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Language Barrier as a Form of Challenge to Immigrant Entrepreneurship



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ABSTRACT

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This study examined the impacts of language as a form of barrier to immigrant entrepreneurship in Finland. Given the expanding immigrant population and the rising emphasis on entrepreneurship as a driver of economic growth, creating inclusive and diverse entrepreneurial ecosystems is essential. This is especially true in view of the difficulties that language constraints present for immigrant entrepreneurs.

The thesis is qualitative research which investigated the impacts of language barriers on entrepreneurship in communication, daily operational and administrative conducts, processes, and resource allocation. The results reveal that language difficulties impede the establishments and growth of immigrant entrepreneurship. A lack of language ability hinders communication with authorities, agencies, consumers, and other stakeholders which ultimately limits access to business growth opportunities. However, findings reveal that most challenges faced by immigrant and native entrepreneurs are the same and there is no establishment of discrimination, but trust issues arise when language proficiency is lacking.

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1. Introduction

Entrepreneurship has been identified as one of the major factors that drives a nation's economic advancement and the best stimulator and creator of opportunities for innovation. It has always been the pivotal point of every society in the creation of jobs, products, and services that satisfy human wants and innovativeness. It is as old as man and very relevant in economic growth and development. Entrepreneurship has always been a major source of employment for individuals, groups, local communities, and the global economy at large. While creating economic values, entrepreneurship also aids creativity and innovation. With the advent of borderless and globalization, entrepreneurial venture has been one of the relevant enterprises that attracts international attention, going by their important roles in every society.

By its definition, entrepreneurship is a deliberate effort that aims at creating values with the purpose of making profit and alleviating the world's challenges. Due to the reward system in entrepreneurial ventures, more risk-takers explore the opportunities available and, by large, migrate from their primary place of residence to overseas in pursuit of greater opportunities. Finland, as a developed country, provides the needed atmosphere for immigrants to reside and establish businesses in the country. Over 36,000 immigrants arrived in Finland in 2021 (Clausnitzer, 2022, p. 1). This shows the receptibility tendency of Finland in the Nordic region and how the country appreciates the inputs of immigrants to the societal development. Schools such as universities have assisted in training students to develop an interest in establishing a business on their own or becoming a successful entrepreneur. The interconnected globe in this technological age has aided movement across countries; this movement has necessitated immigrant entrepreneurship and offers massive potential for a bond to be made between home and the host nation. Immigrant entrepreneurship has shown to have a major role in the social and economic development of any nation and has increased rapidly in developed countries. Earlier research has explored the various factors influencing immigrant entrepreneurs and defined their strategies and practices in a different way than the natives of the host country entrepreneurs. This indicated that there are individual characteristics that influence entrepreneurial behavior, such as language use and skill, education, labor force experience, etc. However, neither interest nor passion are sufficient for starting businesses; there are rules, policies, business intricacies,

and cultural values that should be considered in entrepreneurship. But with the difference in language orientations between the immigrants and the natives, barriers to enterprising may be inevitable.

From the literature, it has been highlighted that immigrants encounter issues from discrimination, unequal distribution of opportunities, lack of education, lack of capital, and less experience in information acquisition for the regulation of administration. All these exist in different dimensions of barriers, which include culture, human capital, social, and financial capital with regulation for immigrants in their host. Fundamentally, the two main official languages of Finland are Finnish and Swedish, and immigrants without these language competencies may experience challenges. Previous literature focused on researching the general obstacles of immigrant entrepreneurs in the host nation as this area is not a new study. In this research, the focus is on an immigrant who resides in Kajaani city of Finland with the hope of uncovering the motivation behind immigrant entrepreneurship, ascertaining if language is a challenge faced, exploring the means to alleviate the issue, and proffer possible solution in assisting prospective immigrant entrepreneurs.

The aim of this study is to investigate and analyze language barriers as a form of challenge to immigrant entrepreneurship in Finland, a case study of Kajaani City.

The aim of this Study is to discover and address the impact of language barrier on immigrant entrepreneurship and proffer possible solutions to language challenges in the motivation and the survival in the operational activities of immigrant business entities.

The most important part of this thesis is the defining of a research question, as it brings to the reader the clarity and better understanding of what the thesis is all about. The thesis will research how language barriers are a form of challenge to immigrant entrepreneurship in Kajaani City, Finland. For this, the following questions are explored:

1. What obstacles stand in the way of immigrant entrepreneurs in starting a business?
2. How do immigrant entrepreneurs overcome language as a barrier?
3. How has the language challenge prevented the motivation, survival, and growth of immigrant entrepreneurship?

Hence, the thesis is intended to explore the impact of the language barrier on entrepreneurial exploits by immigrants in Finland, especially in Kajaani city. In this research, understanding if the language barriers exist and proffer suggestive solutions for the purpose of prospective immigrant entrepreneurs.

Immigrants from various cultural divides will always be interested in entrepreneurship, and language barriers can create an ineffective process in establishing and operating such a business. To this end, the findings from this thesis will guide in addressing the language barrier encountered by immigrant entrepreneurs. It will also address the challenges of sustaining and growing the profitability of the enterprise. Similarly, it will provide a clearer picture of the difficulties in helping scholars and researchers in their future research to improve immigrant entrepreneurship operations.

Furthermore, it will assist the government, private establishments, and policymakers in promoting and enhancing immigrant entrepreneurship in Kajaani City and the nation of Finland at large, thus improving the quality of life of an immigrant and their contribution to their community's economy.

2. Theoretical background

This thesis aims to investigate and analyze how language is a barrier to migrants' business establishments in Finland. So, studies that are essential to the aims and objectives of this thesis will only be considered and investigated. This section reviews current literature and describes with the theoretical framework, which also guides the related problems in exploring immigrant entrepreneurship. Based on the preceding, the academic background of this thesis will be immigrant entrepreneurship, immigrant entrepreneurship in Finland, barriers to immigrant entrepreneurship, and language as a barrier to immigrant entrepreneurship.

2.1 Immigrant entrepreneurship

Originally, entrepreneurship was the art of combining various resources to create values (Waldinger & Howard, 2003, pp. 3-4). From its origination, the French word *entreprendre*, which means "to undertake," became the noun word "entrepreneur" and was first used in the sixteenth century as someone who undertakes business ventures (Basu & Altinay, 2002, p. 6). The noun word became the basis for the art of enterprising subject matter. It involved the groundbreaking exercise of any individual or individuals who were pioneers of something new. Recently, this has been classified as innovation by the definition of the term.

However, the current definition of entrepreneurship de-emphasizes innovation and creativity. It is more of any art of building a business that solves economic issues by undertaking risks in the expectation of a reward in the form of profits. Entrepreneurship has evolved to become more about resource management to maximize profitability, while the pioneering part has been leaning on innovation and creation. An entrepreneur, as earlier stated, is someone who arranges and manages resources to make a profit. If the cost of production is lower than the rewards output, the venture may be profitable. However, the venture is at a loss when the prices exceed the profit. So, the entrepreneur aims to maximize profit in every business venture.

Nevertheless, with the advent of social entrepreneurship, this definition of entrepreneurship being about profit maximization needs to be more encompassed because the emphasis for the former is

social impact rather than profit maximization. Entrepreneurship can also be the act of seeking potential locations and destinations for resources and final outputs, respectively. It is also the foresight of identifying when a particular location has been exhausted or perhaps limited in some resources and migrating to a more prospecting environment. This purpose may be the origination of immigrant entrepreneurship. Immigrant entrepreneurship refers to the process of starting and managing a business venture by immigrants in a new country. Immigrant entrepreneurs are individuals who have migrated to a new country and started a business venture or become self-employed. Some factors attributed to the migration of people range from political instability, poverty, harsh living conditions, and globalization (Chrysostome & Bakenda, 2019, pp. 20-21).

The first step to immigrant entrepreneurship is migration. According to the International Organization for Migrations 2022, as edited by McAuliffe & Triandafyllidou (2021, p. 22), migration is the process of moving from one location to another; migrants are set of individuals irrespective of their legal status moving or have moved from a permanent place of abode through an international border and are due to political, legal, geographical, temporal, methodological and other factors. Evansluong et al. (2019, p. 1) opined that immediately when migrants cross borders, either local or international, they have access to businesses within and outside a single nation, thus contributing to sustainable economic advancement.

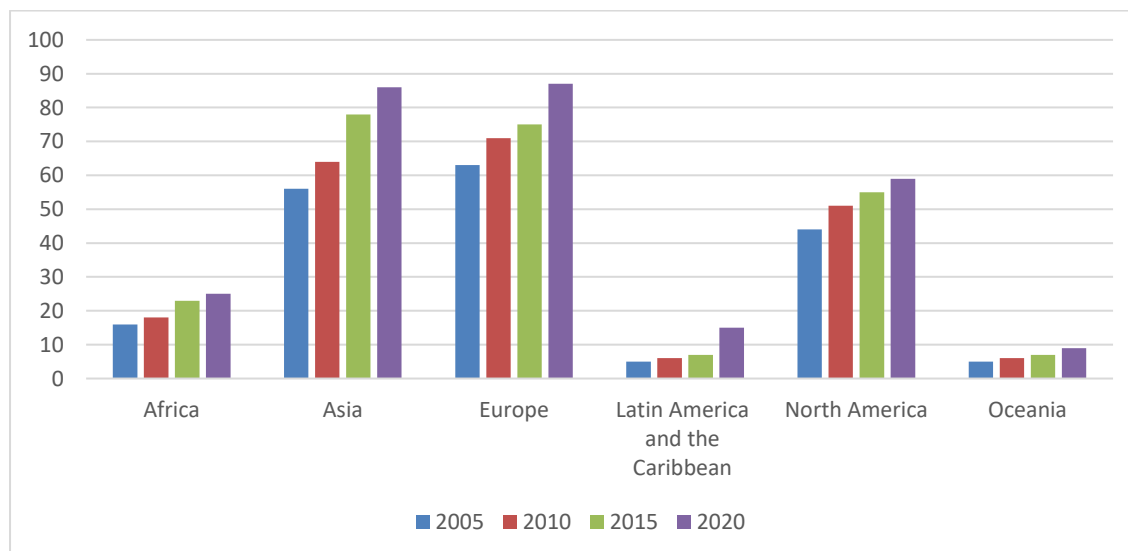


Figure 1: International migrants by major region of residence between 2005 and 2020 (World Migration Report, 2022).

Europe has currently been confirmed as the largest destination of migrants internationally, accounting for 30.9% of the total international migrant population, as shown in Figure 1. Of the 281 million international migrants globally in 2020, 3.6% of the world's population (World Migration Report, 2022).

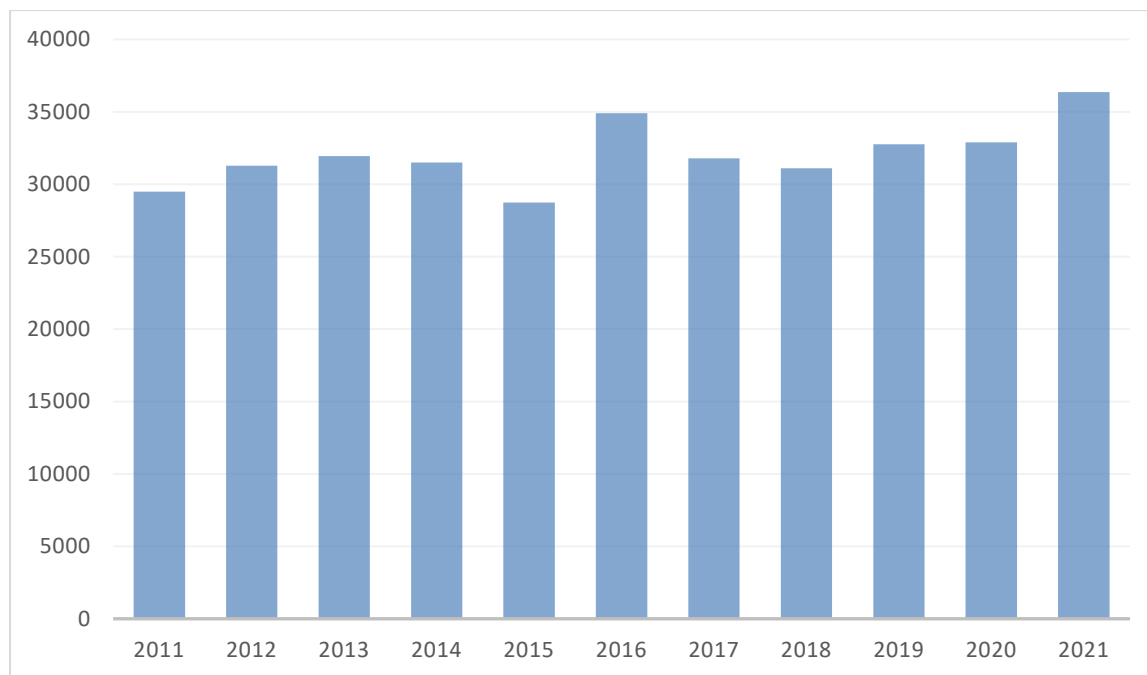


Figure 2: Migration trend for Finland as at 2021 (Clausnitzer 2022, p. 1)

The total number of international migrants as at 2021 is estimated to be 36.364 thousand according to Clausnitzer (2022, p. 1) as shown in Figure 2.

Migration may seem seamless, however, integration into the new system can be challenging when unprepared or haphazardly braced. While the government created a Ministry of Economic Affairs and Employment of Finland, which part of its aims is to integrate immigrants into society, language remains one of the many barriers to adequate integration. Finland's native and official language is Finnish and Swedish, in some cases. However, immigrants are primarily English-speaking. Some arrive in Finland for studies, and another high percent of immigrants are under reunification with family members, especially refugees (Statistics Finland, 2021). Furthermore, migrants are open to business opportunities in the new community and the enterprising members of this group express interests in business start-up.

In recent years, migration from less economic countries to developed countries has increased. Mainly, Europe and the United States of America have experienced a surge in the inward movement of people, and Finland, as one of the Nordic countries located in Northern Europe, has not been an exception. According to Wikipedia, Finland has a population of about 5.6 million as of 2022, and it is known for its high standard of living, high educational standards, beautiful natural landscapes, robust social welfare system, and diverse cultural scene, which are equally available to immigrants.

Recently, immigration to Finland has increased, with many immigrants coming from other European countries, Africa, and Asia (Statistics Finland, 2021). The Finnish government has implemented various policies to attract highly skilled and educated workers, entrepreneurs, and investors to the country. Among the conditions for migrating to Finland are obtaining a valid resident permit, getting a job, starting a business, or proficiency in the Finnish or Swedish language.

Despite all the opportunities the country offers, immigrants face some challenges in integration. These issues include discrimination, lack of suitable employment, and cultural and language barriers. However, the Finnish government remains unrelenting in its efforts to support the integration of immigrants by enacting policies of mentorship and networking opportunities, job search support services, and language training programs, which are primarily available for free.

Immigrant entrepreneurship is the movement of a person from one location to another and, after some years, starts a business, which varies from nation to nation (Volery, 2007, pp. 30-32). Similarly, Aaltonen & Akola (2012, p. 5) indicate immigrant entrepreneurs as individuals who move to a foreign country to create a business for employing themselves and others. Afewerki (2015, pp. 12-13) generally sees this as an operation of small and medium-sized establishments supported by ethnic and socio-cultural entrepreneurs. The motivations that inspired immigrants to become entrepreneurs will drive the growth and performance of their establishment, which is imperative in differentiating the types of immigrant entrepreneurship, namely necessity and opportunity immigrant entrepreneurs (Rubach et al., 2015, pp. 134-136).

Necessity immigrant entrepreneurship entails when immigrants take on business activity in their host nation because of their inability to be incorporated into the mainstream job market of the host nation

due to different barriers (Skandalis & Ghazzawi, 2014, p. 84). This kind of entrepreneurship are majorly the source of income and survival means for such immigrants in their host nation as there is no other opportunity to provide for the immediate family and themselves thereby creating pressure for necessity immigrant entrepreneurship (Abada et al., 2014, pp. 81-82). Most of these necessity entrepreneurs generally need higher language skills, education, professional experience, and even more capital to kick-start a business (Zolin & Schlosser, 2013, pp. 271-14). Opportunity immigrant entrepreneurship is freely set up to take advantage of a business opportunity to produce more income than they make from existing regular jobs to accomplish independence and wealth (Fatoki, 2013, pp. 206-219). This entrepreneurship is keen to identify opportunities, gathering the necessary resources and top-notch customer delivery value, all because of the level of education and probably a degree from the host country (Williams & Williams, 2014, pp. 23-40).

With these types of immigrant entrepreneurship in mind, there exist some challenges on or before integrating into the new community or nation; this necessitates studying how language has been a barrier to migrants' business establishments, either necessity or opportunity.

2.2 Theoretical framework on immigrant entrepreneurship

Various factors can likely make an individual become an entrepreneur in a new nation despite having limited opportunities. According to Tamang (2015, pp. 8), the migrant decision to relocate is influenced by the environment, culture, economy, and political issues. With various theories about why immigrants are very much possible to be an entrepreneur in a new nation. This section examines an extensive review of multiple views related to immigrant entrepreneurship.

2.2.1 Ethnic enclave theory

As reported by Lee (2003, pp. 9-12), the idea was linked to locations where immigrants have access to employment because they are of the same ethnicity as the business owner, based on three prerequisites: capital, entrepreneurial skills, and supply of ethnic labor. This idea gives an advantage for

immigrants of the same ethnicity to learn skills of the enterprise, join the labor force, and probably set up their personal enterprise later. This theory was published by Wilson and Portes in 1980 using the Cuban Immigrant enclave as a case study in Miami in the United States. Other examples are the Chinese towns in the United States, the Cuban community in Miami, Florida, and the Korean community in Los Angeles. This theory also applies to the Chinese restaurants in Finland (Tamang, 2015, p. 11).

2.2.2 Push factor theory

This theory is also known as block opportunity theory, and it sees segregation as one of the main drivers for immigrant entrepreneurship within the host nation's labor market. Segregation makes it very difficult to have access to paid work, thus making the immigrants see self-employment as one of the best options and a means of surviving in the host nation (Viola, 2022, pp. 10-12). In addition to this is the need for more financial capacity to pay for schooling and the inability to verify international credentials due to variability in each nation's educational system (Viola, 2022, pp. 10-12). The theory in question indicates that immigrants are forced to start a business since they lack opportunities, summing up to the fact that they were pushed into entrepreneurship business due to the factors as mentioned earlier, inclusive retrenchment, lack of career development, and low wages (Viola, 2022, pp. 10-12). Vorobeveva (2020, p. 37) stated that previous employment-related issues, such as downward job mobility and dissatisfaction with the condition of work, were the most common push factors.

2.2.3 Middleman minority theory

This theory is referred to as the responsibility displayed between immigrant markets and the supplier of the dominant group by the minority entrepreneurs. The approach highlights the minority population that belongs between dominant and subordinate groups of society (Tamang, 2015, p. 12). For this theory to be achieved, two conditions must be met to flourish in the business. Firstly, there must be adequate customers to purchase the products or services and secondly, the middleman entrepreneurs should have the plan of living permanently with their family members. Examples of this theory

are the fast-food business, travel agents, specialized grocery business, garment shops enterprise, etc. The middleman minority entrepreneurs are the Jews, Americans, Chinese Australians, German Americans, Indian Europeans, and Chinese Australians. In Finland, immigrant restaurant business owners belong to the category of middleman minority as they give employment to themselves instead of the choice of unemployment (Joronen, 2012, p. 64).

2.2.4 Pull factor theory

Qamar (2020, pp. 36-38) explained that pull factors are the expectations that pull individuals to a new location, which include the will to become a rich person, the willingness to become one's boss, the urge to expand individual experience, and skills or the desire to have a particular lifestyle. This theory indicates that not only do immigrants start the business because they do not have the opportunities or the required academic background, but some pick this option as a result of certain draw factors (Viola, 2022, p. 11). Aaltonen and Akoka (2012, pp. 1-12) explained in their study conducted in Finland while educated immigrants pick the options of entrepreneurship, they highlight that the reason for foreign postgraduate students to start enterprise was the pulling factors of self-independence, informing creativity and profit.

Viola (2022, pp. 10-12) explained that the pull and push factors in entrepreneurship can be within four categories: intrinsic rewards, extrinsic incentives, autonomy, and family-related benefits. According to Kirkwood (2009, pp. 346-347), immigrants who tend to become entrepreneurs due to the pull factors are more successful than their established counterparts based on the push factors.

2.2.5 Labor disadvantaged theory

The theory suggests that immigrants have significant disadvantages in the host labor market as compared to native-born citizens. This theory can also be called the Blocked Mobility Theory (Tamang, 2015, p. 12). The disadvantages could be language barriers, unrecognized foreign degrees and certificates, discrimination (racial), exclusion from referral business, and undocumented status (Tamang, 2015, p. 12). With this some immigrants are determined to go for self-employment as the best shot

for survival in a foreign land and a push motivating factor as discussed above for immigrant entrepreneurship. Min & Bozorgmehr (2003, p. 17) reported that immigrants encounter this theory more in Europe than in America.

2.2.6 Cultural theory

This theory highlighted the cultural features such as religious belief, work ethics, family ties, social values, and savings as part of the orientation of immigrants toward entrepreneurship (Tamang, 2015, p. 13). This suggests the determined characteristics as possessed based on ethnic and immigrants' group such as austerity living, risk acceptance, commitment to hard work, solidarity, membership of a strong ethnic community, loyalty, compliance with social values pattern and orientation with self-employment (Masurel et al, 2004, p. 3). As reported by Volery (2007, pp. 30-32), the cultural features are more popular with the tendency of Asian immigrants going for self-employment.

2.3 Conceptual framework

The conceptual framework of this thesis is established in clearing up the spectacle of immigrant entrepreneurship barriers from a theoretical viewpoint from different literature, as discussed in this chapter.

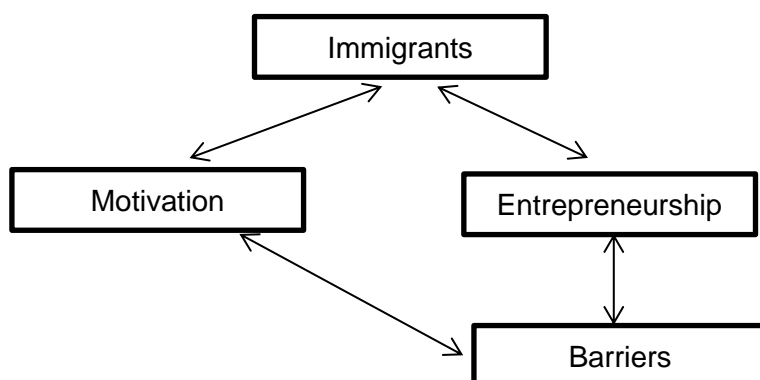


Figure 3: Conceptual Framework of Immigrant Entrepreneurship Barriers.

As indicated in Figure 3, this thesis addresses the connections between immigrants and entrepreneurship, motivation, and barriers. All these factors are interdependent. The theory posits that immigrant's entrepreneurship and inspiration are affected by barriers, specifically language barriers. This framework attempts to indicate how the journey of an immigrant being motivated to be an entrepreneur is affected by the barrier factors, and this has been illustrated earlier by the cultural theory, labor disadvantages theory, pull factor theory, middleman minority theory, push factor theory, and the ethnic enclave theory. Therefore, the theoretical frameworks discussed above gives a detailed analysis of the viewpoint, giving a comprehensive idea of immigrant entrepreneurship's strength and weakness, an idea under which immigrant entrepreneurship can be prevented or encouraged, and finally, providing the essential tools for analyzing and researching the entrepreneurial barriers in Finland especially in the language barrier.

2.4 Motivation and survival of immigrant entrepreneurship

Motive is the expression of an individual's goal or inner peace of mind that leads human behavior toward the accomplishment of a goal, and there are various theories of motivation in becoming entrepreneurs, which will be discussed in the later sections (Tamang, 2015, p. 13). Khanka (2009, pp. 209-218) studied motivation and linked it to entrepreneurs. The motivational factors driving entrepreneurs were classified as push and pull factors. Kirkwood (2009, pp. 209-218) categorized the motivating factors into internal and external. The external factors are the barriers that prevent the immigrants from accessing the labor market in the host nation, as this could be personal, while the internal factors are comparable to pull factors (Dharell, 2022, pp. 23-24). It was further established that independence and financial freedom are the primary motivations for becoming an entrepreneur. Turkish immigrants in Finland are motivated to start an enterprise due to the lack of employment opportunities, and they are not mainly economic but more social that has to do with their identity, social status, and positive self-understanding in the host nation (Wahlbecks, 2007, pp. 433-444). In their study on foreign-born Hispanic entrepreneurs in the United States, Shinnar and Young (2008, pp. 242-262) found that the main motivating factor in becoming entrepreneurs in the host nation is the opportunities in the markets and controlled by internal motives.

Furthermore, immigrant entrepreneurs' motivations can be classified into four categories: close ties with the immigrant communities, family survival needs, overall infrastructure of the host nation, and the personal features of the immigrant entrepreneurs (Liargovas & Scandalis, 2012, pp. 627-639). This allows the immigrants to have access to employment, the opportunity to raise income, maintain their original line of work, and create jobs for family members and fellow nationals with the use of resources and abilities. Ndofor and Priem (2011, pp. 818) also reported how social identity has influenced the enclave theory. Their findings highlighted managerial experience is linked with the adoption of the dominant market and the favorable effect on the enclave strategy. All the above motivations can be classified into various theories, as discussed in section 2.2.

The survival of immigrant entrepreneurs in a foreign country, as proposed in a model by Chrysostom (2010, pp. 147-152), explains the success factors and the concept of surviving in the host nation. The model gave a theoretical analysis of the survival factors faced in the host nation: entrepreneurial mindset, ethnic market niche, innovative solutions, ethnic network, organizational skills, determination and commitment, risk management, and government anti-immigrant ideas. The model suggests that the idea of surviving is more suitable for immigrant entrepreneurs, and the age of the enterprise should evaluate this. Altogether, the average quantitative indicators should measure the idea of success. Five various categories of survival factors were discussed, and these include financial factors, institutional factors, managerial factors, psycho-behavioral factors, and ethno-cultural factors. This model can assist immigrant entrepreneurs in facing various challenges in considering the crucial factors that must be regarded to survive.

2.4.1 Starting a business in Finland

To begin a business in Finland requires advanced preparation, financial decisions, and organization decisions, in addition to completing all necessary legal paperwork, registrations, and administrative practices (Gupta, 2019, p. 28). The first step is to create a business plan to determine how to start and deliver a successful business in the labor market. After which, the methods on having the vital training, proficiency, and skills in establishing and sustaining a successful enterprise are worked upon;

this can be achieved with the advantage of various training and counseling sessions alongside financial assistance to foster entrepreneurship.

The next stage is to establish a platform for the enterprise, and it is paramount to pick a customer-friendly environment; this also can be achieved with the help of existing entrepreneurs, links, and accessible entrepreneurial assistance. The following step is the business funding appropriately either by loans from financial institutions, friends and families, start-up grants by the government, self-funding, or ethnic groups. The next stage is to determine the legal structure, registration, essential licenses, appropriate ownership type, and business formation selection. The final step is to register the business name with the Finnish Patent and Registration Office, after this the value added tax (VAT), prepayment of corporate taxes, and employee registration is examined then enterprise comes into existence with the ability to conduct business transactions in Finland (Gupta, 2019, p. 49). In the intervening time, the enterprise owner must understand their responsibilities towards their employees, the accompanying cost of necessities such as pension, insurance, salaries and other requirements that are expected to be implemented while hiring the employees (Dharel, 2022, p. 27). Numerous platforms are available for business advice and assistance in Finland to mention but a few, Finnish Enterprise Agency, Job Market Finland (created by the KEHA Centre and the Ministry of Economic Affairs and Employment), Centre for Economic Development, Employment and Economic Development Offices, Enterprise Finland, Transport and the Environment and Finnvera (official Export Credit Agency of Finland), NewCo Helsinki, Business Finland (InfoFinland, 2022; Job Market, 2022; Finnvera, 2022; Business Finland, 2022; Newco Helsinki, 2022).

2.5 Immigrant entrepreneurship in Finland

Dharel (2022, p. 11) reported that majority of the immigrant in Finland were given birth to aboard and this was confirmed in the 2021 statistics by Statistic Finland as shown in Figure 4 below.

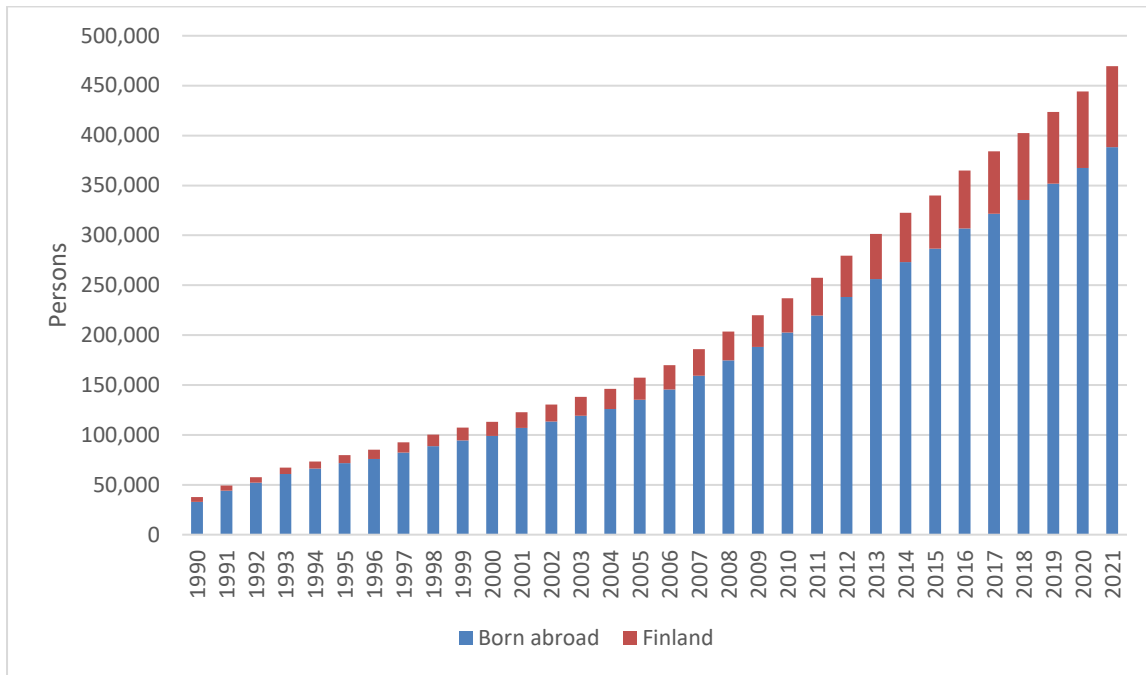


Figure 4: Persons with foreign background in Finland from 1990 – 2021 (Statistic Finland, 2021).

According to statistics data, 469,633 persons living in Finland were 388,196 first-generation people with foreign background (foreign-born) and 81,437 second-generation people with foreign experience (Finnish-born) (Statistics Finland, 2021). In 2021, 36,364 migrated to Finland while 13,459 emigrated from Finland according to Statistics Finland (2021). This data has shown the most considerable amount of immigrant permitted to Finland so far (Clausinitzer, 2022, p. 1). Berglund (2017, p. 1) reported that Finland was ranked the number 10 best country suitable for immigrants in the world. Figure 5 summarizes the immigration trends in Finland between 1990 and 2021 by Statistics Finland (2021).

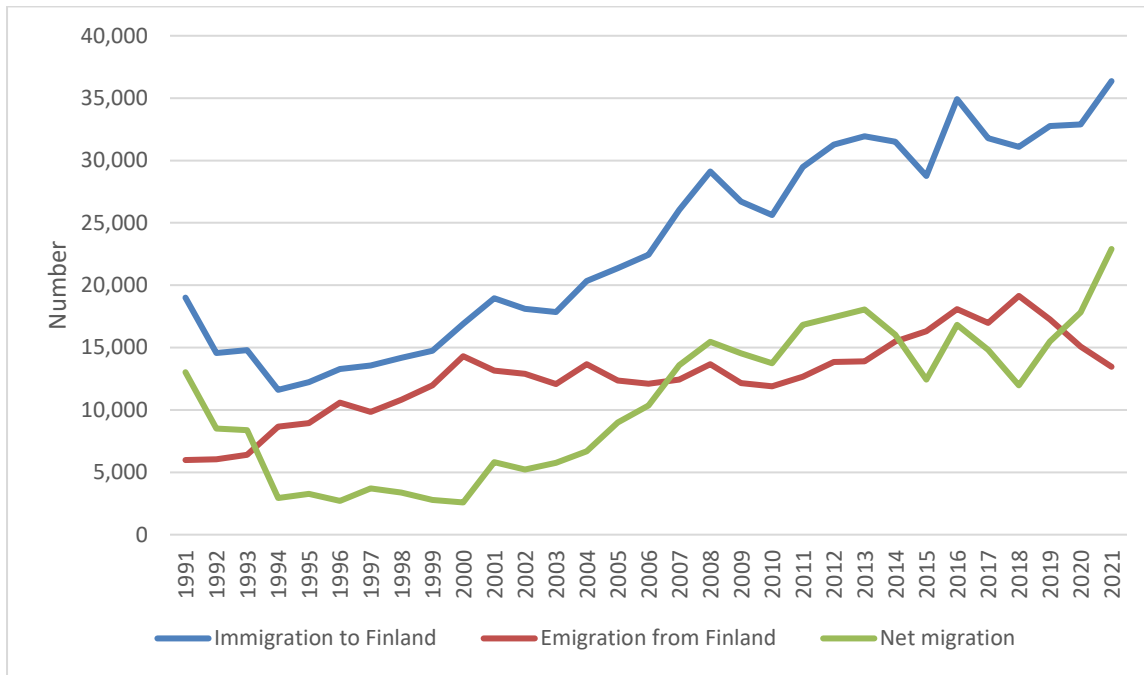


Figure 5: Migration between Finland and other countries 1991 to 2021 (Statistics Finland, 2021).

Immigrant entrepreneurship varies from nation to nation, and as regards Finland, the pattern of immigration to Finland differs from other countries in terms of volume, structure, and reasons. The support for immigrant entrepreneurs emanated in the latter half of the 1990s due to the high unemployment rate for immigrants, even in an improved situation (Joronen, 2002, p. 122). Far back in 1985, there were 400 immigrant entrepreneurs in Finland; as of 2001, the number of immigrant-owned businesses increased to 2600; in 2004, it moved to 5000 companies and 6400 enterprises as of 2010 (Tamang, 2015, pp. 17-18). In addition, as of 2012, the number of immigrant entrepreneurs in Finland has increased to over 9000, as reported in the annual report on immigration by the Ministry of Interior Finland, with 43% of entrepreneurs staying in the Helsinki area (Ministry of Interior Finland, 2012).

Foreign background (foreign-born) is significant in driving the establishment of a new enterprise in any host nation, thus contributing to the establishment of new jobs as well as the creative destruction process associated with the entry and exit of enterprises (Hosseini & Hytönen, 2022, p. 427) and this cannot differ in Finland as a nation. The ratio of employees with a foreign background (foreign-born) in Finland has increased from 3.9% in 2010 to 7.5% in 2020, as the share of immigrants among the employed has doubled in all occupational groups (Kangasharju et al., 2023, p. 4). As reported in Global Entrepreneurship Monitor Finnish report, that knowledge and skills as required in starting an

enterprise since 2015 has increased. Still, the fear of failure is preventing individuals from starting a business.

The famous sector of entrepreneurship in Europe is the information technology sector, as in Finland; the information technology took the main lead among immigrant entrepreneurs (Viola, 2022, p. 4). Other services by highly educated, consultancy-type enterprises, micro-entrepreneurship such as beauty sector and startup entrepreneurs are also available (Fornaro, 2018, p. 12)

Immigrant Entrepreneurship in Finland has taken an enormous change in the past years due to the support of the government, which has been on the Finnish government's agenda since the early 2000s and got proper management in 2008. Having considered immigration as a catalyst for new business formation, job creation, and economic growth, the economic policy being focused on innovation has added value to the economy. Viola (2022, p. 13) highlighted three points in relation to immigrant Entrepreneurship in Finland, namely, making the nation more appealing to international talents, leveraging the expertise of international talents who are already in the nation to assist in growing the Finnish companies, internationalize and innovate them and lastly making the Finnish labor market to be more open, responsive, and appealing to immigrant entrepreneurs.

The Ministry of Economic Affairs and Employment identifies the importance of immigrant entrepreneurs for Finland's competitiveness as various reports have identified the availability of talent as one of the leading challenges facing organizations as they are increasing with the aim of becoming more international, which makes Finland competing with the nations of the world for best talents (Viola, 2022, p. 13). Immigrant Entrepreneurs in Finland has more benefits as the Finnish Aliens Act was amended in 2018 to encourage startup entrepreneurs as a brand-new residence permit category. This was established in collaboration with Business Finland to encourage entrepreneurs who wish to start a business in Finland. This has allowed over 100 applications to be filed in 2018, of which 34 received acceptance from Business Finland, and the Finish Immigration service issued 23 permits, and as of 2019, 49 startup licenses have been awarded (Viola, 2022, p. 14).

2.6 Barriers to immigrant entrepreneurship

According to Brenner et al. (2000, pp. 2-3), there are various barriers encountered by immigrant entrepreneurs in their host nation during or before integrating into the new environment. Hamid (2020, p. 14) suggested that the host country institutions are very instrumental and influential in the early and developmental stages of any immigrant entrepreneurs' ventures. Specifically, it was indicated that governing institutions, local society, resource-providing, and competition in the host country are the barriers to immigrant entrepreneurs. As reported by Omisakin (2017, pp. 29-35) reported that despite contributing to the New Zealand economy, immigrant entrepreneurs are faced with the inability to secure capital, high rates of taxes compared with the business rates, a low population, service account, high operating costs, and competition. Also, immigrant entrepreneurs struggle in Australia with a lack of cultural understanding of the new location and the knowledge of how enterprises operate.

However, these barriers vary from one nation to another; in Albanian, immigrant entrepreneurs need help accessing bank loans in financing their enterprise due to the mandatory requirements, as they are required to deposit 60,000 euros to the bank to have access to enterprise loans. Other barriers are cultural discrimination, intense competition, relationships with customers, and racial discrimination, which prevent immigrant entrepreneurs from integrating both socially and culturally (Halkias, 2009, pp. 390-392). Delloite (2017, pp. 20-25) stated that the lack of human capital (skills, knowledge, and competencies) and linguistic skills of the host country, which is very helpful in getting licenses, are some of the biggest barriers in Europe.

Finland, too, shares similar cases with other nations, as reported by Aaltonen and Akola (2012, p. 6) that lack of cultural knowledge and competency in language proficiency is the foremost barrier for immigrant entrepreneurs; along with this is social networking, collection, and borrowing of funds, information in terms of processing and documentation to ensure smooth starting of business. In addition, Tokalic (2017, pp. 45-48) opined that immigrant entrepreneurs face similar barriers as indigenous entrepreneurs. It was noted that apart from access to funds as the main barriers, others include language barriers, poor communication, financial management, which makes it difficult to access financial aid, and lack of effective communication and understanding between foreign entrepreneurs.

Besides, in applying for a commercial loan, some of the immigrant entrepreneurs found it difficult to provide some specified credentials for accessing the loan, such as credit history, financial accountability, and a long-term relationship with the awarding bank (Sambou, 2020, p. 25). Those mentioned earlier were corroborated by Gupta (2019, p. 15), who stated that lack of language proficiency, start-up capital, inadequate resources, government bureaucracy, inexperience, lack of financial information, and unskilled and affordable staff members are some of the barriers encountered by immigrant entrepreneurs. Gupta (2019, pp. 27-29) also highlighted the ways to overcome such barriers by learning the native language, franchise operations, seeking financial aid from friends and family, and keeping proper financial records for government bureaucracy.

Even though immigrant entrepreneurs aim to refresh the host nation's economy by contributing to her economic prosperity through their enterprise and commercial activities, starting and running a successful enterprise is not an easy task for both immigrant and native entrepreneurs but the immigrant entrepreneurs face more barriers than the native ones (Barth & Zalkat, 2020, p. 13). As reported in Hosseini & Hytönen (2022, p. 428) that lack of content, finding and accessing available information and diverse and interactive content are some of the difficulties encountered by immigrant entrepreneurs in starting or continuing business in Finland. In the same way, Katja Bloigu's findings, as reported by Yle News in 2014, showed that there are similar barriers facing immigrant entrepreneurs, namely lack of funding and adequate information, capitalizing on bureaucracy, difficulty in networking, and above all, the language barrier.

Several literatures have listed possible barriers to entrepreneurial success, and all pointing in the same direction, as this was divided into cultural, mixed, and structural perspectives (Barakji & Kalssli, 2017, p. 7). The cultural perspective suggests the cultural features of the entrepreneur and the values have a vital role in orientating immigrants to commence the process of entrepreneurship in the host nation. However, adapting to this new culture is a habit and tradition, as understanding the population's mentality is not an easy task that needs effort and time (Aaltonen and Akola, 2012, p. 6). The structural perspective focused on external factors such as discrimination which is considered to be the main motivation for immigrants to be entrepreneurs in the host nation so as to escape unemployment (Aaltonen and Akola, 2012, p. 3).

There are two additional structural barriers which are weak language skills and qualifications that are not transferrable in the host nation which together form a factor that can increase the representation of immigrants in entrepreneurship (Ohlsson, et al, 2012, p. 409). Other literature identifies a lack of human resources, low educational level, lack of capital, financial risks, access to markets and capital, race and ethnicity, advertising, government regulations, and differentiation in behavior as other structural barriers that have to do with the immigrant entrepreneurship activity and limit its growth and sustainability (Sahin et al., 2007, pp. 99-113). The mixed perspective considers the internal and external factors, such as political, social, economic, and cultural aspects, that hinder immigrant entrepreneurship (Lutz et al., 2010, pp. 20-22). Barth & Zalkat (2020, pp. 3-6) also named an early-stage barrier for immigrant entrepreneurs a liability of newness, comprising two stages: access to resources and business networks. The Finnish community lacks the second stage, which is the network in terms of social associates, close relatives, and family friends in more cases, and these are seen as important assets while starting an enterprise (Aaltonen and Akola, 2012, pp. 2-6).

2.7 Language as a barrier to immigrant entrepreneurship

The challenge with immigrant integration in any host nation is of major importance because its effectiveness can impact employment prospects, economic welfare, social cohesion, and the creation of equal opportunities among all the citizens in the host nation (Hamberger, 2009, pp. 1-9). One of the most significant barriers to this aim is the partial knowledge of the host nation's language, which can lead to miscommunication and additional complications to immigrant entrepreneurship (Lochmann et al., 2018, p. 1). This barrier can also make immigrant entrepreneurs miss out of opportunities in familiarizing themselves with the host culture, expansion of their social contacts and matching their skills with the local labor market.

Consequently, the language barrier will delay the active participation of immigrant entrepreneurs in the host nations and prolong the process of their social inclusion, thus making language learning an intervention process for any immigrant entrepreneurs (Adserà & Pytliková, 2015 pp. 62-69; Collucci et al., 2017, pp. 97-98). Collins (2015, pp. 578-582) explained the need for the design of language and educational policies that will carefully investigate the barrier of language diversity and put immigrant literacy as an essential right and a prerequisite in the integration in any host nation and with that

they are regarded as citizens with equal rights. All these barriers can be addressed to a great level by the use of information technology tools such as digitalization, artificial intelligence, automation, robotics, Internet of Things (IoT), location-based applications, and web-based platforms, which have changed the landscape of economic transactions and social processes globally in recent year (Lupianez et al., 2015, p. 71; Biagi, 2018, p. 1; Berg et al, 2018, p. 104).

Eleftheria et al. (2020, p. 4-5) reported that a targeted digitalization offered by the European Union funded an easyRights research project that can assist immigrants in guidance and practical communication. Two digital tools were developed to help immigrants in exercising their rights in the process of integrating into the host nation. One of the tools is to facilitate familiarization with the required domain-specific vocabulary, while the other is to proffer pronunciation training, specifically for the domain-specific words, to equip immigrants with the skills and knowledge they need for effective communication. All these are the proper steps in controlling the language issue as a barrier to immigrant entrepreneurs. Several kinds of literature have discussed, in general, various barriers attributed to immigrant entrepreneurship, however, there is less literature specifically on the language barrier. Therefore, this study focuses on language as a barrier with the intention of providing solutions as well.

3 Research methodology

This chapter discusses the methodology to be used in investigating and analyzing language barriers as a form of challenge to immigrant entrepreneurship in Finland. It will show the research methodology and the motives for using this method in this thesis. The choice of research design is determined by the type of thesis, topic, or issue investigated, the researcher's own experiences, and the thesis's target audience (Creswell, 2018, p. 15). Qualitative is typically used in referring to any process of data collection such as an interview or data analysis method such as data categorization that integrates non-numerical data (Saunders et al., 2019, p. 130). The first part of this section discusses the research design, followed by the research approach and the collection and handling of data. The chapter then concludes with the results.

3.1 Research method

The option of identifying the appropriate research method and design for this thesis ought to be with utmost careful consideration of the research questions and the aim of this thesis. The qualitative research method will be employed to achieve the thesis aim. The choice of this design allows the investigation and understanding of social reality in natural situations along with social orders via interactions and conversations (Bryman & Bell, 2015, p. 13). Also, Saunders (2009, p. 136) suggested that research is done to find the outcome of something in a logical, systematic way to increase the knowledge in a particular field of study. Thus, this design is the most suitable for understanding why individuals make decisions or actions. The objective of qualitative research is for a more profound increase in knowledge about human activities and their reasons. While carrying out the qualitative research method, a semi-structured interview will be adopted in order to analyze the language barriers as a form of challenge to immigrant entrepreneurship. This will assist to get real-life responses. Hassan (2016, pp. 1-4) established that the qualitative method focuses on individual experience and actual life events. So, findings are achieved by interviews, case studies, surveys, and fieldwork. The semi-structured interview refers to the uniform necessities of the essential elements of the interview content without other regulations, and this gives the researcher the ability to keep the participants open mind about what they need to know (Bryman & Bell, 2015, p. 13).

3.1.1 Sampling and data collection methods

The approach sampling technique will be used in this thesis for selecting participants who can give adequate information on the subject matter; the sample size will be purposely limited to immigrant entrepreneurs who reside in Kajaani City of Finland. In locating immigrant entrepreneurs, the snow-ball sampling technique will be used to ask the participants to recommend other participants who are related to the aim of the thesis (Bryman & Bell, 2015). The seven participants will be carefully selected within the population of the study area with consideration of the entrepreneur's culture and different scales of entrepreneurship background. The researcher will ascertain the legality and motivation of entrepreneurial operations.

The process of data collection is a vital part of any research work with various methods. For this thesis, the less structured approach to data collection will be chosen. The data for this thesis will be gathered via face-to-face interviews with immigrant entrepreneurs. This will assist in giving responses to the research questions and achieving the aim of this thesis.

The questions will be open-ended and sent in advance for each interview, having briefed each of the participants about the purpose of the study. The process will be recorded so that nonverbal data stays in the memory and conducted in a quiet, private location to avoid unnecessary interference so that everyone can listen to the details of the interview. Also, the semi-structured interview will be conducted in the first two weeks in the month of April 2023. The interview will be transcribed carefully from audio to text; also, through observations, verbal and nonverbal gestures will be considered relevant to the thesis. The interview is expected to last for 45 to about 60 minutes, depending on the participant's willingness to share their story without any pressure to ensure no control over the participants and for the life story to be formed by themselves.

3.1.2 Analysis method

After data collection, content analysis will classify this into themes. To code the transcribed interview, the similarities and notable differences will be identified by highlighting the text of the participants' attitudes and responses as observed during the meeting.

The thematic analysis method of deduction will be used in this thesis, as it is one of the most vital analytical approaches for qualitative research where theories already exist. It highlights identifying, analyzing, and interpreting essential themes in empirical data of existing theories (Saunders et al., 2019, pp. 500-501). The necessary information will be themed into groups related to the research questions. The theories identified for this research are motivation and survival to immigrant entrepreneurship, the challenges in business start-up, the obstacles to immigrant entrepreneurs, the impacts of language as a barrier, overcoming language barrier as an immigrant entrepreneur. This research approach will assist in understanding how language barriers are a form of challenge to immigrant entrepreneurship.

3.1.3 The interview method

As the vital part of this study concerns data collection, the author selected the snowball techniques to identify the interviewees. However, the interviewees differ in experiences and backgrounds. Though the author has had existing interactions with some of the interviewees, the objectivity of the interviews was upheld.

The semi-structured interview was used with a list of questions by the researcher. The semi-structured interviews are reliable when they are conducted methodically, completely, and with consistency and clarity in interviewee selection and data processing. When a theme interview is planned to gather the participants' opinions and experiences in a thorough and objective manner, its validity is ensured. If issues that could compromise the reliability and validity are eliminated, thematic interviewing is a valid and trustworthy method for gathering and analyzing data.

However, there were some variabilities which involve follow-up questions from one interview to another based on the circumstances in terms of response and peculiarity of the needed data. While some questions may be omitted in one, additional questions were added in another in line with the conversation modalities of the objectives and the research questions.

Furthermore, the face-to-face style of interviews was used for all four interviewees at their business locations and recorded. The face-to-face involves the researcher meeting the interviewees through physical contact. All interviewees are immigrant business owners in Kajaani: two Pakistanis, a Syrian, and a Turkish. The Turkish currently has dual citizenship as a Finnish by marriage. While three of them are in the cafeteria/restaurant (Ravintola in the Finnish language) enterprises, the fourth respondent is a grocery store owner. However, to uphold the anonymity of the interviewees as requested, they have been categorized as Entrepreneurs W, X, Y, and Z.

Entrepreneur W is a male Pakistani who moved to Finland as a student but now operates a café at the city center of Kajaani city for 13 years. He is in his mid-thirties and an alumnus of KAMK. His native language is Pakistani and understands Finnish language, especially as it relates to business.

Entrepreneur X also owns a pizza shop and has been in the business for more than ten years. Is a Pakistani and speaks Finnish relating to business transactions. He graduated from Kajaani University of Applied Sciences and relocated to Finland ab initio for the purpose of studies.

Meanwhile, Entrepreneur Y is a Syrian in his fifties but has an oriental grocery store in Kajaani. He migrated to Finland through the asylum program due to the unrest in his home country. Entrepreneur Z is an owner of a restaurant located in the core center of Kajaani city and has been in Finland for more than 25 years. He is a Turkish and a Finnish by marriage.

3.2 Implementation of the research

As qualitative research, the sampling technique was adopted and Kajaani city of Finland was selected a sample from which participants were interviewed to give information on the subject matter. The sample size was purposely limited to immigrant entrepreneurs who reside in Kajaani City of Finland. In locating immigrant entrepreneurs, the researcher implemented the snowball sampling technique. The snowball technique involves the act of requesting participants to recommend other participants

who are related to the aim of the thesis (Bryman & Bell, 2011, p. 172). Four participants were carefully selected within the population of the study area with consideration of the entrepreneur's culture and different scales of entrepreneurship background. The interview questions were open-ended as it allowed the interviewees to give adequate information regarding the research topic and the questions. Also, all interviewees are immigrant entrepreneurs that reside and have their respective business ventures in Kajaani.

A semi-structured interview technique was used, and follow-up questions were entreated in circumstances where necessary. These follow-up questions were based on the peculiarity of responses from the interviewees. The interviews were face to face. Face to face interviews involve research being physically present at an agreed place with the interviewee. However, the interviews were conducted separately.

More so, the researcher reviewed academic journals of scholars, publications, reports from professional organizations, and formal study materials in collection of secondary sources of data for the research work.

3.3 Analysis and result

The relevant data gathered from the interviews are analyzed in this chapter. The planned number of interviews was seven, but due to some limitations involving time and language differences between the researcher and intended interviewees, only four interviews were conducted. Nevertheless, the data analysis for these interviews remains relevant for the purpose of this study.

Data analysis refers to the act of dividing data or pieces of information and aligning such into related groups (Saunders 2016, pp. 1-6). The data from the interviews was organized in a way that addressed the research questions. As qualitative data was obtained using semi-structured interviews, the researcher evaluated the data using the thematic analysis method.

In analyzing the findings, the researcher adopted the deductive thematic style which is one of the qualitative research methods that examines patterns, meanings, and themes within a set of data or text. The researcher intended to understand the interviewees' perspectives, experiences, behaviors, and opinions in detail without prior prejudices or limitations. The first stage in this analysis method

involves the researcher routinely studying the dataset or text to understand the contents in-depth (Braun & Clarke, 2006, pp. 78-79). After that, the selection and naming of meaningful data units, sometimes known as "codes," is done by the author. These codes, which draw attention to crucial information in the data, may take the form of phrases, sentences, or even paragraphs (Braun & Clarke, 2006, p. 83). Initial codes can be offered until authors become used to the data. Since different data points have been sourced, codes can be altered and incorporated into pertinent themes. The information should be merged, assessed, and fairly divided by this point. Each topic should make it apparent how it relates to the research issue. The theme name needs to be short and specific about the type of data it covers. Each theme should be introduced, and its significance should be explained. The purpose of the themes should be relevant in determining the main research problems.

Similarly, the codes in this study take the form of the relevant theories, and the research questions will ultimately be deduced from the interviews. The author adopted the themes method in analyzing the findings from the data, and five themes were created as they incorporated all necessary information that ultimately answers the research questions. The themes are carefully crafted without any form of ambiguity.

3.3.1 Motivation And survival to immigrant entrepreneurship

The purpose of the researcher was to understand the motives for establishing businesses by immigrants and the reasons for migration. Previous studies showed the pull and push factors as the motives for immigrant entrepreneurship (Viola, 2022, pp. 11-12; Vorobeve, 2020, p. 37), which may relate to the findings from the interview.

According to Entrepreneur W, who is a graduate from Kajaani University of Applied Sciences almost fifteen years ago; he resolved to establish his business due to limited opportunities to secure corporate jobs within the community (Appendix 2, p. 1). This is also a similar circumstance with Entrepreneur X (Appendix 3, p. 1). This supports the view by Tamang (2015, p. 12) in his Blocked Mobility Concept within the Labor Disadvantaged Theory as earlier highlighted. Also, they both agreed that they found more opportunities in the food business because the city of Kajaani is relatively small in terms of residents and existing businesses at the time after graduation. Entrepreneur W claimed

that *“Food business is kind of the only options we have as foreigners with our limited language skills”* (Appendix 2, p. 2). However, Entrepreneur Y, as a resettled immigrant, identified the unique nature of oriental groceries as the motivation, and his previous experience in his home country added a boost to his entrepreneurship quest in Finland (Appendix 4, p. 1). Entrepreneur Z expressed that experiences from working at bars and restaurants in Finland motivated him to start a business in that line (Appendix 5, p. 2).

Entrepreneurs W and X migrated to Finland for the purpose of studies and identified with the opportunities for growth after studies (Appendix 2, p. 1; Appendix 3, p. 1), while Y moved to Finland due to the political unrest in his home country (Appendix 4, p. 1). Entrepreneur Z married a Finnish, and according to him, *“almost everything is possible here in Finland: the legal system, the government support system, security, and all. I thought about it that I should give it a chance, and I found it to be the best place when compared to Turkey, which is my home country.”* (Appendix 5, p. 1)

Moreso, considering the issue surrounding sustainability effects and efforts for businesses owned by immigrants, entrepreneur Z feels immigrant entrepreneurs must learn to evolve with the environment. He stated, *“when I have to move from café business to Ravintola (restaurant) because the former became saturated...I sold the café to another immigrant entrepreneur who has decided to also add Pizza to the café enterprise because you have to evolve with what is obtainable...”* (Appendix 5, pp. 4 & 9).

Entrepreneur W added that *“most business programs, training, and banking products are offered in Finnish language, but they are open to all entrepreneurs... so, it is advisable to have a business understanding of the language to benefit from all of these”* (Appendix 2, pp. 3-4).

Therefore, from all the interviewees, the most common factors are around finance and evolution. There are no peculiar differences between the survival of foreigners and the native (Finnish) entrepreneurs. However, language proficiency helps in operational and administrative segments of the business venture because training, conferences, loans, and grant products are presented and offered in the Finnish language. Every business owner should have a basic level of business Finnish language, which helps in financial and tax administration. In addition, there are varying degrees of reasons for

migrating to Finland and the selection of Kajaani as a residence, ranging from economic, political, quest for knowledge, and resettlement suggestions for asylum seekers.

Therefore, the key elements that motivate immigrants in venturing into entrepreneurship are limited opportunities in accessing corporate jobs and previous work experiences in similar fields.

3.3.2 The challenges in business start-up

Business start-ups face different levels of problems, and it is pertinent to discover if that in Kajaani is majorly different from what is obtainable in other parts of Finland, considering the size and other features of the city. Nonetheless, the city is relatively small, with a population of about thirty-six thousand (36,000) inhabitants, which may be assumed to be a form of discouragement to potential entrepreneurs. However, entrepreneur X feels there are no peculiar challenges in starting a business in Kajaani compared to other places and countries because the documentation, bureaucratic bottlenecks, and legal status are similar (Appendix 3, p. 3). Inversely, Entrepreneur Z believes it is a lot easier in Kajaani when compared to Turkey. More so, he thrived more when the population was much smaller some 20 years ago compared to today, when the profit margins are thinning out due to population growth in the business industry and the entire local population (Appendix 5, pp. 6-7). For Entrepreneur Y, concerns are primarily financial and language. Still, his children, with Finnish proficiency, assisted with documentation while the financials suffered due to a lack of subject knowledge (Appendix 4, p. 2).

The challenges confronting business owners at the nascent stages vary. Those with previous work and business experiences were highly conversant with the challenges before they appeared and could surmount them upfront. It is imperative for business owners to have a fundamental knowledge of the business terrain, policies, and rules in order to thrive (Dharell, 2022, p. 27).

The common challenges in starting businesses include the bureaucratic process and legal filing documentations while other varying opinions of financial insufficiency and the population size of the city form minority challenges. The challenges are not unanimous.

3.3.3 The obstacles to immigrant entrepreneurship

From all the interviewees, there are common barriers ranging from finance, economic situation, post-COVID-19 effects, inflation, high tax, and operational costs due to the Russian-Ukrainian war. Entrepreneur Y places more emphasis on financial accessibility (Appendix 4, p. 2). Meanwhile, Entrepreneurs W and X feel that government agencies like Finnvera, Center for Economic Development, Transport and the Environment (ELY-Keskus), and the banks were supportive at the early stages of the businesses, provided all documents and legalities of the companies were professionally arranged. *“When you want to start a business, you need to have a unique and sellable business idea...is the business a new idea in the city? Is the business plan correctly and adequately arranged, legible, and readable...? These are some of the questions the authorities and banks look out for before they proceed with consideration.”* This is the opinion of Entrepreneur Z (Appendix 5, p. 6).

As earlier mentioned, most of the interviewees agreed that the general challenges in business are not only specific to immigrants as every business venture in Kajaani is faced with the same economic hardship caused by post-COVID, the current Ukraine/Russian war, high costs of energy, and taxes. This is similar to Tokalic (2017, pp 47-48), who opined that the challenges are uniform without being selective, but it is contrary to as reported by Omisakin (2017, pp. 29-35), with the experience in New Zealand and Australia, where challenges differ based on racial differences. However, there are unique challenges common to all the immigrant entrepreneurs that were interviewed. These include a lack of confidence in the Finnish language despite the medium-level proficiency they have acquired, social integration, which is because of cultural differences, access to financial resources because business training, seminars, grants, and bank loans are offered mainly in Finnish by the government agencies like Finnvera, ELY-Keskus, TE-Services (Appendix 3, p. 4; Appendix 2, p. 6). On the side of the service customers, because the entrepreneurs are actively involved in the operations of their respective businesses, they are confronted with understanding some accents, homographs, and heteronyms. Heteronyms are words that are similar in spelling but different in meaning in the Finnish language. Entrepreneur W shared an experience he had with a customer regarding the words “moka” and “mokka” (Appendix 2, p. 7). This shows that language plays a significant role in the operational activities of businesses.

There are similarities in the obstacles to immigrant entrepreneurship among which are rising costs, high taxation, inflation, the Russian/Ukrainian war, lack of confidence in language competences and access to funding. However, these are regarded as global challenges and not peculiar to immigrants.

3.3.4 The impacts of language as a barrier

The expository importance of this part of the interview was to address the effects of language deficits in relation to immigrant entrepreneurship and to highlight if language is firstly a barrier and likewise measure the extent of the impact on business establishment and growth. All the interviewees acknowledged that the Finnish language is crucial in the early stage of business set-up, but *“I had my children handle the paperwork because they understand the language more than I do”* - Entrepreneur Y (Appendix 4). Entrepreneur Z feels his marriage to a Finn assisted at the early stage of forming his business (Appendix 5). For Entrepreneurs W and X, the basics from the undergraduate classes helped along the way (Appendix 2, p. 7; Appendix 3, p. 2). Furthermore, language as a means of communication is required at all levels of interactions with authorities and customers. Entrepreneur Y agrees with W that said, *“this line of business is suitable for people with a low level of Finnish language knowledge because there are fewer interactions with customers”* (Appendix 2, p. 2; Appendix 4, p. 1). Cafés, restaurants, oriental, and hair salon businesses are the famous enterprises that immigrants venture into at the start. When inquired about the level of impact language has in business communications, the interviewees had similar opinions with variations as to the stage where the effects were informed. Entrepreneur W shared an experience of seeking a potential buyer for his business and how the prospect inquired to know if he speaks Finnish regardless of being a Finn or not. *“When documents are presented, due to lack of language proficiency, you may not understand or misunderstand key elements of the information. Same with verbal communication. Like when financial assistance is sought at the bank or any of the agencies. In fact, when making use of Google Translate, you may likely not get the important information as portrayed in Finnish. Despite that I can speak for the purpose of this business, I do not have that confidence to boldly say I can speak Finnish because I learned it from daily interactions”* (Appendix 2, p. 4). This corroborates Lochmann et al. (2018, p. 1).

The findings show that communication is a crucial element in business, and one of the avenues to converse is through language. The official language in Finland is Finnish, and business transactions

are conducted in Finnish. While the locals may have low or mid-level English competence, they feel comfortable and confident speaking Finnish, which is the native language. Immigrant business owners, on the other hand, need more confidence in identifying with the ability to communicate in Finnish because there are levels of proficiency which is higher in Kajaani when compared with the cities in the southern parts of Finland.

Likewise, deliveries within the service industry where foreigners have their establishments require some language knowledge; otherwise, communication may be hindered. In dealing with authorities like tax offices, banks, permit offices, etc., the English language may be allowed, but the flow of communication could be better made better in Finnish because parties may be avoiding miscommunication. However, no established discrimination emanates from a lack of Finnish language proficiency. All the interviewees concur that all the rules, policies, and regulations apply to both the natives and the foreign entrepreneurs, but the authorities feel highly comfortable with native speakers. Entrepreneur Z expresses that *“the bureaucratic system is general. Are you a Finnish or a citizen of another country who needs cash for business or a mortgage or something? However, it is easier for the Finns and native speakers because they quickly understand, and the authorities know they are not leaving the country after accessing the fund* (Appendix 5, pp. 6-7). This may be linked to one of the principles of credit and has no connection to discrimination. This may be the reason why Aaltonen and Akola (2012, p. 6) and Deloitte (2017, pp. 20-25) concluded that lack of linguistic skills are biggest challenges in enterprising.

3.3.5 Overcoming language barrier as an immigrant entrepreneur

Entrepreneur Z agreed to have attended language school, which is free and readily available to immigrants (Appendix 5, p. 2), while Entrepreneur Y acquired Finnish language skills from the asylum resettlement programs (Appendix 4, p. 1). However, Entrepreneurs W and X, as former international students of Kajaani University of Applied Sciences, developed language competences from the classrooms and regular business conversations while working part-time (Appendix 3, p. 2).

There are various avenues available for learning the language, which include attending a language school that is entirely free for all legal foreigners who desire to learn, having daily interactions, and socializing with natives and fellow immigrants who have some level of proficiency in the Finnish language. As suggested by Eleftheria et al. (2020, pp. 4-5), the Finnish government has made adequate provision for those who desire to learn the language. Entrepreneur Z clearly stated that *“the Finnish language is critical in the business world. You may not be a perfect speaker, but you need to have the basics. I have been here for over twenty years, but I still struggle with some words, phrases, meanings, etc. The good thing about the natives is that when they see you struggle with some words, they appreciate you and help you out. You may employ those who speak fluently, but you, as the business owner, must know it also. I had an experience where a customer requested a product, and my worker could not understand it. She had to call me on the phone, and I had to resolve it immediately, or otherwise I lose the customer.”* (Appendix 5, p. 9)

Entrepreneur Y, on his part, consulted family members who understood the language at the start-up stage of the business. *“My children helped with putting together the registration documents, requests, and forms because they are mostly in the Finnish language.”* (Appendix 4, p. 2)

Entrepreneur X insisted that having confidence in a bit of language skill plays a vital role in understanding more of it (Appendix 2, p. 7). However, the views of Entrepreneurs W and X that stand unique from the general thoughts are that international students need to show interest in basics that are taught in classes during the degree or post-degree programs. Likewise, the six-month practical training program can be a good source of learning the business part of the language. It will help in understanding both the language and the business culture of the Finns, provided they seek to have the training program in a Finnish business environment, unlike going out of the shore of Finland.

Interviewee	Nationality and Length of Stay in Kajaani	Theories				
		Motivation and survival to immigrant entrepreneurship	The challenges in business start-up	The obstacles to immigrant entrepreneurs	The impacts of language as a barrier	Overcoming language barrier as an immigrant entrepreneur
Interviewee W	Pakistan > 15 years	Limited opportunities for corporate jobs	Documentation, bureaucratic bottlenecks, and legal working	Access to Funding, inflation rates, high taxes, operational cost, prevailing Russian-Ukrainian war	communication. Language is key to communication. Learned from daily	Classroom and regular business conversations while working part-time
Interviewee X	Pakistan > 15 years	Limited opportunities for corporate jobs	The standard bureaucracies in the country	Access to Funding, inflation rates, high taxes, operational cost, prevailing Russian-Ukrainian war	Language is key to communication.	Classroom and regular business conversations while working part-time
Interviewee Y	Syrian > 7 years	Opportunity to bring oriental groceries to Kajaani based on previous experiences in home country	Funding and language	Access to Funding, inflation rates, high taxes, operational cost, prevailing Russian-Ukrainian war	Language is key to communication	Asylum resettlement programs
Interviewee Z	Turkey > 25 years	Experience in working in restaurants and bars in Finland	Population size	Access to Funding, inflation rates, high taxes, operational cost, prevailing Russian-Ukrainian war	Language is key to communication. Opportunities are easier to get when the language is understood	Attended free language school

Table 1: Summary of interviews

The summary of the interviews highlighted above have answered the questions this research aimed to riposte. To the question, *“What obstacles stand in the way of immigrant entrepreneurs in starting a business?”* the researcher found that access to funding, inflation rates, high taxes, operational cost, prevailing Russian-Ukrainian war and language are the answer. Limited opportunities to funding, understanding of bureaucracies, the need for general communication and cultural integration answered the question *“How has the language challenge prevented the motivation, survival, and growth of immigrant entrepreneurship?”* Entrepreneurs in Kajaani have overcome the language barrier by attending free language classes provided by the municipality and in the universities they attended, asylum resettlement programs and daily business conversations. Therefore, the research question, *“How do immigrant entrepreneurs overcome language as a barrier?”* has been answered.

3.4 Validity and reliability

The neutrality and credibility of a research work are determined by its validity and reliability. The former guarantees that the results are indeed about what they seem to be and considers the ability of a study to get the required data. Reliability is the level at which research instruments produce reliable and dependable results (Saunders et al. 2009, p. 157).

Reliability is the extent or degree to which research findings are not influenced by unintentional contingencies of research (Silverman 2006, p. 285). Decisions must be made consciously and ethically at every level of the study. The researcher must uphold the principles of human dignity. Likewise, the study's confidentiality and privacy requirements must be indelible. This was accomplished by granting anonymity to the identities of interviewees. No one should be led in any direction by research or data collection. Interviewees have complete freedom to express their opinions and steer the discourse in the desired direction. The research cannot be affected by outside forces in any manner.

This study draws on several sources, including interviews (primary source), literature evaluations by academics and professional organizations, and study materials (secondary source), to cross-authenticate the findings. The researcher draws on a range of sources to increase the reliability of the conclusions of this study.

Multiple data sources were used to compile the research's internal and external validity. Logic and rigorous data analysis further bolster the validity of this research project. The study does, however, advance theological understanding and provide helpful information. The study's findings are not intended to be generalized; however, comparable conclusions can be drawn from relevant research situations.

This research data was collected using the semi-structured interview approach in order to ensure the consistency and accuracy of the findings. Also, to better understand the research topic from many angles and to increase the reliability of the results, four immigrant entrepreneurs were interviewed from the numerous entrepreneurs that operate in the city. This study has been executed in a logical and standardized approach best known to the researcher, and the validity and reliability have been based on ethical standards use.

4 Conclusions

This study aimed to identify immigrant entrepreneurs in Finland, in consideration of the challenges they are confronted with, and to gain a deeper understanding of how language as a barrier hampers business development and growth. The research problem was addressed by giving answers to the questions of what the motivations for immigrant entrepreneurship are, whether language is a barrier at any stage of business enterprise, and how this challenge can be overcome.

The subject of the study was covered in the literature review and theoretical framework with concepts like immigrant entrepreneurship, motivation and survival of immigrant entrepreneurship, barriers to immigrant entrepreneurship, and language as one of the barriers. An extensive literature review and a theoretical framework served as the resources for creating the methodological approach for this study.

As qualitative research, the semi-structured method of interviews was conducted with immigrant entrepreneurs who have businesses in Kajaani. The interviews were executed using an interview guide, and data was recorded and equally transcribed into texts using the Microsoft Word application. The data from the transcription were analyzed with the use of the thematic analysis method, and the data were grouped into themes to answer the research questions. By upholding strict ethical standards and scientific methodology, the validity and reliability of the research were ensured.

Results reveal that the motivation behind business establishments by immigrants is partly the inability to fit into the existing corporate labor market and foresight to discover business opportunities in the service industry. This corroborates (Dhareel, 2022, p. 49) and (Tamang, 2015, p. 31), which state the pull and the push factors as the reasons for entrepreneurship. Though there is no uniform response as to the reasons for self-employment, the common causes are enshrined in the external and internal motivations.

In addition, the barriers confronting entrepreneurial ventures are numerous and are not peculiar to immigrant entrepreneurs. Contrary to Omisakin (2017, p. 35), tax rates, operational costs, competition, economic hardship, etc., are generally experienced by both foreign and native entrepreneurs. However, a lack of language competence hinders immigrant business owners from exploring readily available opportunities that the government agencies and banks provide because the information is devoid of clarity or is inaccessible in other languages. There is no evidence of discrimination in offerings by the government or its agencies, and the service consumers do not discriminate due to lack of language proficiency.

Furthermore, language is a significant barrier in different situations, especially when applying for financial support from government agencies and financial institutions, filing and presenting documents for taxes and permits, and communicating with business consumers. There is always communication breakdown or miscommunication between the immigrant entrepreneurs and the service users or givers. The inability of entrepreneurs to express confidence is another setback that all the interviewees identified as a propeller to the language barrier.

Nevertheless, this study was restricted by some factors beyond the researcher's control. The sample size for the analysis is comparatively small due to the time allocated for the study. Also, the researcher's lingua franca is the English language, with very little understanding of the Finnish language. Still, the immigrant entrepreneurs speak mainly their respective native languages and mid-level Finnish fluency—this limited quest for more samples during the research to avoid miscommunication or communication interruption. Likewise, in the transcribed texts (in the appendices), the interviewees' accents changed some words, phrases, and sentences, which may affect the ability to comprehend the raw data. However, quotes in the research were duly rephrased for better understanding.

Aside from immigrants considering self-employment, language skills are vital for business establishments and survival. This study is relevant to prospective and existing foreign entrepreneurs, graduating students, and business reference materials for further research work.

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INTERVIEW QUESTIONS

1. What is your native language?
2. Do you speak Finnish?
3. What would you consider as the main reason for moving to Finland?
4. Did you have any entrepreneurship experience in your home country before migrating to Finland and did that play any major role while establishing this business here in Kajaani?
5. Why did you choose Kajaani City to operate as an immigrant entrepreneur?
6. As an immigrant entrepreneur, what is the main reason for starting up your business and why this line of business. (Could it be interest, lack of employment, quest for more income?)
7. What were the integration programmes made available upon your arrival in Finland/Kajaani (mentorship, networking, language classes, job search support service) and were they free or paid?
8. Could you recall the entire process involved when you were starting the business?

Barriers faced as an immigrant.

1. What do you see as the main barrier you have faced as immigrant entrepreneur?

2. Having seen challenges that entrepreneurs face in establishing businesses ranging from finance, documentations, licensing, regulations, language etc, could you share some of the challenges you encountered while starting up this business and which among them would you say were the major obstacles?
3. What did you do differently to surmount these challenges?
4. Are there currently challenges to the operations and administration of the business and what are they? Which would you consider to be the major among them?
5. Among the barriers to entrepreneurship at start up, which were those that are peculiar to you as an immigrant but not applicable to entrepreneurs that are natives?
6. Would you like to share your views and experience on the language barrier relating to business and possible efforts you applied to resolve?

Interview: Entrepreneur W

Do you speak Finnish?

Actually, I do but now it depends what kind of Finnish you are asking me about? I do I speak fluent Finnish now? Do I speak just enough to run my own business?

OK. So it's much more about business Finnish.

What would you consider as the main reason why you moved to Finland?

The actual reason I moved here was to study.

And then, of course, once you come here, you start living here. You look at the country the people. Is by far better than ours, so you consider like standard is there and you just want to stay but the actual reason I came here was to study yes.

So did you have any previous experience back in your home country before moving down to Finland.

Actually no, none, to be honest. I mean, my family owns a business and I have been helping their little bit with this and that. But no, no real experience, you know like company you buy to.

So why did you choose Kajaani city to operate as an entrepreneur?

Honestly. Kajaani is a very small town. Because I came to study here. For us. No, man. I was jobless. I remember when I came here for like 6 something odd months looking for jobs, even though my cousin was working for a cleaning company at that time and he had asked his boss like many times, to give me a job. But they didn't have available places. I was jobless, but once you settle down here, you find the job. You go to your comfort zone and then at one point you start thinking after graduation that should I move out here? And then you remember your struggle days like from where you started, so it's not going to be easy for a person like me. For example, who doesn't have connections in other cities and was just graduate in Kajaani and like OK, I'm moving to Helsinki or Mumbai because we remember our struggle days. You know how difficult it was to get. The job so. You don't want to lose that. Job that you already have. And

slowly it was like the main reason was that I had. A full time. Job and then. Because you feel very comfortable here living here for so long, I've been here now for, like, almost 14 years. And then you look ohh man. I know the city. it feels like home. I wanna be here. I know where the city market. That Keller office, the banks, the Employment Office is in you work on the street. And like I know he. I know her. I know him. So this become like your hometown, Cairo, you know? So it's not easy to just leave the. Unless you have a very good reason. Which is why.

As an immigrant entrepreneur, what is the main reason for starting up a business and why this line of business? So what were the? Was there any kind of integration program that you participated in?

Food business is kind of the only options we have as foreigners with our limited language skills. These are kind of, in my opinion, are the only. Options to be an entrepreneur, but you cannot become. A cardio. Unless you have. Good experience and you finish. So it's like running your own food business places, especially the fast food and that's where we started from.

I always recommend them to do their internship at the best possible companies sacrifice six months of your life, forget about making money involved in football and P for six months. You're not commentary. Your friend will survive. Back home is just six months to cut everything. If you're not making money. Work there, work in a good company for six months. Do your internship there. Show them that you have the skills and capabilities of doing that work. Once you are done and you graduate, the next time they need a person and you see their job from their same company and you send the application, who do you think they're going? To hire. They're going to hire you. You don't have. To do like cleaning job or old delivery. Or something like that. The rest of your life. You can do better if you really, really sacrifice those five to six months in your life, but I I I met people.

So the next question. OK, from my from my theories I also understand there are some integration programs which they give to immigrants when they arrive, maybe as student or as entrepreneurs or as. Asylum seekers. So were there some kinds of integration programs that you participated in? What were they like networking training, you know, and all of that, which among them was also, which one were paid for and which one were free actually

I did not attend. Or participate. Is that right? I did not attend or participated in any. Of those kind of programs, but I. Believe they exist. There are some of them in there. They are free, of course. It's mostly the city of Kajaani kind of organizing those events and programmes.

OK. Thank you for that. For this part. The last question, could you recall the entire process when you were starting the business? I don't want to do cleaning. And I need to start my own business, like OK, filling the form, going to maybe test services and. All of that.

Yeah, actually starting your own business not a small thing. There's so much paperwork. There's so much paperwork. And everything has to be according to the law and you need to be prepared to give it a lot. Of your time. It's not like you want to buy a business, you pay it up front and they give you the key and the next day you are the owner.

Right.

Now everything has to be done according to the law. You have to register your company. You have to get your business ID or you have to after your firing the business ID. We can only then move on to like for example making the bank accounts or the company making the contacts with different kind of firms and only then when everything is ready then. OK.

OK. All right. Thanks for that. So talking about the barriers faced by immigrants, what do you see as the main barrier you have faced as an immigrant entrepreneur?

The language because.

It's like.

Sometimes when you don't speak the language

you will not understand or you will misunderstand. Not understanding or misunderstanding this. You don't know the person. Probably even worse. So language is the only very when it comes to.

Probably anything in because.

You know, you got some.

Talk to

I was buying a car a couple of weeks ago and I called this company Turbo and the first thing I asked this guy, he was an old man, you. Could hear his voice. It was the seller working for the company, the Salesman. The first thing I asked if he speaks English and he said no, and then I was like, OK, I'm going to try in Finnish and then I started talking about the car and then he. Went on for like few times and then ultimately I.

Bought I bought the car. Look for the easy way. Speaking English, even though we can deal with that matter, but we are not confident because we are scared between like I don't understand, maybe I misunderstand something. So language is something that typing every single format from the work on. Here because this will help with everyday life, especially with professionally. There isn't matter. You want to become an entrepreneur or you wanna do an online.

You have to speak some information.

Yeah, like the facts you talked. About you don't understand. You misunderstand, yeah, because you finish. What could mean different things at different times.

Thanks

for that. OK. So having seen those challenges that entrepreneurs face in their businesses, yeah, we talk about finance, which is on another side documentation like you mentioned earlier. Licensing regulations and the issued could you share some of the, I mean the challenges we encountered while starting up the business and then? Like you have said, you said one of them, I mean the greatest of them is language.

Also like for example in the law. Another thing. Too much?

OK.

So like, it makes things easier for us.

Because they don't really know the paperwork, how things should.

Their own business.

So understanding the procedure. Two, thank you. Almost ramping down. What did you do differently to confront these challenges? Like you mentioned the rules and the regulations. The laws, the language, procedures

Went on, I tried.

People like how things work. To get familiarized myself, I tried to get myself familiar. Education behind escaping. Come here. Yeah, you can. We have learned those things in the in the. Actually, a whole course regarding. I got the name.

Of the course. Some, yeah. Business flow, yes, so.

So here I've learned quite a lot of things regarding the companies, how their requirements and what does. What does it mean? What is our private limited company? What is it? You you remember. And then you go on and ask in reality.

When it comes.

To real life, you know how things work. So it was quite. Fairly easy actually for us to.

Below 1.

We earn it.

Yeah. So you're talking about. Relating some of these rules and regulations with what you studied in school.

So it was very easy for us to to cover that part. Of the business. And then the other was the the language thing, the end. Of course you.

You have to put your hours in, especially in tough situation with the economy and everything. Consider the future. Think about the future, like the future. It's a long time and it needs sacrifice.

Thank you. Yeah, just a few more questions. OK, I think you mentioned some of the current challenges that you have even in the business. Because you've talked about those. That you experience while you start starting up the business. And then you you also mentioned some of them that you have at the Moment, which is still talking about. Confidence in the language, the language as a barrier managing the finance.

Economy in general, you know.

The economy?

When I started the biggest challenge. Was the corona. I started in January 2020 and Corona had finished. Market opposite like in the end of February or March beginning of March 2020. So right after two months we had the business. And since then it hasn't returned to normal. It is not normal yet. I remember that.

So I'm not like.

We used to have. For example, in the lunch time now, one of us sometimes go downstairs to. We were three people working behind the salad bar and there would be like a huge queue waiting for us. Make pizza. We didn't have pizzas there. It is the corona. That made me think out of box like OK, nobody is buying salad. What should I do? How can I sell pizza people order pizza and those kind of things? So the economy, the Russian war, the language. Those, those are the obstacles.

OK. Then two more questions. Among the barriers to entrepreneurship at startup. Which were those that are the peculiar to you as immigrants, but you feel they are not general to all entrepreneurs? What I mean is, do you think there are some challenge?

Like my case specifically.

This specific. With immigrants because you an immigrant. I am an immigrant. You think, OK, these challenges are going to be peculiar to us, but not peculiar to, I mean, not general to every entrepreneur.

Honestly, with me I didn't have.

Any problems you know? Like I got the loan. Very easily, I think those. Days everybody got easily because. Finland was responsible. Kind of like looking after the businesses so they would give the loans. And failure was like it was very easy because it's somehow like government owned and their main role is to actually look out.

OK.

But also it's not just that it was FINVERA, but we had a very good work history, right? I have never been to office since I've been. Except for those first few months. Once I found the job. I've been doing jobs, so of course they look at your history.

So how are you?

You know what kind of person are you?

You've been working.

With in your regular business, they take the risk. Those kind of things. So yeah, I don't think I had any except for like personal personal. How? What's the? Word like confidence, you know, personal confidence or like, can can I do that like that was our main thing and like then like I said, once you started and you found it.

. You know, I'm talked About building confidence as an individual that's on one side and then you also tried as much as possible, even though you don't. We didn't go to language school. We tried as much as possible. We dedicate part of your own time.

And you know to to.

Is to learn language to give it the respect you deserve. You know, like for example. Come on man. We should respect everybody, yes.

So because this is not our native same things go for them, it's not their language. Yeah, so. So we should. Learn in if you want to live here. Of course they understand that that. Probably is a foreigner. We might never. Able to reach on V level. Be like natives, teachers like them. We will always mispronounce things. We will always misunderstand things. But they usually they try to understand. What they're trying to say, yeah.

Let's see.

Some of them maybe they. Haven't been to school. Maybe some of them, they really didn't care about the formula. Maybe some of them don't really want to. Talk foreign language. In a public space because they feel shy.

So there, there can be several reasons. They just don't. Speak, you know. Like I said, we were trying to sell the business. In buyers they contacted discussed funky.

OK.

Send an e-mail in English said hey, you want to buy the business? Can we get a loan offer and? Blah blah and they just answered the call. Sorry, we do not speak. So you do not deal with the customers they. Don't speak English. Simple as that. They didn't ask what kind of business, how much long do you not think they just simply said we don't deal with the people, they don't speak Spanish. So it can be. And it's not a small thing. It's a big thing. It's a Big Bang. But they have no policy and you cannot, you know, OK. You don't want to speak. In English so.

They don't speak.

Swedish finish on the official languages they want to deal in that they want to live in that. Can you play this? No, this is not official.

OK. It's another pick. You go there. Fine language is official language. And you speak sign language to them.

They don't accept that there is their own thing they have.

You want.

To accept it. Because English is not, so you cannot blame it.

So no problem.

Seriously, man, seriously, if I were you?

And I have seen what I have seen. And I knew that. I wouldn't waste. Time, like I said, sacrifice by 6.

Months of your.

Life now doing the practical training trying.

To look at the.

Future job possibilities. I recommend you score a transfer terraform. There are many companies in the in the. You have seen in English language is fine. You can go to do the person from marketing and business operation and finance whatever you can relate to that because you are studying business. You don't just need an opportunity. You just need to start from somewhere. To find a. Good place. It's OK if you don't make money. It's OK if you will lose some. Money from your. Doesn't matter, because this will actually help you with your future. Read it. You don't want to do delivery job. Trust me. Trust me, you don't want. I know that nobody will do that.

Whatever I was doing, I would still, if I sell the place and. I don't have anything else and you. Give me your choice between. Delivery job in a cleaning job. Of course I'm going to take the cleaning job. I'm gonna take the cleaning. I don't know. But for me, cleaning job is easier than the cleaning job. I'll take the cleaning job, but. Expression is. Can I do it again?

You know, yeah.

Why they need so many people all the time for the deliveries for the cleaning because. They know they continue and. Like therapy for the joints or company they retire there companies.

In the prison company.

They work their next two two years. They are happy. People, mostly students, are doing it once they graduate. They didn't want to do it for just very unlucky people like us for example. Like, OK, we will because we don't have any other choice. If there's a choice for you. The pace clicked or came on. And you are wearing a suit sitting on a chair. You have an office. Nine to five Saturday, Sunday.

Later on with your students, you know. That should be done. Now, not later, because once you graduate, I told you regression period is very, very important. What you do after the graduation in the next one to two years that matters, because if there is a gap, you cannot explain it unless you really have a good result. Explain, and somebody who is open minded and accepted. OK, I'm going to. Give him a chance. But nobody would. Because if somebody look at the entry level. They would rather hire someone we have just recently graduated, not somebody who graduated a year ago.

Yeah. So those are really, really important things. And yeah, in my opinion, 70% people get the job in the same place where they do the practical. The only condition is that if they find a good company, if they find a good place only then. If you do like me, like others, I'm just making a paper pushing the school, but you don't. Actually do anything.

I mean you are.

Interview: Entrepreneur X

For the first question, nationality and a Pakistani. My line of business, as you can see, is food business, restaurant. I've lived in Kajaani for over 13 years. And I've been in this business for about 5 years now. Yes, about five years. OK, MY native language is O. Two, because I'm from Pakistan. If I speak Finnish, yes, I speak relative business Finnish, not the deep Finnish. OK. And about your third question. What I would consider as the main reason to move into Finland. OK, I moved to Finland for studies. In Kyani University of Applied Sciences and after my studies, I decided to stay back. Because I see opportunities. OK. If I have any entrepreneurship experience, no, no, no, there is no any entrepreneurship experience from my own country. Before moving to Finland, so I don't think it has anything to do with my purpose of setting up a business. Was just I found business opportunities. And then I decided to pick on it alongside my with my cousin. Now we study together and then we finished from here at the same at the same university. OK, I chose Kayani city because that was where I studied. I mean, he was from the university where I studied and after study of course, while we were studying, he also. I was involved in some menial jobs, you know, part time jobs and after study I thought about it. That's of course. I could not continue with this mania and part time jobs, so I had to take up on something and I found opportunity to. To buy a business from my cousin. You which which is this other pizzeria and and that was it. That was the essence because of course I understand the city very well compared to other places like people going to the South going to Helsinki Expo tampering and the. Rest of that so. Because I understand Kayani very well, which was the reason why I decided to stay. Back here in Kayano. OK, the reason for starting up my business or buying the business was mainly because of course the first thing is for the sake of survival. I just knew that I could not continue with the the part time menial jobs I was involved in as a student, so I felt the best way out of it is to create a job, make some savings, create a job and then be out of. The million jobs, of course. This business takes more time. You know, more of my time. However, it's it makes more sense to me because. I can actually decide how to develop it, how to transform it? How to make good? How to make good use of my time and then so? And then their. Atmosphere is also very conducive for for businesses to thrive. Once you know your onions and and and that's it. It was much also. The fact that I couldn't get any corporate employment after graduation and I thought about it that the best way out is to have a business. Of my own. And get something started, which was what motivated me per see. And that's it. OK, question seven. What were the integration programs upon the arrival? OK, there were no really integration programs that would say because like I said, I came here for study. So it was mainly your studies

and we had to state to that we had to stick to. To these studies, however, there were some class activities that motivated me. If you talk about, you talk about some. Courses that were offered on campus, you know, of course, we we learned about the Finnish culture, how people react, how people believe, you know, and all of that. So all all of that together, they are such motivations. But having a separate. Outside of this, I never attended any. But of course. I know I have heard. I've heard that they actually exist, but I haven't been to any of them. OK, your OK the 8th question, if I could recall the entire process involving, OK. Like I said, I bought over the business from my cousin. He started the business and then at the point he was thinking of pursuing some other things in his. In his life and. So he offered the business and I approached. I approached just their services, that's DE services and Finvarra told them about the business that is about to be sold off and showed my interest in purchasing the business and came up with OK having to do my. And business plan, the analysis, income generation and what I also have as my own siblings, you know and that's that was really how. It all started. I put all of that together. There were so many back and forth in there were bureaucracy as well because there are so many activities or so many things that you need. To get done. Before some of these loans can be granted or yeah, so a lot of things. Let's go into it, which wasn't so very easy, but I made sure I stick to the rules and I follow through the process and he. Was he? Was he? Couple of challenges among which was understanding. Some of the document because mostly. And they are written in Finnish, and of course, like I said, I understand Finnish because I've spent over 13 years here, but the finish I understand. Of course you really need the deep rooted finish understanding. I mean the language Finnish language understanding before you can interpret some documents. That's it basically, yeah. OK. What do you see as the major barrier you have faced as immigrant entrepreneur? Well, the the major barrier I think will definitely be finance. We, but I don't think he's peculiar to Kayani. I don't think he's peculiar to. And Finland, I think is general. When he's when you talk about entrepreneurship, the number one challenge is always finance. However, beyond finance we there is also the language problem here. Communicating to to authorities. And also communicating with customers, we I had a couple of issues. You know when when I started the business, of course my finish understanding was still not as good as it is right now. So that was a major problem. Yeah, you get to, you feel like you understand. What's the question has, I mean the question ask you think you understand, but you know, next truth you do really don't understand. So there is always miscommunication. There is always misunderstanding or less understanding of what is ask. So because a word could mean several several things in Finnish, in Finnish language. So you you may think you understand what the question is, but in honest truth you really don't understand, so communicating with. With customers also is is a very big problem,

but aside these two, yeah, I can understand there are so many barriers, but of of all I think. The greatest of the barrier is actually. Yes, the the language. I haven't seen the challenges entrepreneur fields in establishing business, ranging from finance documents, licensing recognition. Could you share some of the challenges you encounter while starting up? The videos which? OK. Like I said earlier on the the, the major, all of these problems or challenges, finance, documentation, bureaucracy. Permits stamps and all of that there. There they exist. Yeah, they exist. But the major obstacles is majorly the finance, you know, and the language, like I said earlier on. So if anyone can deal with these two problems, then you are set to go as an immigrant entrepreneur. Their finance, you may even have the money, but you really don't have the information. You don't or you have the information, but it's an incomplete information because most of the offers, most of the assistants are also offered in Finnish. So you may think you understand what. He's been asked whereas. You really don't have a full grasp of what is required or what is intended or what is the basic thing. So like just to summarize, the major obstacles are finance and the language. OK, what do you do? Different users from all these challenges? Best thing is you need to set up your own savings. You may need to talk to families and friends raising some money from them. Your own savings as well. So for me, I I worked so hard. Doing some part time jobs to make some money and then from friends, starting from family members, I invited them to also join the business, which was very, very key key factor. And then again I'm also part of the business, the daily. Operations of the business so. I I come here every day to to serve, I mean the customers as well. Don't sit back at home and think, oh, I have workers. I have people who can do that because that's another way which I can reduce cost. So the more I can reduce cost, the more income I also make. So that's about the financial part of it. And then the other one, the language. Yeah, maybe by the fact that I have lived here for 13 years. I tried as much as possible to mingle with, finish with the finish, you know? And I got to know so much about the culture. Then I learned the language, you know, pick from. Awards put words together, and then I dedicate more time. Also, you know, listening to watching finished movies, finish station television stations where the language is transcribed to English and yeah, play games. You know, in Finnish. Where the language is also transcribed to English because I understand English very well and yeah, you know, having more association with the finish, I get to check for the meaning of words when I hear them or I see them in places. And over the time I was able to to. To overcome that challenge of language, however, my I I know language school is another opportunity for people to help to explore however, but yeah, maybe for for us, because we were too busy working, we never thought about that. It would have been much more easier if. Are you going to language school? Yeah, that's that's it basically. OK dear, currently challenges to the operations and administration

of this administration of the business and what are the which would you consider to be the major among them well to for the operations and the administrative part of the business the the of course there are challenges. Over and over again, it has to do with money. You would think your business is surviving, but you need more blood and the blood of any business is money. So it's still all about finance and aside finance. Yes, we have couple of challenges ranging from this same language that we talked about or that I mentioned earlier because I've had a situation here when a customer requested for a kind of pizza. And what she requested for to be, I mean the toppings, called them toppings on the pizza. What she she requested for was completely different from what? One of our one of our workers herald and so she got the wrong. The wrong order of pizza. You know, and we had to make another one, which is very common. Alright, so as much as possible because we are not native of the language, we really don't understand some some words like some words in Finnish we have. Two peas or two, 2K's. And then they are completely different from when they are single, you know, like talking about mocha and mocha. So there are two separate worlds you talk about monkey and you talk about monkey. These are two separate wars. But of course, if care is not taken you getting mixed or and those are some of the challenges we face in the day-to-day running of the business, which I can recall at the moment. OK, among the barriers to entrepreneurship are startup, which were those that are peculiar to you as migrant but not applicable to entrepreneurs that are native. Well, I don't think there is any discriminatory challenge that is peculiar to immigrants or. To me, as an immigrant, I think we all had the same opportunities we all had. I mean, both natives and immigrants, we all have equal opportunities to information grants, loans and. The rest of that. However, there is there is a level of. Confidence that people have. In order, authorities have in natives compared to immigrants. Of course you now depend. That also not depends on the number of years the immigrant has spent. So for immigrants like us who have spent over 13 to 15 years, yes, there are some things we understand about the environment in which we operate. I mean the environment, I mean the industry and also Kayani as a city or caino as a municipality. So compared to someone who who just arrived, alright, of course that is completely different for natives who. You are born here in Kyani or in Finland, and also that goes also to understanding some of these things because some programs are made available for. Like information sharing for for entrepreneurs, because we as immigrants, we are not so perfect. We are not so fluent in Finnish. We may not know some of these programs or we may not have interest in some of these because these programs are. Are conducted in Finnish. So the natives will benefit more because they have the information, they know what they need to get from from such gathering or from such meeting symposium or yeah or conferences compared to us. So that's the only thing but. I say

that I don't think there is anything that is different from what the native have access to and to what we also have access to, yeah. OK. The last question, would you like to share your views and experiences on the language barrier relating to business and possible efforts you applied to resolve, OK, like I said earlier on? Based on my experience, you. The more you speak. A language you understand little the higher your chances of getting a better understanding of it. So that's one. And then secondly, people also need to understand that you need to integrate into the system all by yourself. There are cultural differences, of course. And then when you understand that, then you can quickly pick up yourself and start to make efforts. There is language school for people to attend, and it's free of charge, so if there are long, if there is existence of a language school. So I don't think there's any reason or there should be any excuse for not integrating so well in the in the finish system, so. If people start to if people start to accept the fact that they can make use of this language, schools. And get better understanding of the language then the easier for them to be in the system. As potential or prospective entrepreneurs, that's that's what I think is very necessary. And so so to to surmount the language barrier, you need to integrate. You need to you need to mingle with the finish. Most especially for students like you. You know you don't have to. It doesn't have to be always about your people, about your tribe, or about your, your nationality or whatever you need to. You need to also try to go share share experiences with the finish because. The fact that they don't, they are not people, people of so many words. So you may you may really not get to know them except you've find a way around it. And that's and that's one of the ways or. One of the avenues. In which you can. You can surmount or you can overcome. This issue so. But for me, I'm still also well and we plan to go to the language school because I want to understand the the the core fundamentals. Yeah, really feel this is of great importance. To our study. To have a nice day, same to. You. Thank you.

Interview: Entrepreneur Y

1. What is your native language?

ARABIAN

2. Do you speak Finnish?

I can understand and speak a little

3. What would you consider as the main reason for moving to Finland?

Because of the war in Syria

4. Did you have any entrepreneurship experience in your home country before migrating to Finland and did that play any major role while establishing this business here in Kajaani?

Of course, I had a great private business in the Aleppo city commercial center Under Name Sons Of Ahmed Sabbagh Co

5. Why did you choose Kajaani City to operate as an immigrant entrepreneur?

After leaving the refugee camp, my interest was to start a business and Kajaani was suggested as soft ground for me to start operation as a small scale entrepreneur. More so, this type of trade thrives more in smaller cities like Kajaani.

6. As an immigrant entrepreneur, what is the main reason for starting up your business and why this line of business.

This type of commercial work is little circulated in this city because it is different and because of the language barrier, at least for those over fifty years of age, there is a lack of job opportunities

7. What were the integration programmes made available upon your arrival in Finland/Kajaani

(mentorship, networking, language classes, job search support service). If there were, which among them were offered for free and the integration program was through various courses to teach the basics of the Finnish language, the job search service, and the service of selecting types of work.

8. Could you recall the entire process involved when you were starting the business?

I can barely go through the process

Barriers faced as an immigrants.

1. What do you see as the main barrier you have faced as immigrant entrepreneur?

It is more of the registration process but because of my children's knowledge of the Finnish language, I hired my children to carry out business registration operations

2. Having seen challenges that entrepreneurs face in establishing businesses ranging from finance, documentations, licensing, regulations, language etc, could you share some of the challenges you encountered while starting up this business and which among them would you say were the major obstacles?

The lack of financial support in the establishment of the company was and still is a major obstacle, as well as depriving the new company of initial support, starting to see it. Because of some failed studies and opinions, this work is unsustainable. A decision was taken to prevent any kind of basic and initial support based on some arguments and sayings.

3. What did you do differently to surmount these challenges?

In the beginning, my friends helped me by paying several people the amount of 200 euros. With the help of them, I collected a small amount every month. I used to return to someone who left behind his money.

After a period of work and visits to wholesale centers, merchants began to give me postpaid bills, and I would pay them later through the bank

4. Are there currently challenges to the operations and administration of the business and what are they? Which would you consider to be the major among them?

Still not obtaining appropriate financing and paying high taxes is one of the most important reasons for not expanding the business significantly because there are good job opportunities, but you need more support and continuing to work creates greater working conditions.

5. Among the barriers to entrepreneurship at start up, which were those that are peculiar to you as an immigrant but not applicable to entrepreneurs that are natives?

Not knowing the laws correctly, and I also feel that I have somehow been exposed to the error of answering the required questions, for example: Will your customers in the future be indigenous? I replied, I don't know, because I didn't start working until I knew the extent of people's acceptance here

Also, I faced a silly question: How much do you expect the future monthly income for your type of work to be? I answered, I cannot predict the future.

6. Would you like to share your views and experience on the language barrier relating to business and possible efforts you applied to resolve?

I have some level of literacy in the language now than before and I ensure I speak whenever I have the opportunity. Also, my children speak it fluently and that helps me to learn so fast as well.

Interview: Entrepreneur Z

I have two nationalities. OK.

And your business line is? Food business, yes.

Right.

Restaurant restaurant. Yeah. How long have you been in Kyani or Finland generally?

20 years, 20 years. You are writing on myself, yes.

Correct and right? I'm also recording to 20 years. You have the, yes. Yes, and your years. Business generally have been how long, 18?

OK.

Your native language is Turkish, Turkish. Do you speak Finnish? So what first question, what would you consider as the main reason why you? Moved to Finland.

You have in Finland everything is the possible to do it. So this is and government is trying to support it and everything so clear and legal. The systematic, I mean. My sister wanted her to give it a room. OK with that room? Much compared to the Turkey, too much room.

Yeah, but it's. A good reason. So before you move to Finland, do you have any experience in business?

I I hadn't got experience I had. I was through Skype. Tourism in tourism. Business and tourism information. I I was working the tourism.

Ohh back in? Yeah, it's all great. OK, so why did you choose Kyani city?

I am OK my my feeling.

I married with some finished lady and late finished. Has a business. Has a workplace here because of the.

So as an immigrant entrepreneur, what is the main reason for starting up a business? And why restaurants?

I have us working. Before in the restaurant and bar, then I must in Turkey. When I came to here. I started to work in one of the restaurants. So successful restaurant give all it's like a five stars rescue. And he my boss said that you got to the restaurant.

OK.

And problem for something restaurants home. And then not yourself and. You learn it every kind of things for foreign people, restaurant thinks is. More easier so. Because of his advice, I opened this question I have. I been in school.

So was it paid for the training?

Now in yeah before. I started to make a. Business. Yeah, I had been. In the school restaurants.

Yes, the restaurant school. Did you pay for? It or it was free.

Uh, it was free this government.

It was really funny.

Yeah, but yes, in in.

It wasn't all all you.

OK, OK. Oh, nice. So that's already answered my 7th question because. I was going to ask you. Another question regarding integration programs because yes, yeah. For job seekers, or so some people who also want to establish businesses, you know there are some integration programs like trainings, symposiums, conferences which you have mentioned, you know the restaurant business, you went to the school and then you were able to. Get some information on. Yes, that's that's that's a very good.

It's not good.

So could you recall the entire process you took you when you were starting the business like from from how you from this school after the school and what next? And then afterward, next next.

Yeah, I started. I went to school after school. I learned all the basic things. But after I started to make a. Started to make cafeteria. I started to work somewhere. First I learned it. Training many different restaurant. And after I understood which. Section is more suitable for us and easy. I

started with the cafeteria teachers. So after the cafeteria I understood that this is OK after restaurant sector. I understood that in Facebook is more easy. Rocketed able but so tired.

What time is it?

So, so tired. 10 years ago, 15 years ago. It was so much good, profitable sector, but now last 2-3 years. Most of the restaurant has attached duration because the acreage and all of the materials prices gone up. And it started. People started to. Eat at the home. They work so much. People doesn't go outside.

To eat so much they don't.

Really put too much in there. And Dash customer is wanting ready. Food most of the time, like from freezing. So they don't go outside to eat so much. So please delivering system. Not profitable for restaurant owners. They're taking so much Commission. The for me and business I who wants to make a business? I don't get what at the moment to open a restaurant.

Some make cooking some other things.

Thank you for that. Yeah. OK. What do you? See as the main barrier you have, you have faced as an immigrant entrepreneur in your business, what is the biggest? Diarrhea, like the challenge that you think. You have faced.

And it should be what you really like. To do it. You have you do this thing and. You really like to. You really want. Do something when you like. Do something to do.

This is the basic thing.

What you are trying to do? Something the business. You have to. And make an analyze. Is it profitable? Or not reasonable or not? What's the missing? Yeah, you need to make a good plan with the economical situation. How much more is it necessary to build this kind of business or not? For example myself. 15 years ago I came to Thailand. I understood that there is not. No cafeteria biryani. And they don't know. Different cafe culture, except distributed cafe. So I understood that there is they need some international. Good cafe place. I opened it. And I believe that it will work very well. Become so successful. My cafeteria five years ago.

Right.

Like that right now it's going to.

Change this new owner.

To change it to make pizza or.

Something like that. In our thirty time, we cannot find any place to sit. In that time. That time I had a three workers. One of the workers from Italy, one of the workers from Tunisia, one of the workers is from Phil.

I had a good business before.

So you I in that time I understood that this restaurant is good, but after I sold it because there are many different cultures to open. There were some perfect areas, successful or some other place and owner was people. And also society. So after I understood that there is some. Fast food sector can do too much profitable. So after like this Facebook things and this. Chicken Place is new. What is the missing things? You have to. Follow it and try to think. That can be much better profitable at 50. Contains is just fine, but it takes time that people get more. This is a little bit. Yeah, not so much international people. Getting used to some of the new things so late. Can you put in future time can be so popular things please. This time is bedtime to make a visit especially.

OK, I've been seeing some of these challenges. That entrepreneurs business owners face. You know it has. To do with the bureaucracy, the laws and the rules, the policy of the. Documentations and all of that. Yes, I would want to know. Business can you share some of these challenges you encountered while you were setting up the business?

If they are so for.

Some of these challenges, some of these problems that you face, like financial. Documentation, stamps, permits and the rest. Yes, yes, you share some of them.

When you start to make a business. 1st that it should be. Business ideas somewhere second is financial things. Have to be. Financial things you have to if you. Have a good idea? Book is inside there. The government or bank? Is supporting to and filter some. Credit to you. But if it is different and if they are believing that. If there is something missing in the city or some other place. Before it was easier, but now. Is a little bit tight to give the. Money to all new business. But if you have a good idea. Yeah, really believing that their work. They can do that. Give the credit. And second

thing is that. There are so many bureaucracy to open something, yes. For example, restaurant things. The working here in the restaurant should be hit any fast regen documents. Restaurant. That promos. And from the. You have to take. If you are. Opening some restaurant you have to take. Permissions from all of the buildings. So many documents you need. In every country in here more tight.

So which of them is is the toughest? Yeah, which of the challenges? All the challenges that you mentioned, the financial, the bureaucracy here, which of them do you think is the strongest was the most difficult financial.

Financial things, financial things.

What did you do to to overcome? These challenges this problems.

First of all. 15 years ago. When I started to open new business in that time. There is some finger on this. Government financial, yes. Yeah, we in that time. And they often win. Yes, so this is if you have a good business idea, you are the you are. Duplicated less in that time. If they are believing. Everything OK so. Some there is some limit in that time like. Penny Lighter is meeting tomorrow. Small small trading for new business. Some it was like a 30. €1000 they were given. To support to the people, to the people. Of course, like a bank, you have to give the interest to them. In that time I took like 30,030 thousand years anyway, and other sporting teams. First time trying to make a business. He made them. It's like a beginning money. And first six months. If you have, if it not be profitable, government. Is giving to you. Like the first six months, your salary. I started like that. If you pay first business, they are giving some support or you can take this money in a one time.

OK.

I've got \$35,000 and. You don't need to give back. This kind of sports 50 years ago. But there is still females. Giving some money if you have a business which is the idea but must. Three years after this economic case duration is getting bad. War or and this corona fever. I started to work with tank. Things. So they are. The this film are almost like a bank so high and they are asking many questions from the bankers so. More peaceful to live.

How about the other challenges, like the bureaucracy? What did you do?

All of us is not so difficult, but if you have a really good idea and good documents, all of the country you are good. Plan this bureaucracy. In every country, things you have to do it. First, first of all, they. Have to believe that you have a good idea. For example, I can just say that except this restaurant. If you have an idea. Going to do some truck drivers, for example. In the at the. There are a lot of. Place looking for some good truck drivers. You are trust you went to the school. You want to. Buy some truck. But you don't have enough money. You started somewhere and you buy some. You can just take us to this funeral. I am sorry, driver, but a lot of. So much truck drivers and trucks. I want to make a home business. And you want to say it want to. Make a second, third one they give you support here. For example, you are forced. Engine machine, you know. All the things we have for. If you want to make. Business with the forest, some good things or something like that. If you have a license that you are forested and. You want to make a business. They can't believe you that you are professional. You can success they. Can give you some money. Like this kind of things. But you are just. Can you want other country you want to open some restaurant? They don't believe. You they are asking so much things. If there are so many restaurants, so many bars. You want to open new one. They said that there are in this city. If they had. To believe it. So leakage. Yeah, some business.

Thank you. So among the. The challenge is some of these challenges that we talked about, do you think any of these challenges is peculiar to to you because you are a foreigner or you think it's general even if you finish go there? They will also face the same challenges. I mean, talking about the finance, the bureaucracy, the documentation or you think is is because you are just a foreigner?

For foreign or. It all is the same. So there is one thing I can tell you. If you have a new finished nationality, this prophecy. For example, with femara or banks crediting. If you haven't been finnish nationality, more reason, save more easily.

OK. It's more accessible. Yes, yes, more easy. Why?

Because for example, you have students here. If you take some. For a long time, for five years. They have to believe that are you in Figment or not? Maybe you can just go back. But it should. Be finished national. You have to be here. Are in here. And you, you already finished so.

This is the.

For Finnish people more easily than for people, something bureaucracies. OK. So for the what about all bureaucracy? Most of the all bureaucracy for everybody's say. Not before or something, but. If you are finished with something more easy, if you want to buy some cash. If you want to buy some house, if you want to take some credit for finished person, you select. Something plus is a king.

OK, so the at the moment in the business right now? Aside, finance and. Aside, finance and economy, which other problem do you see or which other challenges do you think exist at the moment in the business? Maybe in the officials or the administrative part of the business?

You have your. Economic I didn't understand so.

What I mean is, as the businesses at the moment, yes, right now. What are your challenges? What are the problems that you have at the moment?

There is not. Economical, economical problems with the customers. With the customer and with the owners.

With customers and with the owners. OK.

Both of excellent. For customer also OK people are not going outside to spend so much money. They are they don't have enough economical power to go outside.

Payment is simple.

To last two years. After three years because this, I think, affected two different things. First is Corona after corona beans. The second thing is China War affected feeling? That of Russian tourists that we have. Many people were coming from Russia and coming here, especially weekend at the weekend. Lot of Russian tourists who are coming here but now. Port is closed and energy prices were high high. I had a one month angrily was my place also.

Montana, Montana Creek.

More Mountain really was August month and really old. Small tangerine energy was coming €500.

In a month.

Three years, she three months. It came 2700 in a month. Every month 2005 700. 505 times. Putting some oil. You are taking tell me you were buying 1 liters oil, €18 right now 38. Most of the people

doesn't spend so much money. Yeah, people are saving money to. Most of the people are. They lost so much work their jobs. Many, many, many reasons.

So how about the government, the authorities? With the government government government.

OK.

Is trying to support to the people. Who has a business? Especially for example, this energy prices high. With the tax system, we get down.

What are the economic issues with the government? You know, you talked about you said problems with the customer because they don't come.

In government has a.

Yes. And then?

Sense yes, there are no loans and grants.

Now, yes, especially this energy political. So they are competing. They can't. They didn't.

The prices of energy have come up here.

Yes, special energy problems.

OK.

Could not has a serious energy. They were taking natural gas and some of the energy from Russia. Yeah, they don't give it right. They are buying from other countries very expensive.

The the very last question I will ask you. Do you think language is a challenge when setting up a business? I mean if.

Language is very important for business. At least somebody had to speak English. If you're in Finland, if you open some business. Then you have to. That English language. This is very, very important. One of the basic things very important things. English is not enough. Yeah, English is not enough. I also speaking English in first 2-3 years, just like at the school. I learned it when I started new business. In that time I was new. Some of the words I don't know. I had a worker. To give this service to the customers. Some basic things they are asking. I don't answer always has my workers

were there. Sometimes they were calling to me. They are asking something I misunderstand. It affected me so negatively language. Still, I'm 20 years we cannot be.

Yes, I don't understand some for example.

Any like a mother language? So some people are asking questions something. I I will have a some meeting in some office address. I don't understand anything. I need some translator. So one of the first so funny happy mocha. Some of the painters, some artists wanted to put. They're painting the wood. It said that I will put. Mali School Maleski is meaningless match. Somebody is calling me that. I want to put my. Some other artist said. I want to do something also, but I was supposing that this mileage crew, Mara School Parish schools met. October or something like that. Yeah, I'll mix it. And they give exactly the same plan. Exactly the same time and mileage to school, school, school. But they they get. They say that both of them is mileage school, but it's still too much month. They came at the same time. Science time is ending soon.

It was confusing.

And then they had put all the. Magazine that in this period of time in this period time in Cajamarca, might exhibition other one. They asked that in that time, at that time my exhibition. Both of them people here and they want you to put. Tell mom. Come on then.

OK. Thank you so much for your time. I need you to. I need you to do some other business. I mean to get back. Your business, I act like the time, you know, during this interview session and quite, very interesting.

Your thank you very much business.

I I never knew you were connected with Cafe Mocha and. I've spoken with Mountain Grilli as well. I thought I would have interview with him, but he said yeah because he.

18 years ago I was one of the first foreign person. Who make a some kind of different business like cafeteria? I I was so successful before many people knows me. And I had a 2 cafeteria and this cafeteria. Culture was so low. Yeah, I developed myself. This cafeteria and there was so beautiful cafeteria in this car pocket inside and right now this change is that this. All this area was sitting place so mixture, the nice cafeteria. And I had the two different. Ice cream place this place another

place. And in this ice cream place near that there is some cafeterias or something. I had of four places at the same time.

And I so now.

I've tied it. And it must become sick. So I tried to make it. Rest less work. I don't want to be so, so the restaurants that is silent things is afraid. I afraid to be silent so silently. Especially thank you so.

How do I pronounce your name?

Maybe a good job. And next, yes.

Mermaids. OK, mermaids. Thank you very much. I really appreciate your time. I'm so, so grateful, of course.