classify them becomes apparent (Gartner 1985, 695)." Hence, entrepreneurs sharing similar characteristics are categorized into different activities, such as industrial activities, commercial activities and other activities. According to Anil Kumar (2008, 43-47), entrepreneurs are classified on the basis of personal and other considerations. Figure 1 below displays the classification.

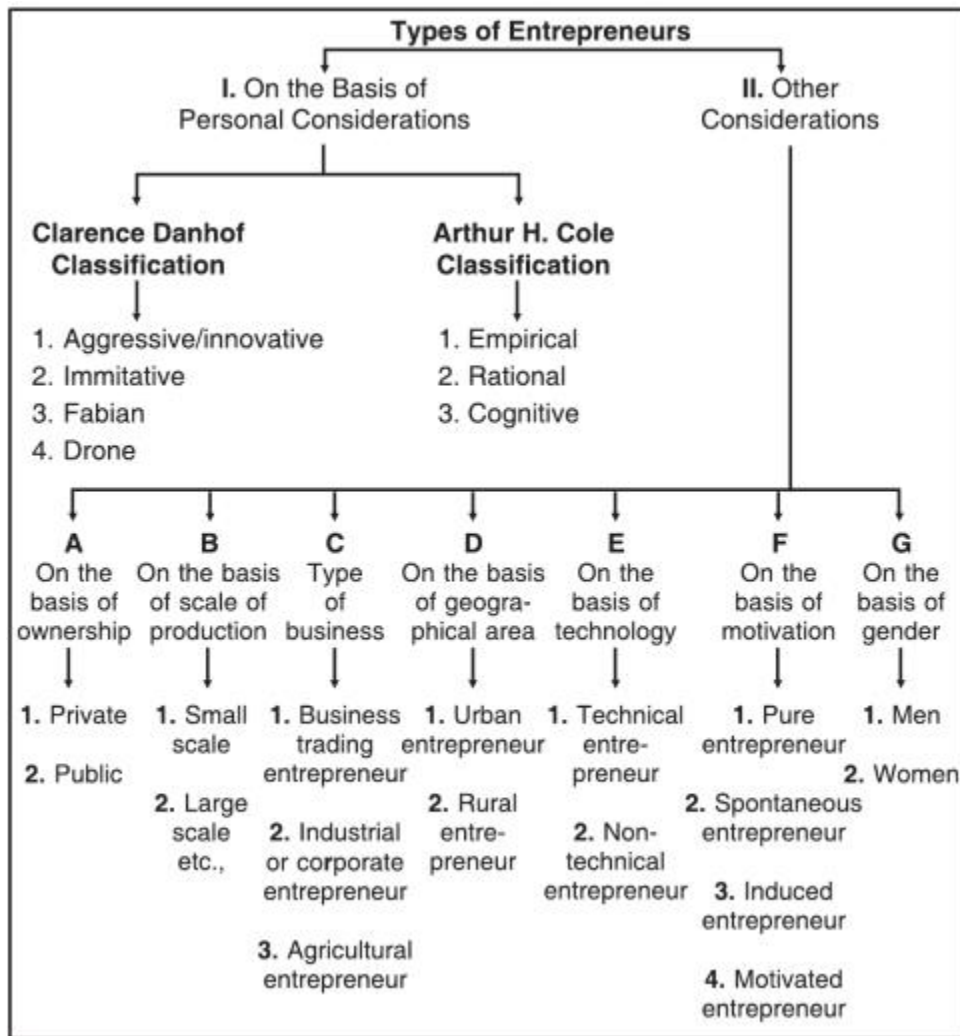


FIGURE 1. Types of Entrepreneurs (Anil Kumar 2008, 44)

Twenty four types of entrepreneurs are shown in the figure. However, Clarence Danhof classification based on personal considerations has been considered widely recognized and rather authorized, consisting of four types of entrepreneur, which are innovative entrepreneur, imitative entrepreneur, Fabian entrepreneur, as well as drone entrepreneur.

Innovative Entrepreneurs

Innovative entrepreneurs are characterized by the smell of innovativeness. They are the ones who seize opportunities to introduce new ideas, produce new technology, enter new markets and create new organizations. Meanwhile, they transform their lifestyles and contribute to their countries. (Mohanty 2005, 23-24.)

Imitative Entrepreneurs

Imitative entrepreneurs, also known as adoptive entrepreneurs, simply simulate existing innovations along with technology and methods created by other entrepreneurs and build up their business in the same manner. This kind of entrepreneurs is fashion in developing countries as they generate abundant employment opportunities by adopting new technology, and therefore imitative entrepreneurs contribute importantly to the enterprise growth and economic development in their countries. (Mohanty 2005, 24.)

Fabian Entrepreneurs

Fabian entrepreneurs are very cautious and skeptical on employing other innovations or new technology in their own business. They prefer to utilize current old-fashioned production techniques without changes in their existing enterprise. They would adapt to the changing environment and adopt new technologies only when they notice that their business is approaching to failure if not bring new technology to business. (Mohanty 2005, 24.)

Drone Entrepreneurs

Drone entrepreneurs, conservative and orthodox, rarely consent to abandon their original business, traditional techniques or intrinsic business systems even if there is a risk of cutting down revenues. They can be perceived as conformist because of their unwillingness to change and self-satisfaction on their current business or production. Thus, their entrepreneurial activity might be enslaved to just one innovation. (Mohanty 2005, 24.)

Other classifications of entrepreneurs as shown in the figure 1 include private entrepreneur, industrial entrepreneur, spontaneous entrepreneur, women entrepreneur and many other types on the basis of distinct categories.

In addition, a contemporary typology of entrepreneurs was presented by Welsh (2010, 37-61). He indicated that there are twelve fashioned types of contemporary entrepreneurs, including woman entrepreneur, family entrepreneur, social entrepreneur, technology entrepreneur, serial entrepreneur, lifestyle entrepreneur, corporate entrepreneur, franchise entrepreneur, immigrant

entrepreneur, creative entrepreneur, ambitious entrepreneur, and finally intellectual entrepreneur (Welsh 2010, 41). In this study, the term entrepreneurs refer to starters with foreign background engaged in any business in Kuopio region.

2.3 Motivations and obstacles for entrepreneurs

With an unpredictable future during entrepreneurship, one might ask, why undertake such an uncertain job? What are the essential motivations to engage into uncertainty? What are the vital barriers for people to be reluctant as self-employed? In this section, motivations and obstacles for entrepreneurs are explained thoroughly.

Motivations

The word 'motivation' has been derived from a Latin word '*movere*', meaning 'to move'. It means an inner or environmental stimulus to action, forces or the factors that are responsible for initiation, sustaining behavior psychologically (Sethi & Saxena 2011, 5). People start their own business for lots of reasons, such as a desire to independence and freedom, to make own decisions, to increase wealth, need for achievement and many other triggers. The following paragraphs demonstrate authentic perspectives concerning motivations to entrepreneurs.

Sharma (1980, 53) has classified entrepreneurial motivating factors into two types, which are internal factors and external factors. Internal factors consist of a desire to do something new, relevant education background, and previous entrepreneurial experience while external factors are government assistance and support, availability of raw material and labor, encouragement from big business houses, and promising demand for the product.

In addition, Benzing, Chu and Kara (2009, 58-91) identified and summarized various push and pull factors that drive entrepreneurs into business. Push factors include unemployment, retrenchment, a low paying job with little upward mobility, as well as a desire to escape supervision. On the other hand, a desire to become one's own boss, seek for wealth, lifestyle change, and need to use one's own experience and knowledge are summarized as pull factors.

Furthermore, numerous emerging statements with respect to entrepreneurial triggers have been

raised by many researchers or scholars since then. For instance, Hessels et al. (2008, 325) brought up that entrepreneurs are motivated principally by the desire for independence and flexibility but not necessarily for money. Ashley-Cotleur et al. (2009, 15) considered family background and gender as two demographic driving stimulations, which are from a very different angle. Besides, Shane, Locke and Collins (2003, 263) explored and explained several motivations concerning entrepreneurship from a previous research, which are need for achievement, risk taking, tolerance for ambiguity, locus of control, self-efficacy, as well as goal setting. Shane et al. also drew a model shown how motivations influence entrepreneurship, which is displayed below.

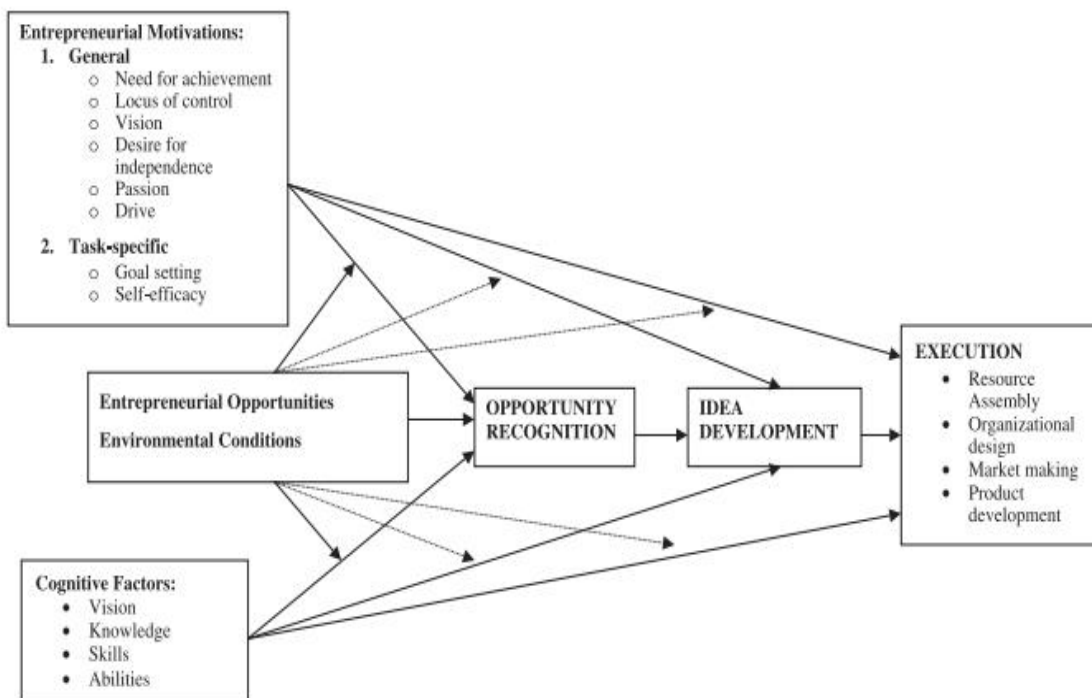


FIGURE 2. Model of entrepreneurial motivation and the entrepreneurship process (Shane, Locke & Collins 2003, 274)

In this figure, it apparently indicates that the listed entrepreneurial motivations impact each stage of the entrepreneurial process. The relative significance of how much each motivation matters in each stage will depend on the part of the process under investigation. Additionally, entrepreneurial opportunities, environmental conditions, as well as cognitive factors have crucial influence on entrepreneurial process. (Shane, Locke & Collins 2003, 274.)

Obstacles

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

What is more, Volery, Doss, Mazzarol and Thein (1997, 21-24) emphasized that compliance costs, lack of resources, as well as the hard reality of setting up an enterprise are vital obstructions towards entrepreneurship. Afterwards, Robertson, Collins, Medeira, and Slatter (2003, 308-316) concluded that disruptive elements to entrepreneurial process are difficulties of obtaining finance, taxation, and legislations. He also announced that entrepreneurial performance is restricted to poor marketing skills, managerial skills, and unprofessional financial expertise. It is not surprisingly that crime is also perceived as one of the important barriers to entrepreneurs investigated by Isaacs and Freidrich (2007, 9). They found that crime has been impacted on SMEs performance enormously in South Africa. Dana and Morris (2007, 99-102) concluded that obstacles influencing the performance of immigrant entrepreneurs are lack of capital, lack of skills, lack of support, excessive compliance costs, excessive regulations, excessive tax, discrimination, language and crime. In fact, Dana and Morris's summary on barriers to immigrant entrepreneurship is more related to the author's research. Language, excessive regulations, and high taxation could be considered the three biggest problems when foreigners set up a business in Kuopio region.

2.4 Characteristics of a successful entrepreneur

The study on characteristics of successful entrepreneurs becomes appealing for researchers because entrepreneurs have a significant contribution to the society. It is indeed valuable to analyze their personalities, working attitudes, occupational skills, educational background, and other related traits. What are the common characteristics make entrepreneurs successful? Are there any particular similarities among entrepreneurs? In the following paragraphs, three different descriptions on self-employed traits at different times are demonstrated respectively.

Begley and Boyd's Dimensions

In the mid-1980s, Begley and Boyd verified five dimensions unique to entrepreneurs.

- * Entrepreneurs are high in need for personal achievement
- * Entrepreneurs like to think; they pull their own strings and control their own lives
- * Entrepreneurs are willing to take moderate risks with aim to earn higher returns
- * Entrepreneurs have strong tolerance for ambiguity
- * Entrepreneurs pursue more tasks done within a short period regardless of objections of other people. (Begley & Boyd 1987, 79-93.)

Obviously from the dimensions, entrepreneurs seek self-achievement, make own decisions, control own lives, bear moderate risks, tolerate uncertainties, and enhance self-efficiency disallowing interruptions. These are the basic and original concepts in earlier time. Nevertheless, some or all of the dimensions are still worthy for research at present.

Carsrud and Malin's Research

Researchers, Carsrud and Malin, have attempted to conduct a research and find out common characteristics to a majority of new business starters in an effort to know entrepreneurs better. The common entrepreneurial traits came out from this recent survey include: desire to learn new and different things, cooperativeness and a strong team player, ability to listen to others and network, strong self-efficiency, strong desire to work hard, coach or a trainer, not competitive but visionary and goal setting, and not anymore a risk-taker. (Carsrud & Malin 2007, 15.) The figure below lists all common elements.



FIGURE 3. Strong Entrepreneurial Personal Characteristics and Behavior (Carsrud & Malin 2007, 15)

It is apparent to discover from the survey that these common traits are the same characteristics to any successful professions, such as doctors, lawyers, academicians, or air pilots. A key quality in the survey for current entrepreneurship is cooperation with team members although entrepreneurs used to be considered ego, a strong belief in oneself. Another significant quality describing entrepreneurs is networking. It means that the self-employed should develop a wide net of social contacts to establish reputation among employees or in society. It is surprising to see that risk-taking is not a common characteristic towards a successful entrepreneur any more in this survey since it showed other professional skills seem to be more important than risk-taking. (Carsrud & Malin 2007, 15.)

Anil Kumar's Findings

Anil Kumar is one of the researchers who have ever devoted to investigate entrepreneurs' personality, behavior and life experience lately. The common traits found among these individuals are basically the same as those in the previous paragraphs but he identified more features. For instance, entrepreneurs are opportunity explorers with perseverance. They are independent, flexible, and confident planners, motivators. They are quite initiative, reliable, and

responsive. Furthermore, the self-employed are perceived as quick learners as a result of high creativity, innovation, integrity, as well as sufficient energy. (Anil Kumar 2008 39-41.)

3. ENTREPRENEURSHIP IN FINLAND

Finland provides a dynamic and favorable business environment that most of professions could survive. It indeed occupies one of the top places of world's largest mobile phones maker Nokia and Kone, world's four largest elevators maker, as well as world's famous pulp and paper maker. Finland is becoming an ideal place to test new innovations and technologies thanks to its foresight of adopting information technology, cooperating between educational and research institutions, as well as employing skilled workforce receptive to new technologies. In addition, with a well-developed infrastructure, highly considerable operating costs and strategic location in Northern Europe, Finland offers people a great opportunity to start their business and gain a considerable profit. (The American Chamber of Commerce in Finland 2011, 2-3.)

The Finnish economy is open, competitive and sustainable in Europe. The Global Competitiveness Index between 2012 and 2013 showed that Finland is ranked as the third most competitive economy in the world and its business environment is also ranked by Economist Intelligence Unit as the best in the world during 2009 to 2013. Besides, Newsweek recently ranked Finland as the best country in the world compared with other innovation-oriented countries. Moreover, Gross Domestic Product in Finland increased steadily from when it joined Europe Union till 2008 because a world-wide financial crisis erupted. The economy was struggling to increase in the preceding years and it reached to 192.54 billion EUR in 2012. However, it will decrease slightly in 2013 but then increase again in 2014 and 2015 forecasted by the Ministry of Finance. One of the significant elements make Finnish GDP so high is foreign trades since export and import of goods and services are increasing stably. (Invest in Finland 2012, 6 & 10.)

Next, several facts on entrepreneurship in Finland will be highlighted. As mentioned, Finland is a proper place for entrepreneurs to start their business, which could be as a type of franchisee, partnership, team entrepreneurship, social entrepreneurship, or part-time entrepreneurship. According to a survey report presented by Stenholm, Kovalainen, Heinonen and Pukkinen (2012, 16-29), Finland, alike other Nordic countries, has a relatively high business ownership. Adult Finns who can easily seize business opportunities do not have adequate entrepreneurial skills; while for those who have both entrepreneurial opportunities and sufficient skills, they are

lack of entrepreneurial intentions. Among those adult Finns, highly educated people are more sensitive to business opportunities and more willing to engage into early-stage entrepreneurial activity. The rate of early-stage entrepreneurship is becoming higher these years with 6% adult Finns engaged in. The early-stage entrepreneurs, mainly between 25 years old and 34 years old, are more innovation-oriented compared to existing business owners. Nevertheless, they have no intention to go to international forwards, but are willing to seek new jobs regardless of business stage. In addition, early-stage entrepreneurs of male are twice as many as early-stage female entrepreneurs in Finland.

In the following paragraphs, circumstances of foreign entrepreneurs in Finland and Kuopio region will be introduced apart. It is followed by enumerating several relevant institutions supporting entrepreneurship in Kuopio, including the Enterprise Agency of the Kuopio region (Kuopion Seudun Uusyrityskeskus), Employment and Economic Development Office of Kuopio (Kuopion työ-ja elinkeinotoimisto), North Savonian Tax Office (verotoimisto), Finnvera, Multicultural Centre Kompassi (Monikulttuurikeskus Kompassi), as well as Sakky (Savon Koulutuskuntayhtymä).

3.1 Foreign entrepreneurs in Finland

Foreign entrepreneurs, also known as immigrant entrepreneurs, are defined as individuals who establish their business outside their home countries and immigrate to a new country. The emergence of these entrepreneurs results from diverse factors such as ethnic factors (frugal attitude, unpaid family labor, and rotating credit association), structural factors (advantageous or disadvantageous structural opportunities for immigrants), and individual factors (class resources and networks). (Yoo 1998, 17.)

According to Statistics Finland and the Trade Register in 2006, there were about 5600 immigrant-owned enterprises in Finland; this number has doubled since 2001. The survey also found that immigrants seem to be more willing to engage in a new business than native Finns. The proportion of foreign entrepreneurs has increased by 6% since 2001. At the same time, the government attempted to strongly promote and develop general preconditions for immigrant

entrepreneurship in Finland and, therefore The Ministry of Trade and Industry planned to provide more advices, education, and financial services for immigrants. Another finding was, entrepreneurial differences existed among diverse nationalities. The Turks were highly active in the early-stage of entrepreneurship; the Asians were specially perceived as eager entrepreneurs. Conversely, Russian immigrants tended to have less intention and interest to start own business in Finland regardless of education level and potential degree. (Helsingin Sanomat 2006.) In 2012, the number of self-employed immigrants has reached to 6300. It is surprisingly to see, that the share of self-employed immigrants accounted for 8% of total labor force while the native entrepreneurs share occupied 9%. There was a slightly difference between the share of immigrants and natives. One significant reason for such phenomenon is increasing number of non-natives coming into Finland for reasons. (Satu & Elisa 2012, 1.)

3.2 Foreign entrepreneurs in Kuopio

Kuopio, the 9th largest city in Finland surrounded by plenty of lakes and forests, locates in Eastern Finland and has a population of more than 97000. Kuopio possesses convenient transportations, friendly inhabitants, vibrant business market, a wide range of events, as well as top education and research in both national and international scope. Moreover, Kuopio is becoming more multicultural with nearly 90 different nationalities and, therefore, foreigners account for around 1.6% of the whole population. Russian citizens obviously are the largest foreign group in Kuopio because of the geographical advantage; the rest of foreigners are primarily from Myanmar, Estonia, Sudan, Thailand, Iraq and Turkey. Multiculturalism is advantageous to Kuopio since it brings more business opportunities and cooperation, simultaneously improves foreign entrepreneurial activities in Kuopio. (City of Kuopio 2012, 5.)

Kuopio has an attractive business environment locally and globally because it adopts an enterprise-friendly policy, improves innovation-oriented businesses, and cooperates closely between authorities and enterprises. The Kuopio Centre of Expertise tremendously contributes to field of high technology, metal, boat industry, health, wood processing, as well as environment and well-being. (City of Kuopio 2012, 5.)

3.2.1 Existing foreign entrepreneurs

There are more than 5050 enterprises in Kuopio registration till now, which are divided into export companies and import companies (City of Kuopio, 2012). However, the register does not categorize these companies based on nationalities and, therefore hardly foreign-owned businesses could be recognized from the whole registration database.

3.2.2 Foreign students as potential entrepreneurs

In addition to the existing foreign entrepreneurs in Kuopio, international students could be regarded as potential entrepreneurs in near future. University of Eastern Finland (UEF) and Savonia University of Applied Sciences (Savonia UAS) are the only two educational institutions based in Kuopio. The UEF considers internationalization relatively important among all activities and has signed bilateral agreements with plenty of universities worldwide such as Europe, North America, Russia, China and Southern Africa. Approximately 1200 international students enter into UEF every year with purpose of teaching, studying and research tasks. (University of Eastern Finland 2014.) In addition, Savonia UAS actively participates into international activities as well. Higher education partners are from more than 30 countries while English field students come from over 20 different countries, including EU countries, Russia, Asia, United States of America and Africa. (Savonia University of Applied Sciences 2014.) As a result, Kuopio city is embracing increasing foreigners year by year and more potential foreign entrepreneurs possibly.

3.2.3 Institutions supporting entrepreneurship

Institutions offering business services or supporting entrepreneurship for both locals and foreigners in the City of Kuopio consist of Enterprise Agency of the Kuopio Region (Kuopionseudun Uusyrityskeskus), Employment and Economic Development Office of Kuopio (Kuopion työ-ja elinkeinotoimisto), North Savonian Tax Office (verotoimisto), Finnvera, Multicultural Centre Kompassi (Monikulttuurikeskus Kompassi), as well as Sakky (Savon Koulutuskuntayhtym ä).

Enterprise Agency of the Kuopio Region

Enterprise Agency of the Kuopio Region is a local business service providing confidential and personal advices on planning or establishing new business for start-up entrepreneurs. It is also designed to offer innovations from best experts and develop performance for existing enterprises. The goal of the Enterprise Agency of the Kuopio Region is to assure profitable businesses steadily on the increase. In this year, the service targets and assists over 200 companies out of all new businesses established this year. (Kuopion seudun uusyrittyskeskus 2014.)

Main services offered by the Enterprise Agency of the Kuopio Region include evaluation and development of business idea, profitability calculations, financing, corporate and operational mode, authorization and notification, marketing plan, choice of premises, entrepreneurial skills assessment, as well as entrepreneurship related education and training. (Kuopion seudun uusyrittyskeskus 2014.)

Employment and Economic Development Office of Kuopio

Employment and Economic Development Office of Kuopio is a branch of Pohjois-Savon TE-toimisto, which is a regional employment service operating in Northern Savo. TE offices offer companies skilled staff or new expertise, and customized solutions. (TE-Services 2014, 3.)

First of all, TE center assists employers and jobseekers to find each other depending on their own needs. The TE office will discuss with employers beforehand about the know-how and expertise requirements for the job, the manner that candidates should have, as well as the time of advertising and vacancy filled. It is followed by providing advice on recruitment issues and preparing a job advertisement to the right jobseekers. On the other hand, TE center will inform jobseekers about the vacancies and advertisements on the website and, therefore candidates

can upload their CV on the CV Net Service. Employers then easily find what candidates they need. It is worth reminding that EUREs (European Employment services) is the joint employment service network in the European Economic Area and is available at Kuopio TE service.

What is more particular, TE Office collaborated with enterprises in demand offer plenty of training options to apprentices. (TE-Services 2014, 3-7.)

North Savonian Tax Office

Tax card is always one of the necessary steps when work in Finland. It can be obtained from the local tax office (North Savonian Tax Office). The tax regulations are absolutely distinct between being an employee and self-employed. For foreign entrepreneurs in Kuopio, perceived as self-employed person, they are obligated to withhold tax on employees' salaries and additionally pay the employees social security contribution. Moreover, required insurance contracts such as a pension insurance contract should be arranged for employees beforehand. Speaking of the registration to the tax administration, a regular employer will use Form Y1 to submit a request for entry while a casual employer does have an option to register but usually have no registration in the Tax Administration's register of employees. (Finnish Tax administration 2014.)

Finnvera

Finnvera is a national funding company, providing loans, domestic guarantees, venture capital investments, export credit guarantees, interest equalization services and other services to start-ups, growths and enterprises with potential going to internationalization. The most humane, Finnvera grants guarantees against political or commercial risks associated with the financing of exports. However, financing of Finnvera is primarily provided for businesses with potential success but not any business; it does not issue grants or direct business subsidies. When set up a business in Kuopio, foreign entrepreneurs can submit a detailed financing application to

Finnvera if needed, yet it is better to discuss with a business specialist cautiously before making such a decision. (Finnvera 2014.)

Multicultural Centre Kompassi

Kompassi is a multicultural organization, as a part of Kuopion Setlementti Puijola Ry based in Kuopio. With a purpose of encouraging immigration to integrate into local society and highlighting peer support, Kompassi offers various services and additional information on hobbies, learning, as well as employment opportunities for immigrants and their own associations. (Monikulttuurikeskus Kompassi 2014.)

Services offered by Kompassi are completely free of charge and open for all. Infopoint is an information desk of Kompassi providing personal guidance for daily-life matters, social services and immigration problems. Finnish language courses are organized five times every week. Participation is at personal convenience and voluntary during the course days. What is more, premises are offered for multicultural group gatherings; different hobby groups are coordinated and gathered during whole one semester; diverse multicultural events are organized and participated yearly. In addition, lectures to various groups, volunteer work, as well as internship places all could be found from the Kompassi service list for the sake of enhancing local multiculturalism. (Monikulttuurikeskus Kompassi 2014.)

Sakky

Sakky, Savo Consortium for Education, is a joint municipal board based in Savo area with a purpose of contributing vocational and upper secondary education and training for both youngsters and adults. For young people, Sakky warmly welcomes students of high schools, polytechnics and universities to provide them useful resources concerning their further study or working skills needed throughout life. Yet for adults, services of Sakky, varying each year, are designed to meet adults' need in their working life and make adults competitive enough in the

labor market. In Sakky, apprenticeship training is flexible, personalized and professional organized for people who aim to improve their working performance and those intend to start their own business. The apprenticeship center is suitable for both youngsters and adults, who wish to achieve self-development. Nonetheless, Sakky charges fees for education and training. It is a good choice for new foreign entrepreneurs to join into Sakky association before real practice. (Savon Koulutuskuntayhtymä 2014.)

4. RESEARCH PROCESS

This chapter concentrates on the practical research of the thesis topic. The practical research process begins with stating research objective and questions, and then goes through research method and data analysis process. Afterwards, interpretations of results of questionnaire and interview are illustrated particularly. Ultimately, the chapter concludes with a summary of main findings and an evaluation towards reliability and validity of the research.

4.1 Research objective and questions

In business research, a substantial difference could be seen between a research objective and research question. An objective is a statement to define a particular problem or to offer a central idea for a research while a research question is to achieve something more specific. Nevertheless, they have one thing in common is to generate answers or solutions for the research. (Wilson 2014, 45-51.)

In this case, the objective of the research is to clarify how foreign students (Savonia UAS and University of Eastern Finland) as potential entrepreneurs perceive entrepreneurship and how existing foreign entrepreneurs set up a business in Kuopio region. Hence, research questions are designed specifically in accordance with the research objective.

Main research questions developed for both questionnaire and interview are as follows.

1. Describe what motivations and obstacles do you think are influential and significant for start-ups?
2. List the main characteristics for being a successful entrepreneur?
3. Would you like to be self-employed or an employee and why?
4. How do you suggest Kuopio city to enhance business services for foreigners?
5. What would you suggest for prospective foreign entrepreneurs?
6. How do you perceive Kuopio as a place for foreigners to start own business?

4.2 Research method

In social sciences, qualitative and quantitative research methods as two broad categories are always contrasted with each other in terms of research objectives, data collection and data analysis process. Qualitative research intends to collect and analyze subjective soft data referring to in-depth descriptions of things with a purpose of deeply understanding the context while quantitative research is to analyze numbers or objective hard data within a sample but to generalize data into whole population. In essence, qualitative research is to answer the questions “What” and “Why” while quantitative research is to resolve the questions “How many” and “Association”. The decision to choose which method depends on the nature of the research and type of resources needed. In practice, it is becoming plausible to combine both methods in one study. (Anderson 2006, 3.) In this case, both quantitative and qualitative research methods are employed.

4.3 Data collection

Census and sampling method

A sample is composed of a number of representatives out of a whole population and is used due to the insufficient time, unavailable resources and impossibility to analyze data from the entire large population. The advantages of utilizing a sample are that results will be generated in a short period and could be quite representative of the entire population. Alternatively, census is a study of every unit in an entire population, which is also known as a complete enumeration. The benefits of using a census are that results reflect a true measure of the population without sampling error and specific information inside small sub-groups within the population could be available for analysis. (Australian Bureau of Statistics 2013.)

In this research, both census and sampling methods were applied. On the one hand, a census method was applied in the quantitative research in order to provide a true measurement of the whole population and to generate detailed information of small groups. Hence, every

international student regarded as a potential foreign entrepreneur from Savonia UAS and University of Eastern Finland has an equal opportunity to participate in the quantitative questionnaire. The questionnaire has been sent to all international students of Savonia UAS through official school email while the international mobility services of UEF forwarded the questionnaire to their fellow students due to the confidentiality. On the other hand, four out of 49 discovered foreign entrepreneurs based in Kuopio have been selected contrastively based on their nationalities and business fields for an in-depth interview. This is called purposive sampling, which is a form of non-probability sample and is chosen depending on the researcher's own thought and determination for the sake of the survey.

Data collection method

During the data collection process of qualitative research, exploratory and open-ended methods can be employed such as in-depth interviews; focus groups, observations, case studies or collecting narratives. On the contrary, in quantitative research, surveys normally in the form of questionnaire are used to collect information. Respondents participated in the survey are selected by sampling method. (Anderson 2006, 3.) Among all these data collection methods, Interview and questionnaire are the two most favorable tools used by researchers. The reason is, interview can be conducted flexibly with client to get full range and depth of information while questionnaire can easily compare and analyze a large amount of data anonymously and inexpensive. Nevertheless, questionnaire is impersonal and does not get full story; interview is time-consuming and costly. Interviewer can also bias client's responses. (Namara 2013.)

In the current case, both quantitative and qualitative collection methods are utilized. Applying quantitative research by the means of sending questionnaire to international students of Savonia UAS and UEF was aimed at finding out their viewpoints towards entrepreneurship and their potential to be self-employed in near future. Alternatively, the qualitative research was accessed in the fashion of face-to-face interview conducting with four existing foreign entrepreneurs based in Kuopio. A semi-structured interview was designed to uncover foreign entrepreneurs' previous entrepreneurial experiences in Kuopio region and to ask for advices for prospective business starters. During the interviews, taking notes and recording were applied.

Questionnaire design

A quantitative questionnaire was created by Webropol, a commonly used data collecting software within Savonia UAS for conducting surveys. The questionnaire was created only in English for the reason that the target groups are foreign students. It includes fourteen multiple choice questions, one fill-in-the-blank question and two open-ended questions. The 17 questions in the survey are arranged in a logical order from general to specific. Questions 1 to 5 are made to gather personal information of respondents concerning their gender, age, nationality, educational level and field of study. Questions 6 to 8 ask about respondents' career background and orientation. Questions 9 to 11 are created to gain an insight of respondents' perspectives on entrepreneurship. It is followed by questions 13 to 15 asking about their entrepreneurial related courses taught at school. Ultimately, Questions 16 and 17 are set as open-ended questions seeking for suggestion and viewpoint on current entrepreneurial activities in Kuopio. See the questionnaire in the appendix 1.

From question 9 to 11, three categories containing 25 descriptive statements are mainly made to interpret answers. The categories with the respective number of statements are listed below:

1. Motivation to start a business (7)
2. Obstacle to start a business (10)
3. Important characteristics for entrepreneurial behavior (8)

A Likert-scale (1-5) was applied in all statements of the three categories in order to calculate averages and facilitate the interpretation of the results during the analyzing process. For instance, Q9 in the questionnaire, the Likert-scale was arranged in the following order (Q10, Q11 apply the same rule): Very important (1), Rather important (2), Neither important nor unimportant (3), Not important (4), Not important at all (5).

Interview design

Interview types are mainly categorized into three groups, which are unstructured interview, semi-structured interview, as well as structured interview. In the current study, semi-structured interview is utilized because of its functions: Questions in semi-structured interview are normally theory driven and presented in the same order; the form of the questions restricts answers. That is to say, these two functions suit the current research.

The interview includes 19 questions and is classified into four parts with relevant headings. The first heading describes personal background of interviewees aimed at getting a whole sense of foreign entrepreneurs' nationality, educational level, and resident time in Kuopio, primary reason to come to Finland, and previous entrepreneurial experience. The next part draws up a brief framework on company information of interviewees. The third part turns into the major stage in regard to interviewees' entrepreneurial process in Kuopio. Questions in this part contain the origin of business idea, supporting services, motivations, difficulties and other related topics. In the end, perspective on entrepreneurial behavior and recommendation for local business services are asked from interviewees in order to improve entrepreneurial activities in Kuopio. The interview questions are attached in the appendix 2.

4.4 Data analysis

Data analysis is the most significant step during whole research process. There are diverse analyzing techniques or procedures in both quantitative and qualitative research.

Quantitative data analysis

In the current study, quantitative data collected via questionnaire were analyzed by Webropol and Microsoft Excel. Webropol is a commonly used online survey and analysis software leading in Scandinavia with functions to conduct research and collect responses. Professional Statistics

analytical tool of Webropol (PS) was used to analyze the results by the means of cross tabulation, chi square test and Mann Whitney test. Cross tabulation is a principal tool for analyzing associations between variables measured at nominal or ordinal level. Chi Square is a test of an association between two categorical variables. Mann Whitney test is used to check the statistical significance of the difference of means.

As a result, in the test, the significance level (P) under the value 0.05 means that the association between two groups is statistically significant. What is more, statements in the charts were sorted descending percentage value so that on the top is the statement in which the respondents got the highest value.

Qualitative data analysis

Qualitative data analyzing methods are based on a general model, which is noticing things, collecting things and thinking about things. Noticing is to make observations, write notes, highlight words, and code data. Collecting is to sort and sift data while thinking is to examine the data that have been collected. (Seidel 1998.)

A common way to deal with qualitative interviews especially when interviews conducted in a similar format without significant differences is: first of all, organize the data according to interview themes or questions. Secondly, read the organized transcripts carefully. It is followed by marking and coding data with methods of underling, coloring or making memos. Then compare the contents in each theme to find similarities and differences. Afterwards, the content of themes are summarized by own words. In the end, interpret findings.(Seidel 1998.) In the current research case, the same steps were followed. The key in analyzing the four semi-structured interviews is comparing and searching for similarities and differences from the data.

4.5 Research results

In this section, both quantitative questionnaire results and qualitative interview results are revealed respectively. The target subjects for the questionnaire are international students from Savonia UAS and University of Eastern Finland (UEF). The UEF is actively participating in diverse international mobility programs and thereby attracts a large amount of international students for study per year. Alternatively, Savonia UAS regards internationality as an integral part overall and appeals students over 20 different nationalities. All the foreign students are perceived as potential external entrepreneurs in near future. In the interview case, 49 existing foreign entrepreneurs based in Kuopio were found out by means of word-of-mouth, Internet research, seeking help from local business services especially assistance from City of Kuopio Business Development Services. However, it ended up with only 7 replies from them with willingness to involve in the interview. Finally, 4 out of 7 replied foreign entrepreneurs were selected comparatively according to their business fields and nationalities.

4.5.1 Quantitative research results

The quantitative questionnaire was sent to international students studying in Kuopio on 16th March 2014. A second reminding message was sent to the same group again after two weeks due to the low response rate. A number of 81 answers were ultimately collected after one month with 80 valid answers and 1 not applicable in this research. The survey is aimed at gaining an insight into foreign students' latent entrepreneurial consciousness and intentions to be self-employed in Kuopio. The questionnaire along with an invitation letter and a reminder sent to the foreign students can be found in appendix 1. The following chapters illustrate main findings from the responses.

General description on target subjects

TABLE 1. General information on respondents

Nationality	Respondents	
	Count	Percentage
Asia	48	60%
Europe	31	39%
Africa	1	1%
Gender		
Male	37	46%
Female	43	54%
Age category		
15-20	21	26%
21-25	45	56%
26-30	7	9%
31 or more	7	9%
Educational level		
Bachelor Degree	71	89%
Master Degree	7	9%
PhD	2	3%
Field of study in university		
Business and Administration	44	55%
Engineering and Technology	24	30%
Health Care	4	5%
Tourism and Hospitality	2	3%
Science and Forestry, Environment	1	1%
Language and Culture	0	0%
Law	0	0%
Other, please specify	5	6%
Total	80	100%

As shown from the basic report of Webropol, there are a total of 81 respondents from 15 nationalities. A majority of respondents (27) are from China, 16 from Russia, 8 from Vietnam, 5 from Nepal, 3 from Germany, 2 from France; the rest of participants are from Indonesia, Greece, Iran, Nigeria, Ukraine, Italy, Spain, India, and Bulgaria in a descending order. One Finnish respondent was not applicable in the current survey since the target subjects are non-Finnish students.

There is no big difference on the number of male and female respondents, which accounts for 46% and 54% respectively. However, the age of the respondents primarily centers between 21 and 25 years old with 56%. It is followed by the age between 15 and 20 years old with 26%. Referring to the educational level of respondents, 71 bachelor students occupying a large percentage participated in the survey actively while only 7 master and 2 PhD students were involved. Among the students, the largest group (55%) is from Business and Administration and second group is from Engineering and Technology with 30%. Field of study spread evenly in Health Care, Tourism and Hospitality and others. The appeal of the research for a majority of business students might be because they have a stronger interest on such topic. The response rate was low with 10.9% of all 742 international students. Hence, the results were not that reliable to some extent and could not stand for whole target population.

Career background and orientation of respondents

Foremost, a question of respondents' current occupation was created as a multiple choice since the foreign student for instance could be as a student or an employee at the same time. Consequently, the current occupations of respondents were divided into four categories, which are Self-employed, Employee, Student or training, as well as without a professional activity. As seen from the basic report, there are 21 foreign students who are also working as employees while only 4 respondents are self-employed. The rest 3 respondents chose *without a professional activity* for some reason.

When were asked about their previous entrepreneurial experience, respondents mostly answered that they have no relevant experience or have some very preliminary ideas with a percentage of 78. Yet, 22% respondents had engaged into their own businesses in a prior time.

What is more, in order to know foreign students' preference for their career orientation, a question was designed with three options including *Being an employee*, *Being self-employed*, and *None of these*. The table 2 shows the result.

TABLE 2. Preference to be self-employed or an employee

Career orientation	Respondents	
	Count	Percentage
Being an employee	39	49%
Being self-employed	39	49%
None of these	2	3%
Total	80	100%

The table above illustrates that about half of respondents prefer being self-employed and another half being an employee. Two of the respondents neither want to be employed nor to be self-employed.

Motivations in starting a business

What motivate people to become self-employed intends to be a hot topic, especially for those people with a foreign background doing business in an unacquainted environment. The category has seven descriptive statements about accomplishment, autonomy, freedom, responsibility, change, opportunity, as well as immigrant intent. In this category, foreign students' opinions concerning motivations in starting a business were gathered in the following table.

TABLE 3. Motivations in starting a business

	Very important	Rather important	Neither important nor unimportant	Not important	Not important at all	Total	Average	St.Dev
Opportunity to do what really want	40	31	8	1	0	80	1.63	0.72
Freedom while working for yourself	42	27	8	3	0	80	1.65	0.81
Autonomy: in control of own life, time and business	35	37	6	2	0	80	1.69	0.72
Accomplishment: become someone in future	26	32	17	4	1	80	2.03	0.93
Seek for change	19	31	18	11	1	80	2.30	1.02
Responsibility to society	16	34	21	7	2	80	2.31	0.98
Immigrant intent	6	23	27	17	7	80	2.95	1.08

In general, a majority of respondents hold a very positive opinion on three motivations “Opportunity to do what really want”, “Freedom while working for yourself” and “Autonomy-in control of own life, time and business” with an average of 1.63, 1.65 and 1.69 respectively. An average of 2.03 reveals that most of the respondents consider “Accomplishment-become someone in future” rather important for entrepreneurship. The same explanation can also apply to the statement “Responsibility to society” and “Seek for change”. Surprisingly, “Immigrant intent” gains an average of 2.95, which means that immigrant intent is neither important nor unimportant in the entrepreneurial motivation thought by respondents.

As one can see from the table 3, a half of respondents seem to regard “Opportunity to do what really want” as a significant factor to start own business. More than half respondents (42) agree on the statement “Freedom while working for yourself” without any negative response. The results of the statement “Autonomy-in control of own life, time and business” are notably positive that a total of 72 respondents consider this statement important towards doing own business. However, “Immigrant intent” tends to be a neutral motivation for target subjects. In addition, all standard deviations are around 1.00, which implies that the spread is quite small among diverse statements.

TABLE 4. Association between career orientation and viewpoints on motivations

Motivations	Preference to be self employed				Mann-Whitney <i>p</i> -value
	Yes		No		
	Average	St. Dev.	Average	St. Dev.	
Freedom while working for yourself	1.42	0.75	1.85	0.81	0.00
Opportunity to do what really want	1.54	0.76	1.69	0.69	0.22
Autonomy-in control of own life, time and busines	1.62	0.75	1.77	0.71	0.26
Responsibility to society	2.00	0.79	2.59	1.04	0.01
Accomplishment-become someone in future	2.08	0.90	2.03	0.96	0.66
Seek for change	2.21	0.98	2.36	1.06	0.61
Immigrant intent	2.87	1.08	3.05	1.10	0.52

In order to see whether respondents’ career orientation has impact on their opinions on motivations to start a business, a comparison was made above. As illustrated in the table 4,

there is no big difference on the results between groups *Being self-employed* and *Being an employee*. Respondents who prefer to be self-employed consider “Freedom while working for yourself” the most important motivation to start a business while respondents who want to be employed perceive “Opportunity to do what really want” as the most significant motivation. Meanwhile, both of the two groups agreed that “immigrant intent” is an indifferent factor with an average of 2.87 and 3.05 respectively. On average, all motivations except “Accomplishment – become someone in future” are more important for Yes-group than for No-group. Differences concerning statements “Freedom while working for yourself” and “Responsibility to society” are statistically significant since P-values of Mann-Whitney test 0.00 and 0.01 are less than 0.05.

Obstacles in starting a business

On the contrary, obstacles are the barriers for people to start a business. The presence of obstacles seriously decreases the number of self-employed people. In this category, obstacles are classified into ten descriptive statements: The uncertainty of income, Job insecurity, The risk of losing property, The need to devote much energy and time, The possibility of suffering a personal failure, Language problem, Lack of support (from government etc.), Inability to cope with ambiguity in future, Lack of available financial support, and Complex administrative procedures. The table below demonstrates respondents’ viewpoints concerning barriers in starting own business.

TABLE 5. Obstacles in starting a business

	Very influential	Rather influential	Neither influential nor uninfluential	Not influential	Not influential at all	Total	Average	St.Dev
The uncertainty of income	31	35	10	3	0	79	1.81	0.80
Lack of available financial support	28	34	13	4	0	79	1.91	0.85
The risk of losing property	27	30	17	4	1	79	2.01	0.94
Job insecurity	20	44	10	4	1	79	2.01	0.84
Language problem	27	24	14	13	1	79	2.20	1.13
The need to devote much energy and time	17	34	17	10	1	79	2.29	0.99
Complex administrative procedures	13	43	12	8	3	79	2.30	0.99
Lack of support (from government etc.)	13	34	24	7	1	79	2.35	0.91
Inability to cope with ambiguity in future	5	38	32	4	0	79	2.44	0.69
The possibility of suffering a personal failure	10	34	27	5	3	79	2.46	0.93

According to the table 5 above, the results from all ten descriptive statements give a strong impression that all respondents consider such ten statements as influential obstacles in starting a business generally. The average of each statement is below point 3, which indicates that most of respondents hold a relatively positive opinion on this category. The two statements of “The uncertainty of income” and “Lack of available financial support” seem to be the most influential obstacles for respondents shown from the averages of 1.81 and 1.91. Conversely, the average of 2.46 from the statement “The possibility of suffering a personal failure” demonstrates a relatively neutral attitude that the possibility of suffering a personal failure is neither influential nor uninfluential for target subjects.

As a summary, the distributions of all the results spread quite intensively on two options “Very influential” and “Rather influential”. In the statement “Language problem”, a majority of respondents (27) chose the first option “Very influential” while in all other statements most of respondents chose “Rather influential”. Especially more than half people (44 and 43 respectively) perceive “Job insecurity” and “Complex administrative procedures” are “Rather influential” factors for setting up a business. Furthermore, no respondent (0) concerning the statement “The uncertainty of income”, “Inability to cope with ambiguity in future” and “Lack of

available financial support” voted for the option “Not influential at all”. The spread is quite small as seen from the standard deviation.

TABLE 6. Association between career orientation and viewpoints on obstacles

obstacles	Preference to be self employed				Mann-Whitney
	Yes		No		
	Average	St. Dev.	Average	St. Dev.	p-value
The uncertainty of income	1.77	0.89	1.87	0.88	0.74
The risk of losing property	1.85	1.06	2.21	0.78	0.03
Lack of available financial support	1.92	0.96	1.89	0.76	0.88
Job insecurity	2.00	0.86	2.05	0.84	0.75
The need to devote much energy and time to it	2.31	1.03	2.29	0.98	0.90
Language problem	2.33	1.26	2.11	0.98	0.56
Lack of support (from government etc.)	2.31	0.89	2.42	0.95	0.77
Complex administrative procedures	2.33	1.03	2.32	0.96	0.94
The possibility of suffering a personal failure	2.38	0.94	2.55	0.95	0.44
Inability to cope with ambiguity in future	2.51	0.68	2.39	0.72	0.43

Moreover, the same comparison was made above to see whether respondents' career orientation has impact on their opinions on obstacles to start a business. As a consequence, the association between these two variables was studied as follow. Respondents who want to be self-employed or an employee all hold a similar attitude on the following statements. “The uncertainty of income” is the most influential obstacle thought by both groups and Yes group consider “Inability to cope with ambiguity in future” the least influential while No group consider “The possibility of suffering a personal failure” the least influential obstacle. On average, obstacles except “Lack of available financial support”, “The need to devote much energy and time to it”, “Language problem”, “Complex administrative procedures” and “Inability to cope with ambiguity in future” are more important for Yes-group than for No-group. Differences concerning statement “The risk of losing property” are statistically significant since P-value of Mann-Whitney test 0.03 is less than 0.05.

Important characteristics for being a successful entrepreneur

The study on characteristics of successful entrepreneurs becomes necessary since entrepreneurs have a significant contribution to the society. It is indeed valuable to analyze their personalities, working attitudes, occupational skills, educational background, and other related traits. The table below lists eight descriptive statements including educational background, managerial skills, language proficiency and many other entrepreneurial qualities. The goal is to uncover respondents' notions on how they rank the importance of the eight statements for being a successful entrepreneur.

TABLE 7. Important characteristics for being a successful entrepreneur

	Very important	Rather important	Neither important nor unimportant	Rather not important	Not important at all	Total	Average	St.Dev
Communication skills	60	18	0	2	0	80	1.30	0.60
Organizational skills	47	25	7	1	0	80	1.53	0.71
Managerial skills	45	29	5	1	0	80	1.53	0.67
Leadership	50	19	7	4	0	80	1.56	0.85
Risk taking	41	31	8	0	0	80	1.59	0.67
Language proficiency	43	25	6	6	0	80	1.69	0.91
Proactive	35	37	4	4	0	80	1.71	0.78
Educational background	20	35	19	6	0	80	2.14	0.88

As one can see from the averages, all results indicate very positive attitude on the eight chosen characteristics. All statements except "Educational background" obtained an average under 2 while "Educational background" had an average 2.14. What is interesting, no one chose the option "Not important at all" towards all statements and the statement "Risk taking" was without any negative response. In this category, apparently communication skills seem to be the most significant trait for being a prosperous entrepreneur as deemed by foreign students.

From the table 7 above, of the respondents 60 people chose that communication skill is very important characteristic for being self-employed. Afterwards, “Leadership”, “Organizations skills”, “Managerial skills”, “Language proficiency”, as well as “Risk taking” were also selected as very important qualities in a descending order with the number of 50, 47, 45, 43 and 41 respectively. In addition, the statement “Proactive” gained 35 votes on “Very important” option and 37 votes on “Rather important”, which is quite similar. However, a majority of respondents considered educational background rather important with 35 votes.

TABLE 8. Association between previous entrepreneurial experience and characteristics

characteristics	Previous entrepreneurial experience (Yes/No)				Mann-Whitney <i>p</i> -value
	Yes		No		
	Average	St. Dev.	Average	St. Dev.	
Communication skills	1.44	0.78	1.26	0.44	0.33
Leadership	1.61	0.92	1.64	0.96	0.83
Managerial skills	1.72	0.75	1.54	0.60	0.17
Language proficiency	1.83	0.87	1.77	1.04	0.34
Organizational skills	1.78	0.81	1.62	0.81	0.08
Proactive	1.83	0.99	1.72	0.79	0.76
Risk taking	1.94	0.80	1.56	0.68	0.02
Educational background	2.28	0.96	2.18	0.94	0.47

A comparison made here intends to ascertain an association whether respondents' previous entrepreneurial experiences will affect their viewpoints on characteristics for being a successful entrepreneur. As shown from the table, all respondents with or without entrepreneurial experience have similar viewpoints on important characteristics for being an entrepreneur. “Communication skills” is the most important entrepreneurial quality agreed by both Yes/No groups while “Educational background” is the least significant characteristics perceived by all respondents with an average of 2.28 and 2.18 respectively. On average, characteristics except “Leadership” are more important for No-group than for Yes-group. Differences concerning statement “Risk taking” are statistically significant since P-value of Mann-Whitney test 0.02 is less than 0.05.

Awareness on business services offered in Kuopio

Local business supporting services are always the crucial intermediaries guiding start-ups to the right stage and provide adequate valuable information. Institutions offering business services or supporting entrepreneurship for both locals and foreigners in Kuopio consist of Enterprise Agency of the Kuopio Region (Kuopionseudun Uusyrityskeskus), Employment and Economic Development Office of Kuopio (Kuopion työ-ja elinkeinotoimisto) and other relevant associations. The figure below exemplifies several well-known institutions based in Kuopio to see whether foreign students are aware of these services.

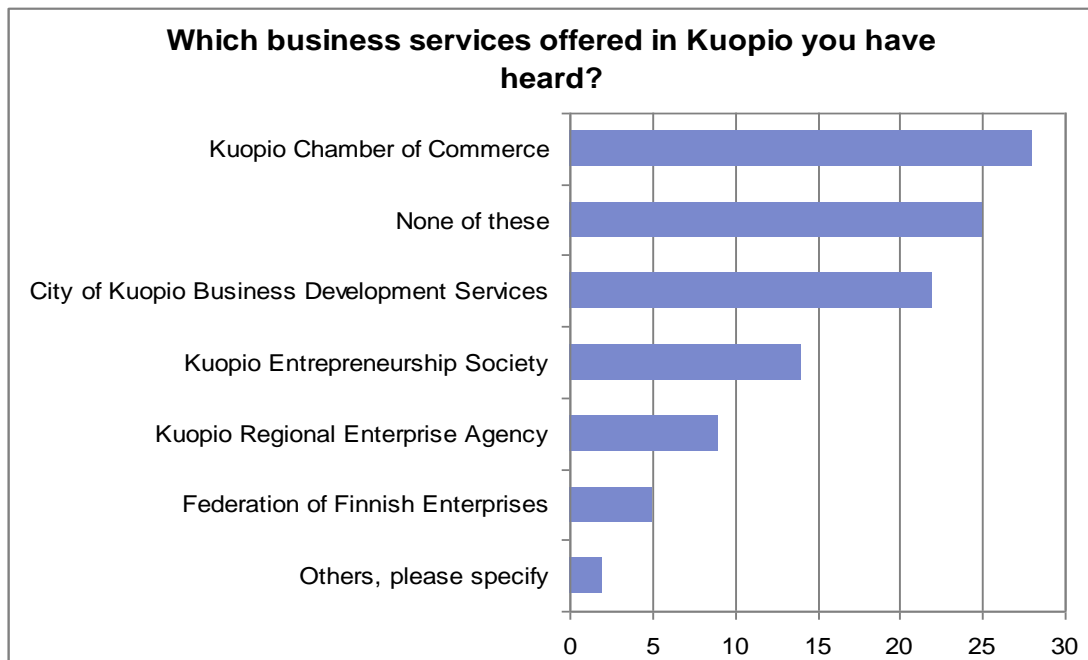


FIGURE 4. Business services offered in Kuopio

According to the figure above, a majority of respondents (35%) heard of Kuopio Chamber of Commerce, followed by the City of Kuopio Business Development Services and Kuopio Entrepreneurship Society with 27.5% and 17.5% responses individually. For the rest of services, the response rates are all below 10%. In the option "Others", 2 respondents specified an additional business service, which is called innovation center. Unexpectedly, approximate 31%

respondents never heard of the listed business associations. Broadly speaking, as shown from the figure, Kuopio Chamber of Commerce plays a vital role and leads in the business industry compared with other institutions. Nevertheless, the popularity and publicity of local business services are sorely in shortage, and therefore government is badly in need to enhance local business services especially to develop English guidance for foreigners.

Suggestions for local business services

The question was set as voluntary by accident in the beginning, therefore a total of 75 responses were collected by the deadline. Answers are actually quite multiple from different angles. A suggestion mentioned most frequently is to decrease language barrier for foreigners. That is to say, respondents are badly in need of Finnish language study or training in order to enhance their language proficiency which is the basic requirement working in this area; alternatively at least English or multi-linguistic documents and relevant instructions in workplace or public places were requested by target respondents. Another frequent advice for local business associations is to provide sufficient financial, politic or technical supports for foreigners when set up a business. Afterwards, advisory or consultative agencies concerning entrepreneurial activities and process are highly recommended to be established and popularized by respondents. It is followed by a small number of suggestions that school should provide practical courses or guidance concerning entrepreneurship, the government is obliged to reduce tax, and local enterprises are suggested to offer exchange possibilities for young professionals. Eventually, several individuals gave such a suggestion of government broadcasting law and legal system and simplifying local entrepreneurial procedure.

Perspective on Kuopio as a place for business

In this question, 68 voluntary responses were gathered ultimately. It is fairly interesting to notice that respondents' viewpoints on Kuopio as a place for business are quite spread and various. As indicated from the survey, a considerable part of respondents consider Kuopio not suitable to start a business for foreigners due to diverse reasons such as few opportunities, small city size,

lack of internationalization, and conservative culture. Nevertheless, around half respondents hold a positive opinion that Kuopio is growing fast, service-oriented, easily accessible, innovative, comfortable, dynamic, profitable, potential, and with no serious competition. Otherwise a small number of target subjects maintain relatively neutral. The rest of people made no comment on this category since they expressed that they are not yet familiar with this area due to the limited exchange period. In short, most of foreign students keep positive thoughts that Kuopio could be a potential business choice for them to throw a business in near future but with a fear of diverse obstacles.

4.5.2 Qualitative research results

The interview with existing foreign entrepreneurs was conducted after collecting sufficient responses from international students via questionnaire. The aim is to compare their opinions concerning entrepreneurial behavior to find similarities and differences. Eventually, four foreign entrepreneurs with various nationalities were selected to participate in a face-to-face interview except one by email because of her busy working time. The interviewing process lasted two weeks in total due to the inconsonant schedule.

Due to the confidentiality of the interviewee information, the names of interviewees are not disclosed in the thesis, instead are coded as E1, E2, E3 and E4, standing for entrepreneur 1, entrepreneur 2, entrepreneur 3 and entrepreneur 4.

E1 is a female originally from Switzerland, who has moved in Kuopio for 28 years due to family factors. She has worked in a kindergarten and also worked as a medical assistant for 20 years. However, she ended up being an entrepreneur in the field of bookbinding three years ago. E2 is a young female from Thailand, who is currently working on the hand-made wooden jewelry with a unique brand. She has lived in Kuopio for one and half years due to the family reason. E3 is a middle-aged male who comes from Turkey, running a jean store and also providing tailor service from last year. The initial reason to come here was because of transnational marriage. E4 is the owner of a travel agent with Russian background. She has been in Kuopio for 13 years and used to run a pizzeria.

The interview was aimed at soliciting specific information from the chosen entrepreneurs in the perception of entrepreneurial behavior and services in Kuopio region. The questions covered in the interviewing process are attached in the appendix 2. The analysis of this qualitative interview followed the steps of transcribing data, categorizing data into themes and interpreting main findings. In the following chapters, six themes categorized from the data will be summarized to see similarities and difference among four interviews.

Business idea generation and assistance acquirement

All four interviewees generated their business ideas at different time with different reasons. E1's business idea emerged by accident but with passion; E2 adopted her boyfriend's advice to become a wooden jewelry maker; E3 decided to do jeans and fabrics selling due to previous working experience in his home country; E4 noticed a big demand of tourism in Kuopio region and started doing accommodation service 12 years ago. The quotes list below.

"I was born in an entrepreneurial family which was the original intention for me to become an entrepreneur. The current business idea of being a bookbinder actually came by accident and was perceived as my personal hobby. The idea suddenly came out when I was doing bookbinding in a kindergarten." (E1)

"My business idea emerged from my boyfriend's advice that no one is doing wooden jewelry in Kuopio region and besides I am quite professional at handicraft thing. I have a strong self-confidence that I could succeed in near future." (E2)

"In my current business area, I benefited a lot from my entrepreneurial family culture since I have worked in my uncle's shop for exporting jeans and fabrics for several years. This was the reason why I engaged in the same field in Kuopio." (E3)

“The idea of serving accommodation services for tourists in Kuopio area was identified by myself in the year of 2002, in which was a big year with high demand in tourism from Russian customers.” (E4)

Surprisingly, assistance and support towards setting up a business were acquired from totally different institutions as demonstrated by four interviewees. Finnvera was the place for E1 to get initial loans to start her business and Kuopion seudun yrityskeskus verso was the service where she got a concrete business guidance and follow-up assistance. E2 highly complimented on Ely-keskus services, the organization offering sufficient advises concerning relevant business and also arranging a personal teacher for her. Currently she has been thinking to apply fund from Finnvera or Tekes in order to expand her market. For E3, Yrittäjä Kurssi and Uusyrityskeskus are the perfect choice for entrepreneurs since they both provide advisory services especially Yrittäjä Kurssi has a job training program. TE-palvelut and Finnvera are the institutes where E4 got basic information and support to start a travel agency.

Business operation and personnel

In regards to business operation and personnel, E1, E2 and E3 all pointed out similar circumstances concerning their own businesses. They have been working alone all along and are undergoing a ramp-up period without considerable revenue due to the short start-up time. It is not favorable to compare their businesses with relevant competitors since they all engaged in a unique business to some extent. However, they attempted to make a breakthrough of current business performance in the following years. The quotations can be seen as follows.

“I am still in the very beginning since I have only a small bindery for three years and I am stilling building it out because it is not yet fully functioning. It is hard to compare my bindery to others. There are four or five high qualified bookbinderies in whole Finland, who all have own specializations such as binding Bibles or school stuffs, but I am

concentrating on gifts or personal things. However, I haven't found any bookbindery in Kuopio yet." (E1)

"I have opened a total of eight shops throughout Finland, six based in Kuopio, one in Tampere and Espoo although I have engaged in wooden jewelry business for only nine months. There are some manufacturers promoting hand-made jewelry in Kuopio region. However, I am the only one focusing on wooden products and having own brand. The profit was not that high but it is fairly hopeful compared to other competitors as seen from the market share." (E2)

"I devoted myself to importing and selling jeans and apparels as well as providing tailor service in Kuopio. There is no exactly the same kind of shop as mine. My products can be differentiated from other fashions. Nevertheless, the business is not getting better but keeps stable without breakthrough basically due to the unawareness of product brand by local inhabitants." (E3)

However, E4 together with four employees has run tourism business by serving cottages for tourists in Kuopio for nearly 12 years. A well-known brand and customer loyalty have been firmly achieved long time ago. The travel agent is famous for its harmonious environment, spectacular scenery, customized design construction, as well as high-quality sustainable materials and interior decorations. One can imagine that the business revenue per year is fairly high compared with other competitors and it is getting better year by year as stated by E4.

Motivations and obstacles encountered during entrepreneurship

At the mention of motivations to start their businesses, they indicated a unanimous answer which is the family factor since they all have mates in Kuopio. Additional reasons for being an entrepreneur were pointed out differently by interviewees. On the other hand, obstacles in

setting up a business mentioned by four interviewees varied somewhat. The following quotes show their opinions.

“The main motivations for me to engage in bookbinding field were that I have a strong willingness to be own boss, to be free and to have flexible working time. However my poor written Finnish language resulted in client loss and unprofessional image when communicated with customers by email or texting. Additionally low consumption level of local citizens leads to low sales except those cheaper stuffs. These are my current problems.” (E1)

“My motivation was primarily derived from my previous entrepreneurial experience in Thailand; besides, I have a strong self-confidence in handicraft industry and a desire of monitoring own business and time. The difficulty of finding a job in Kuopio was the original reason why I chose to be self-employed later on. In addition, poor language skill, unfamiliar culture and different customer behavior brought main difficulties for me during entrepreneurship.” (E2)

“To me, I have been attempting to find a job after receiving education in Savonia AMK. However, I ended up being a self-employed due to no working chance. The startup capital and the taxation were the big headache because I have to undertake a high risk and pay extra money starting a business.” (E3)

“What motivated me to become an entrepreneur was my family reason since my husband works in Kuopio. Some difficulties encountered in my business are bureaucracy, distrust of foreign entrepreneurs, as well as high taxes.” (E4)

Qualities needed for an entrepreneur

Excellent qualities for being a successful entrepreneur were described by four interviewees in detail. A good communicative competence of fluent Finnish language is one of the most significant factors. It is followed by characteristics of courage, stubbornness, discipline, trust and patience. Moreover, the ability to undertake risks and manage internal and external affairs was considered especially important by E4. In addition, E2 added that a thorough business plan, adequate preparation, appropriate work training and mastery of business knowledge in your field are what she learnt from being an entrepreneur in a foreign country.

Differences of doing business in Finland and in own country

In regards to the differences of doing business in Finland and in home country, the four foreign entrepreneurs got a fully agreement that it is more difficult and challenging to start a business in Finland. Obviously E1, E2 and E3 had a lot words to say towards this question while E4 did not show any opinion since she had no working experience in her home country Russia.

“It might be easier in Switzerland for bookbinding because in main Europe people spend more money on things actually they do not need. They are willing to buy hand-making things what they really love or decorate their books with an artistic cover.” (E1)

“The most distinct thing is culture. The non-European single status intensified the obstruction when I was seeking for a job. The weather, language and business environment are all quite new for me.” (E2)

“In Turkey, there were a lot of tourists shopping and spending money. Particularly in the season time the working time was 12-16 hours per day. While In Finland tax is very high, it makes sales prices much higher along with some extra payments.” (E3)

Recommendation for prospective foreign entrepreneurs and business services

The selected interviewees indeed had several recommendations for prospective foreign entrepreneurs in Kuopio. In the beginning of a business, foreigners are supposed to master Finnish language, to investigate local market demand and to familiarize business regulations as well as taxation beforehand. Promotion techniques as one of the marketing mix should be utilized depending on customers' preference and the popularity of social media. Newspaper and magazine are preferred in this area. In addition, business institutions such as TE-services and Verso office are deserved to visit and seek help since they aim to resolve people's business problems directly or indirectly and provide professional work training for new entrepreneurs. The two suggestions made by E1 and E2 state below.

“Just start if you have a good idea and you always can stop. What I think important is, put in the beginning a large amount of money into good advertisement, homepage and so forth. Try to have a nice brochure or whatever and look as professional as you can to the outside. The better you look to the outside the better start you have. TV wouldn't be better for promoting your products but it's the most expensive while newspaper is affordable. Besides, if you are a foreigner, don't hesitate to visit Verso or other institutions. It's worth visiting and training a little bit more before your business.” (E1)

“The first thing I would like to advise is to master Finnish language if you are going to engage into a communicating business. Then try to investigate local market demand and to familiarize business regulations as well as taxation beforehand. I would like to establish my own brand so that people will hear of my brand and spread by word of mouth. Beside, Verso office is deserved to visit and seek help since it resolves people's business problems directly or indirectly and provide professional work training for new entrepreneurs.” (E2)

Generally, interviewees were satisfied with current business services offered in Kuopio. However, E3 and E4 complaint about the high taxation repeatedly and they expected a

preferential tax system and more comprehensive assistance. Otherwise everything was fairly okay.

4.6 Summary of main findings

In this chapter, a conclusion of main findings from both the quantitative and qualitative researches will be presented and compared together with a purpose to answer the preceding research questions. The five aspects concerning entrepreneurial behavior in Kuopio are described in the following text.

Motivations in starting a business

What motivate people to become self-employed intends to be a hot topic, especially for those people with a foreign background doing business in an unacquainted environment. Drawing from the results of the questionnaire, 80 valid responses demonstrated that “Autonomy-in control of own life, time and business”, “Freedom while working for yourself” and “Opportunity to do what really want” are three most important motivations for starting a business perceived by foreign students. Unexpectedly, “Immigrant intent” is neither important nor unimportant. Results shown from the interviews are that family factors, willingness to be own boss, freedom and flexible working time, previous entrepreneurial experience as well as difficulty to find a job are the initial reasons considered by foreign entrepreneurs.

Obstacles in starting a business

Obstacles are the barriers for people to start a business. The presence of obstacles seriously decreases the number of self-employed people. As shown from the questionnaire, “The uncertainty of income” and “Lack of available financial support” seem to be the most influential obstacles for respondents. Conversely, a neutral attitude was shown on the statement that the possibility of suffering a personal failure is neither influential nor uninfluential. To the interviewed foreign entrepreneurs, poor Finnish skill, low consumption level of local citizens, unfamiliar culture, different customer behavior, high startup capital and the taxation, bureaucracy as well as the distrust of foreigners are perceived as the biggest challenges.,

Important characteristics for being a successful entrepreneur

Entrepreneurs have a significant contribution to the society and, therefore it is indeed valuable to analyze their personalities, working attitudes, occupational skills, educational background, and other related traits. As one can see from the questionnaire, communication skills are perceived as the most imperative characteristic while educational background is least necessary. From the interview results, foreign entrepreneurs indicated several significant qualities such as communicative competence, stubbornness, discipline, trust and patience, risk-taking, a thorough business plan, adequate preparation and appropriate work training.

Awareness on business services offered in Kuopio

Local business supporting services are always the crucial intermediaries guiding start-ups to the right stage and provide adequate valuable information. A majority of respondents heard of Kuopio Chamber of Commerce, followed by the City of Kuopio Business Development Services and Kuopio Entrepreneurship Society. Unexpectedly, approximate 31% respondents never heard of the listed business associations. There is no doubt that the popularity and publicity of local business services are sorely in shortage, and therefore government is badly in need to broadcast local business services especially to develop guidance for foreign students. However, existing foreign entrepreneurs obviously know much better on local business institutions. TE-services and Verso Office are the two places mentioned and recommended most frequently.

Suggestions for local business services and prospective foreign entrepreneurs

Out of 80 valid responses in the questionnaire, a number of 75 voluntary responses were collected ultimately. A suggestion in the perception of local business services mentioned most frequently is to decrease language barrier for foreigners. Another frequent advice was to provide sufficient financial, politic or technical supports. Establishing advisory or consultative agencies concerning entrepreneurial process was highly recommended meanwhile. In regards to the recommendation for prospective foreign entrepreneurs, it would be advisable to master Finnish language, to investigate local market demand and to familiarize business regulations indicated

by interviewees. Promotion techniques should be utilized prudently and business institutions are indeed worth visiting in order to reduce financial risks and avoid the possible bottleneck.

4.7 Validity and reliability

Speaking of quality of qualitative research, there is a debate on criteria for good quality. However, a number of ideas have been adopted, which are validity, reliability and generalizability. The two qualities of validity and reliability are also applied in quantitative research as stated by Frambach, Cees and Durning (2013, 552). Hence, reliability and validity with regard to the current study were examined separately. Validity means that data from a research have to accurately reflect what truly happened. Reliability means that the same results would also be obtained from different observers or researchers on the same study. (Taylor, Gibbs & Lewins 2005.)

In this case, the results from both quantitative questionnaire and qualitative interview are mostly valid and reliable. However, there were always some deficiencies need to be improved. In the questionnaire results, local international students were targeted as potential foreign entrepreneurs and they had an equal opportunity to participate in the survey. Besides, the questionnaire was set to be answered once by each participant in order to avoid repetitive or similar answers. Yet, one inadequate thing was that a majority of Chinese respondents might distort the general results in some degree although the participants are quite multicultural overall. Another shortage was that there might be some contradictory statements in the questions. For instance, "Autonomy-in control of own life, time and business" and "Freedom while working for yourself" from question 9 are basically the same meaning. They could be combined or modified.

On the other hand, the face-to-face interview results were properly reflected from what the original interviewees shared and were generated from real foreign entrepreneurs. Nevertheless, the interviewing attitude or emotion of an interviewer and interviewing environment may influence the interviewee's response resulting in a less reliable answer and therefore impact the

overall research results. Furthermore, an interviewer can also bias client's response unconsciously.

5. CONCLUSION

The thesis officially started from the topic presentation in the seminar on 23rd January, not counting preliminary topic generating and sifting. It was followed by drawing up a terse topic and thesis plan approved by the first supervisor. Afterwards, it turned into the main stage of searching literature materials and writing up theoretical part within one month; then process data collection and analysis for both questionnaire and interview by step-wise approach. Research results were interpreted thoroughly and properly to verify the validity and reliability. In the end, main findings and thesis process were finalized by the end of April.

In the theoretical part, the concept of entrepreneurship was explored from different literature sources while a broadly accepted definition proposed by Shane and Venkataraman was adopted by the author. It was followed by introducing various types of entrepreneur including several classifications of Anil Kumar and Welsh. Moreover, motivations towards entrepreneurship were concluded as internal & external factors by Sharma, and push & pull factors by Benzing, Chu and Kara. It was followed by the Lall and Sahai's obstacle theory. After that, characteristics for being a successful entrepreneur were presented from three perspectives, containing Begley and Boyd's Dimension, Carsrud and Malin's Research, as well as Anil Kumar's Finding. In the next stage, circumstances of foreign entrepreneurs in Finland and Kuopio region were introduced apart along with enumerating several relevant institutions supporting entrepreneurship in Kuopio. The theory base was aimed to provide a reference and foundation for the research work.

In the research part, the whole process began with stating research objective and questions, and then went through research method by describing sampling method, data collection method, questionnaire design, and interview design. The main stage was data analysis process containing interpretations of results of both the questionnaire and interview. Ultimately, the chapter concluded with an evaluation towards reliability and validity of the research, as well as a summary on main findings.

Suggestion and acknowledgement for City of Kuopio

The research on entrepreneurship of foreigners in Kuopio region was in collaboration with City of Kuopio Business Development Services. The aim of the research is not only to fulfill personal achievement but also to improve immigrant entrepreneurial services offered in Kuopio. As stated in the questionnaire and interview by respondents, a suggestion in the perception of local business services mentioned most frequently is to decrease the language barrier for foreigners. For instance, offer multi-linguistic or English instructions in the workplace or public. Another frequent advice is to provide sufficient financial or technical supports since some funding services do not provide loans for foreigners except special cases. Otherwise, from my own perspective, it is recommended for City of Kuopio to categorize local company database into native and foreign businesses separately in order to facilitate further research and compare operating performance between these two categories, therefore stimulate competition and enhance economic performance. Besides, it is favorable to broadcast local business services among foreigners especially for students by means of publicizing entrepreneurial services or organizing innovative activities and lectures since students have a great potential to set up a business in future.

During the research process, a lot of help and support were received from many institutions, such as Työntantaja- ja yrityspalvelut, Monikulttuurikeskus Kompassi, Pohjois-Savon elinkeino-, liikenne- ja ympäristökeskus (ELY), Kuopion Seudun Uusyrityskeskus, Kuopio Region Chamber Of Commerce, Kuopio Entrepreneurship Society, Kuopio Innovation Center, and City of Kuopio Business Development Services. Particularly, City of Kuopio Business Development Services, as my client organization, dedicated a lot to the survey. Under supervisors' assistance and mainly the author's own endeavor, the process went smoothly and fruitful.

6. DISCUSSION

Overall, the goal to gain an insight into entrepreneurial behavior of foreigners based in Kuopio and therefore to enhance local business services was attained successfully. The thesis study not only enriches my theoretical knowledge but also consolidates my research competence. The feeling of challenging and frustrating but appealing concerning such topic ran through the whole research work process. However, the significance of the research results is relatively high contributing to my personal achievement and also local business development although the amount of respondents could be larger. Everything went smoothly though some challenges were encountered in the process of the research. In addition, the time management was not so methodical resulting in the conflict time with interviewees.

The most frustrating part was the beginning to structure an explicit and specific theoretical framework, which should cover the most relevant content. It particularly required a lot of patience and time to browse through the library and Internet in order to draw up a list of reference and finalize the draft. After filtering out more detailed literature materials and confirming subheadings, the theoretical writing process became fluent and easy to some extent.

The practical research process was the main stage of investigating target subjects on their viewpoints on entrepreneurial behavior in Kuopio region. The international students (as potential foreign entrepreneurs) and existing foreign entrepreneurs lived in Kuopio were targeted to conduct a questionnaire and interview accordingly. In fact, originally existing foreign entrepreneurs were my only target subject to conduct a questionnaire at first then to carry out in-depth interview with selected entrepreneurs. However it was frustrating and time-consuming in an effort to find out most of the existing foreign entrepreneurs due to the unclassified business registration shown in the company database from Kuopio official website and, finally 49 foreign entrepreneurs were found out by means of word of mouth, Internet search and assistance of local business services within a period of one month. However, only 7 out of 49 entrepreneurs expressed the willingness and interest to participate in the survey. It ended up 4 respondents with various nationalities and different business fields were selected to participate into a face-to-face interview with aim to gain an insight into their entrepreneurial process.

Another headache was the incompatible time with the selected respondents because of their busy schedules. It was quite time-consuming to coordinate four interviews.

On the other hand, a questionnaire was sent to Savonia international students via school official email directly and forwarded to international students of UEF by school international mobility office due to the confidentiality. A number of 81 responses were collected via webropol software with 80 valid answers. From my own perspective, the data analysis process was also time-consuming and challenging to categorize all questions into various themes and to interpret results properly.

Although the current research combined both the quantitative and qualitative research methods in order to get a deep insight of local entrepreneurial activities, there is always some room to make an improvement. For instance, a few aspects concerning questionnaire design, interview sampling size and theory written can be reformed further. In the following chapters, the aspects need to be enhanced are presented below.

In the questionnaire design, some questions could be formed and modified in a better way. One of the biggest faults was that respondents' current occupation was set as multi-selection. There is no doubt that most of respondents will choose "student" option since the target subjects are international students. The question could be modified as "What is your working status other than being a student" and the options could simply contain "Self-employed", "Employee" and "Without a professional activity". This modification is to realize how different working status would affect their opinions on entrepreneurial activities. Another subtle flaw was in question 12 that the option "None of these" was supplemented halfway through the survey due to a reminding from one respondent. Furthermore, questions about parents' occupation could be added into the questionnaire to look into an association between respondents' career preference and their parents' profession. The last two open-ended questions could be turned into multiple choices to gather quantitative results. Furthermore, the size of the international students was not big enough to generalize the results due to the low response rate. In order to resolve this problem, more networking means could be utilized such as Facebook, Twitter and many other social platforms instead of employing school email only.

While in the interview design, generally questions were created well-organized and customized. However, some questions are repetitive inadvertently. For instance, the question “What motivated you to become an entrepreneur in Kuopio” and “Why did you prefer to be self-employed rather than be an employee” could be combined together since they both generated the same answers from the interviewees. Respondents felt comfortable and relaxed during the interview. The only thing need to be noticed was the mood and tone in the interviewing process. Moreover, leading questions were necessarily avoided in case such questions bias and distort the final results. The sample size of interview could be expanded since the current study contains four respondents mainly due to the time limit. More efforts could be made to get contact with the rest of foreign entrepreneurs in order to implement other qualitative data collection methods such as a focus group. It is generally more reliable and comprehensive to analyze collected data with a bigger sample size whatever in the qualitative or quantitative research.

Another disadvantage was the frame of theoretical part. The theories in the thesis were derived from various literatures without a unified system. Each subheading was composed of several theories from different authors or institutions leading to a scattered content. Hence, a unified or relatively unified theory is recommended to apply in the thesis and discuss deeply rather than utilize separate literatures.

If I could start again, I will start browsing all relevant theories firstly to structure a precise framework beforehand, followed by designing research process in accordance with theoretical part. Since the research process is the most challenging and time-consuming part, I prefer to prepare all questionnaire questions and interview questions around the same time and send them to supervisors for examining. Thereafter, both questionnaire and interview could be sent to the different target groups in order to collect responses simultaneously and to speed up the research process. Moreover, the number of respondent in quantitative research should be larger than that in the current case and, therefore various data collecting mediums ought to be utilized to obtain more responses and to gain more reliable results. With all modification and improvement to the thesis, I believe the whole thesis process would go more fluently of high quality within a shorter period.

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APPENDICES

Appendix 1 Questionnaire along with an invitation letter and a reminder

Initial email:

Dear international students

I am a third year BBA students at Savonia UAS. I'm doing my thesis research on **entrepreneurs of foreign background in Kuopio** and therefore I send this email to our foreign students as potential entrepreneurs. I am carrying out this research in collaboration with the **City of Kuopio Business Development Services**.

Purpose of this questionnaire is to investigate entrepreneurship of foreign students in Kuopio, Finland, such as your motivations, obstacles and willingness to start own business in Kuopio. Your responses will not only fulfill my thesis research but also improve entrepreneurial services offered in Kuopio.

I would greatly appreciate if you would like to fill out this short questionnaire. There are 17 questions (15 choice questions + 2 open-ended questions). Answering is very fast; it takes around **5 minutes in total**.

I want to remind you that the questionnaire will be answered anonymously. The survey information will be used only for this research summary and individual responses will not be published.

Thanks for your help! Here is the questionnaire:

<https://www.webpolsurveys.com/S/1887E7C1F9CAC4B3.par>

Best regards,
Xueting Yu
Student, LI11SM

Savonia University of Applied Sciences, Kuopio
International Business Program

e-mail: Xueting.a.Yu @ edu.savonia.fi

Reminder message:

Dear all

The research **Foreign Students as Potential Entrepreneurs in Kuopio** still needs a few more responses. Could you do I a favor and take 3 minutes to fill in this questionnaire? The questionnaire will be open for 5 more days.

This reminder is to go for those who haven't answered yet. Please accept my apology and ignore this email if you have already answered.

Below is the survey link:

<https://www.webpolsurveys.com/S/1887E7C1F9CAC4B3.par>

Thank you very much!

Best Regards

Xueting Yu

Savonia UAS, LI11SM

Questionnaire :

International Students as Potential Entrepreneurs in Kuopio Region

1. Gender *

- Male
- Female

2. Age *

- 15-20
- 21-25
- 26-30
- 31 or more

3. Nationality *

I was born in _____

4. Educational level *

- Bachelor Degree

Master Degree

PhD

5. What is your field of study in your university? *

Business and Administration

Engineering and Technology

Health Care

Tourism and Hospitality

Science and Forestry, Environment

Language and Culture

Law

Other, please specify

6. Current occupation *

All appropriate alternatives can be selected.

Self-employed

Employee

Student or training

Without a professional activity

7. Suppose you could choose between different kinds of jobs, which one would you prefer? *

- Being an employee
- Being self-employed
- None of these

8. Do you have any previous entrepreneurial experience? *

- Yes
- No or some very preliminary ideas

9. Motivation to start a business *

How much important the following elements are for foreign entrepreneurs to start their business in Kuopio?

	Very important	Rather important	Neither important nor not-important	Not important	Not important at all
Accomplishment-become someone in future	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Autonomy-in control of own life, time and business	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Freedom while working for yourself	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Responsibility to society	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Seek for change	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Opportunity to do what really want	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Immigrant intent	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

10. Obstacle to start a business *

How much influential the following statements are for foreign entrepreneurs to start a business in Kuopio?

	Very influential	Rather influential	Neither influential nor not-influential	Not influential	Not influential at all
The uncertainty of income	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Job insecurity	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The risk of losing property	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The need to devote much energy and time to it	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The possibility of suffering a personal failure	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Language problem	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Lack of support (from government etc.)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Inability to cope with ambiguity in future	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Lack of available financial support	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Complex administrative procedures	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

11. Important characteristics for entrepreneurial behavior *

How important the following qualities are for foreign entrepreneurs?

	Very important	Rather important	Neither important nor not-important	Rather not important	Not important at all
Educational background	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Managerial skills	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Communication skills	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Language proficiency	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Organizational skills	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Leadership	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Proactive	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Risk taking	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

12. Which business services offered in Kuopio do you hear of? *

- Kuopio Chamber of Commerce
- City of Kuopio Business Development Services
- Kuopion Seudun Uusyrityskeskus
- Kuopio Entrepreneurship Society
- Federation of Finnish Enterprises

Others, please specify

- None of these

13. Do you have entrepreneurship related course in your university? *

- Yes
- No

14. Do you think is this course helpful for your career anchors *

- A lot
- Somewhat

Not at all. If not, what would you advise to enhance this course

15. Would you like to take this course if your school sets up this course? *

- Yes, I would like to
- Not bad

No, I am not willing to. Please specify the reason

16. What would you suggest in order to improve the services supporting foreigners to set up a business in Kuopio? *

17. How would you describe Kuopio as a place for business?

I want to submit my answers

Thank you for your participation!

Appendix 2 Interview questions

Interview Questions for Foreign Entrepreneurs in Kuopio

PART A: PERSONAL BACKGROUND

1. Could you please briefly introduce yourself? (Name, native country, age etc.)
2. How long have you been living in Finland?
3. What was the primary reason for you to come to Finland?
4. With all my due respect, what is your education level? How is your Finnish proficiency?
5. Do you have previous entrepreneurial experience or entrepreneurial family culture?

PART B: COMPANY INFORMATION

6. When did you set up your company?
7. What kind of business are you engaged in?
8. How many personnel are there in your enterprise?
9. How would you compare your business performance with your competitors' in the same field?

PART C: ENTREPRENEURIAL PROCESS

10. Where did your business idea come from?
11. Where did you get information or support to establish your business?
12. Have you ever seek assistance from local funding agency or other business supporting services?
13. What motivated you to become an entrepreneur in Kuopio?

14. As a foreign entrepreneur, what are the differences doing business in Finland compared to your own country?

15. What are the main difficulties during entrepreneurship? (Eg. language, regulation, tax etc). How to overcome?

PART D: PERSPECTIVE AND RECOMMENDATION

16. Why did you prefer to be self-employed rather than be an employee?

17. What qualities should an entrepreneur have?

18. From your experience, what suggestions do you want to share with prospective foreign entrepreneurs in Kuopio?

19. In order to improve local services to encourage foreigners to set up business, could you please give some advices for local services?

