A case study of ethnic resource utilization among Bangladeshi immigrant entrepreneurs in Finland

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Abstract

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Abstract
This thesis addresses resource utilization of Bangladeshi immigrant entrepreneurs in Finland: how the Bangladeshi immigrant entrepreneurs utilize their ethnic resources to establish businesses in Finland, what kind of activities they perform during their new start-up and how these Bangladeshi immigrants reposition themselves to become immigrant entrepreneurs in the settlement process.

This master’s thesis is a case study. The fieldwork is conducted in Helsinki and Joensuu regions. Qualitative interview data are collected with twelve Bangladeshi entrepreneur informants who are operating businesses in Finland. Sources of start-up capital, finding employees for the business, the role of family resources, the importance of ethnic ties and networks are evaluated to understand the ethnic resource utilization in Bangladeshi immigrants’ businesses.

Findings indicate that Bangladeshi entrepreneurs are doing restaurant business, retail trade and wholesale shops. The entrepreneurs who are conducting restaurant businesses are mostly selling foreign food items and services by following their ethnic business techniques. In contrast, those who are doing retail trade and wholesale businesses are mainly selling their ethnic goods and services. In almost all stages of their business preparation and operation they rely on their ethnic resources. Majority of them borrow initial business capital from their ethnic sources such as family members, friends and relatives, recruit employees from the same co-ethnic groups, receive advice and mental support during choosing location and type of business. These strategies and actions based on ethnicity give them a competitive advantage in establishing businesses in the host country, Finland. This study also focuses on the restructuring process of ethnicity: how entrepreneurship is actively employed for restructuring ethnic networks and relations.

In the light of the study results, in Finland the development of Bangladeshi businesses is based on ethnic resource utilization which is turn allows the entrepreneurs to reposition themselves in the settlement process into Finland.

Key words: Bangladeshi entrepreneurs; Finland, Resource utilization, Entrepreneurship, Start-up Capital, Competitive advantage, Ethnicity, Settlement.
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1 INTRODUCTION
According to the Organization for Economic Co-operation and Development-OECD international migration report 2009, it is estimated that about 3% of the world population lives outside their birth country that means approximately 190 million people are immigrants; either they or their family members are being migrated (OECD, 2009, p. 2). In general, it has seemed that this percentage is relatively low but for any specific region such as for Europe the percentage is relatively high and subject to rethink for designing state policy. There are lots of reasons (pull factors, push factors etc.) for migration, so summoning a solitary purpose behind migration might be a misrepresentation. The nature of migration may differ from person to person or country to country. People who want to be settled in a developed country, generally, try to move Canada or the United States. On the other hand, who are planning for a temporary move for business or tourism purposes like to travel EU, a multi-country free movement zone (OECD, 2009, p. 2). ‘’The growth of new ethnic populations in Europe after the Second World War has made ethnic enterprise a topic of international concern’’ (Aldrich & Waldinger, 1990, p. 111). In recent times, the topic of immigrant entrepreneurship has gained significant attention among policymakers, academic scholars, and different government and non-governmental organizations (Dheer, 2018). Though a major shift is needed to be the part of mainstream entrepreneurship research, but it has been placed a better position in the field of entrepreneurship and migration studies.

There is a strong linkage between migration and entrepreneurship. If we look at the number of global entrepreneurs (probably one billion measured by self-employment) and cross-border immigrants, we will realize the fact that why entrepreneurship and migration are positioned at the top of national and international researches and policy making (United Nations, 2013). Immigrant labor has been an integral part of the social, political, and economic sectors over the world. With the increase of a high number of immigrants and a favorable environment for business enterprises, immigrant enterprises have been developed rapidly. Innovation strategy and use of maximum skills have positioned migrant entrepreneurship at the highest peak of government policy planning (Dejardin, 2000). By doing business and investing in self-employment activities, immigrants are contributing to the socio-economic development of their host countries. As an example, according to ‘Partnership for New American Economy’ report in 2014 in the United States the number of immigrants was 13.2% of its population but they constituted 20.6% of the total number of entrepreneurs and in some developed countries in Europe such as in Germany, Sweden, Netherlands the rate of entrepreneurship by immigrants
almost exceeds the rate of entrepreneurship by native-born individuals (Dheer, 2018). It is also considered as an effective effort to overcome the initial economic challenges and step of socioeconomic inclusion of immigrants. By contrast, not all immigrant entrepreneurs can contribute to economic development, and most of the time they fail to continue their business for more than two years (Naudé, 2010). Most of the time, immigrants are considered as ‘super entrepreneurs’ (Naudé, Siegel & Marchand, 2017, p. 2), ‘heroes’ (Naudé, 2010, p. 1) or they have more certain characteristics (Andersson & Wadensjö, 2004). They are contributing to development activities in their home and destination countries through their greater prowess as entrepreneurs. It can be through their business skills, their remittances, their trans-national entrepreneurial activity, and their settlements ((Naudé, Siegel & Marchand, 2017). Proponents of this argument have presented some logical arguments in favor of this statement though there had no strong ground. According to (Neville, 2014, as cited in Naudé et al., 2017) during their new start-ups' immigrants face comparatively less risk than the natives because they (immigrants) have already faced a more risked situation during deciding to migrate.

Again, few studies have contended that immigrants are more entrepreneurial than locals because of poor employment opportunities for immigrants than the natives. In their paper Andersson and Wadensjö (2004) pointed out that the decision of turning out to be independently employed is that the normal profit from having one's own business is higher than the normal income from work or favorable environment for investment. Some same common characteristics have been seen among Bangladeshi entrepreneurs during deciding on becoming self-employed. For example, the so called ‘tax avoidance hypothesis’ (Yuengert, 1995) can be discussed here. In such a case, immigrant entrepreneurs maintain a tax ration by increasing their daily expenditures such as registered their cars to company name so that they can save their travel cost and be able to reduce taxes from their total business profits. In contrast, both cultural and structural factors have a strong influence on the propensity of immigrants to turn to self-employment in their host countries (Volery, 2007). Bangladeshis are getting involved in entrepreneurial activities in Finland because of their ethnic resources and their demand in the marketplace. However, this study is focused on Bangladeshi entrepreneurs who have started their business in Finland to be self-employed. Like other immigrant entrepreneurs, Bangladeshi immigrant entrepreneurs tend to establish their businesses by using their co-ethnic resources and networks. Basically, by utilizing their social capital and human capital these entrepreneurs are doing well in particular business sectors, especially in the restaurant business sector.
The purpose of my thesis is to examine how Bangladeshi entrepreneurs execute their businesses in Finland by utilizing their ethnic resources and transnational connections. According to statistics Finland a significant number of Bangladeshi enterprises had been developed both in Helsinki and Joensuu municipalities (Statistics Finland, 2017). Helsinki is the capital of Finland and immigrants are more likely to operate from the capital region (Joronen, 2012). So, it can be expected that a significant number of Bangladeshi business activities will be conducted in such municipalities which are relatively large in comparison to others. Surprisingly, in the case of other large cities the same scenario was not observed. After the Helsinki municipality, the number of Bangladeshi entrepreneurship was highest in Joensuu. Basically, the development of ethnic entrepreneurship in a particular region depends on numerous factors such as size and number of co-ethnic groups, availability on ethnic resources, demand for goods and services, existing ethnic networks, and ties rather than one single reason.

This study aims to gain insight into Bangladeshi immigrants’ entrepreneurship in Finland. This research has one main question. Typically, the research question is closely scoped inside the setting of existing theories, and the legitimization relies strongly on the ability of qualitative data to offer understanding into complex social procedures that quantitative data cannot perfectly disclose (Eisenhardt & Graebner, 2007). The objectives will be addressed through three supportive sub-questions. The main question guiding the research is as follows:

How is ethnicity used in terms of entrepreneurship by Bangladeshi immigrant entrepreneurs?

Sub-questions are as follows:

1. What kind of resources do they use in their businesses?
2. What motivates Bangladeshi immigrants to become entrepreneurs (did they have the intention or were they pushed to open businesses)?
3. How do cultural background and transnational ties influence Bangladeshi immigrant entrepreneurs in Finland?

Finland is one of the attractive destinations of many immigrants (Ojaluoma, 2019). Immigrants from Bangladesh had started their journey to Finland at the beginning of the 1980s. After 1995 when Finland joined with European Union a significant number of Bangladeshi immigrants had started to come to Finland. (Ahmed, 2018.) At that time, the majority of Bangladeshi entrepreneurs that I interviewed for this study came as asylum seekers and skilled immigrants, and the rest of them were students. After they arrive in Finland, most of them may have a plan of securing their financial position by establishing businesses or doing jobs. They may plan for
permanent settlement and change their decision of moving to their country of origin. For these immigrants, staying in Finland is considered a deliberate decision that is often related to permanent settlement as well as the future of their children. On the other hand, the immigrants who wished to come to Finland on work visas probably planned to stay permanently. According to this study, after getting their permanent residence permit most of these Bangladeshi immigrants have established their businesses. It is also observed that they maintain close transnational ties with the people of their home country. For example, they are used to send money to support their families. In contrast, most of them may receive business capital from their family and relatives during their new start-ups. Further, the entrepreneurs who are dealing with their ethnic products import products from their home country. But now the scenario is changing. Due to work-life relevance and internationally recognized educational system, students are placing Finland at their best choice list (Kazi & Prokki, 2016). Skilled labor immigrants are migrating to Finland to build up their careers, as well as for permanent settlement.

It is assumed that Bangladeshi immigrant entrepreneurs face comparatively low barriers to enter the Finland marketplace because of the easy access process and low co-ethnic competition. Job dissatisfaction, lack of employment opportunity, independence and autonomy desire, supporting family, better living standard, social status, being own boss, flexibility are the main factors which influence Bangladeshi immigrants to become entrepreneurs in Finland (Ahmed, 2018). Their entrepreneurial activities also depend on their previous experiences and cultural practices. Immigrants of Bangladeshis are more likely of those ethnic groups who had more tendency and innovative ideas to successfully run their businesses entrepreneurship in any foreign setting. Their innovative business ideas and cultural uniqueness may provide them a different height to build their own business in Finland. According to the previous researches results, Bangladeshi entrepreneurs tend to be active in small businesses. They are mainly operating fast food outlets, restaurants, retail trades and wholesale shops that are mostly focused on ethnic and halal products. By establishing their businesses, a significant number of Bangladeshi immigrants have changed their status from employees to employers. (Rahman, 2018)

Despite of considerable engagement of Bangladeshi immigrants at entrepreneurial activities in Finland, a limited number of researches have been conducted on the self-employment activities of Bangladeshi entrepreneurs. Thus, this study aims to fill this mentioned gap in the literature by examining resource utilization by Bangladeshi immigrant entrepreneurs in Finland.
2 BACKGROUND: FINLAND AS AN IMMIGRATION COUNTRY

Immigrants not only establish a new business in their destination countries but also contributing to the generating of new jobs and the creative destruction process related to enterprises (Fornaro, 2018). So, from this point of view, the movement of immigrants from one country to another could be seen as a part of the growth process of their human capital (Ojaluoma, 2019) and should treat them as a strength rather than a burden.

Though Finland, like U.K and U.S.A, does not have a long history of receiving immigrants but it has a history of receiving huge immigrant groups after the Second World War. Before the early 1990s, the number of immigrants began to increase because at that time most of the immigrants were return immigrants, as example Ingrians’ got the status of returnee to Finland (Alho, 2018) but that time Finland had still only about 26,000 immigrants which was 0.5% of the total population.

Figure 1: Composition of the Finnish foreign-born population (Permanent arrivals by nationality, 1990-2015)

Source: OECD International Migration Database, 2017

Finally, from the 1990s Finland had started to receive relatively large groups of immigrants and most of them were from Russia, Estonia, Somalia, Yugoslavia, and more recently Afghanistan and Iraq (OECD report, 2017). As Finland was the part of the Swedish Kingdom (1150/1249–1809) and the Russian Empire (1809–1917), therefore, a strong influence would have been worked to receive migrants from both countries. It is seen that (figure 1) Russian migrants continue to make up the second-largest immigrants’ group. In 2018, 402,619 foreign people
were residing in Finland, which corresponds to 7.3% of the population (Statistics Finland, 2018).

Indeed, the numbers of immigrants (persons with foreign backgrounds) are quickly rising in Finland, but these numbers of immigrant groups will be relatively small if compared to other EU countries. From 2005 to 2018 the number of immigrants has increased 1000 per year on an average so that the number of persons with foreign backgrounds has increased dramatically (figure 2).

Figure 2. Persons with foreign background total, population 31 December 2018

Source: Population structure, Statistics Finland

Figure 3. Overall fertility numbers 1900–2017

Source: Statistics Finland, 2018
On the other hand, according to statistics birth rate is decreasing among Finnish people and it has decreased for the seventh year in a row (Figure 3). Total fertility rates mean how many children a woman would give birth during her lifetime. As an example, in 2017 there were 1,49 children for each woman giving birth.

Further, the number of persons retiring and not belonging to the labor force are increasing. Overall, the number of working-age populations is decreasing which is the main cause of structural unemployment. So, it is expected that in the near future Finnish thriving economy may face financial problems. However, the hope is that the number of the immigrant population is increasing, and immigrant entrepreneurship may the power of financial sources to protect the potential economic challenges. For this reason, in recent times Finnish government has emphasized on skilled migration (skilled employees, specialists, entrepreneurs etc.) and several programs have been taken to promote immigrant entrepreneurship (Kerr et al., 2016, as cited in Fornaro, 2018). Again, the policy for immigrant’s integration to the Finnish society has made it easier than before. As Finland has a great reputation for occupational safety and security, it is expected that a significant number of skilled immigrants will choose Finland as their country of the destination country (occupational immigration) which can be seen as an advantage to meet the labor shortage of Finland.

2.1 Entrepreneurship in Finland
Statistics of Finland’s business register (2018) shows that Finland has a total of 286,042 enterprises, excluding agriculture. Approximately 1.5 million people are working in these sectors and generating tax revenues (Ojaluoma, 2019). About 98.8% are Small and medium-sized enterprises-SMEs employing fewer than 50 people which plays a significant role in the Finnish economy by creating jobs (more than 800,000 jobs or 57 percent of the total personnel of establishments) in employment sectors and generating revenue. Since the beginning of the 21st century, SMEs have created a significant number of new jobs and generate about 58.1% of the combined turnover of all Finnish businesses. Though the number of registered companies are rising dramatically but turning into an entrepreneur is not popular in Finland comparing to other EU countries (Lilius & Hewidy, 2019). So, the proportion of entrepreneurs in Finland is below the EU and OECD average (Suomen Yrittäjät). Though it seems that the self-employment rate among immigrants is higher than the natives but in Finland, the rate is almost the same. The real fact is that in Finland fewer individuals accept to pick business enterprises as a profession although many surveys prove entrepreneurship is highly regarded in Finland.
However, immigrants in working life worked as entrepreneurs more or less as often as persons with Finnish background. According to Statistics Finland’s UTH-research the number of entrepreneurs who are of foreign origin in Finland is 14%. This percentage is almost the same in terms of those entrepreneurs who were born in Finland (13%). (UTH survey, 2014, as cited in Ojaluoma, 2019.) It is also reported that depending on the division of industry the ration of their involvement may differ. For example, in Finland about one-fourth of foreign-based entrepreneurs are getting involved in the accommodation and catering sector, whereas the percentage of Finnish-based entrepreneurs is only two. (Ojaluoma, 2019, p. 11)

Several reasons can be identified behind the motivation of becoming entrepreneurs by immigrants which encourage them or push them to start their businesses in their destination country. In almost all cases, when immigrants arrive in a new country, by the nationality they become a minority group. As most of them migrated for better living conditions or earning more, they seek an alternative way of traditional work. They bring human capital with them and maintain a strong ethnic connection. When a good relationship is developed between immigrant’s human capital and ethnicity, there has a possibility of positive outcomes, thus, they may think to utilize their resources to gain more social and economic independence rather than doing unexpected jobs in their destination country. Due to their limitations in qualification (education, experience, language etc.) they may be refused for getting their targeted jobs which motivate them to become entrepreneurs. According to (Lith, 2018, as cited in Ojaluoma. 2019), a lower educational level is one of the major causes of limiting immigrant’ employment possibilities. Further, most often they maintain the ethnic connection with the member of their ethnic group both in their destination country and county of origin, and for collecting initial business capital use their ethnic networks and transnational ties (Ojaluoma, 2019, p. 12).

Table 1: Number of Immigrant Entrepreneurs by year’s (2005-2017)

Source: Statistics Finland, 2018

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<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of Entrepreneurs</td>
<td>3680</td>
<td>4080</td>
<td>4501</td>
<td>5067</td>
<td>5601</td>
<td>6385</td>
<td>7141</td>
<td>7735</td>
<td>8046</td>
<td>8174</td>
<td>8487</td>
<td>9271</td>
<td>9558</td>
</tr>
</tbody>
</table>

In contrast, they may face discrimination in the job market or opportunities are being limited for them which may directly or indirectly push them to start as entrepreneurs. However,
according to the yearly report of Finnish population statistics, in Finland the number of immigrant entrepreneurs is increasing (Table 1). May be in Finland case, immigrants are being able to utilize their resources such as information, capital, skills and labor to start up their businesses or they have faced disadvantage such as discrimination, blocked mobility, limited access to finance which may work as motivational factors to become entrepreneurs (Katila & Wahlbeck, 2011, p. 295).

It is assumed that immigrants are more entrepreneurs than natives and for some geographical regions it has been proved by many studies. For example, in the United States immigrant’s business ownership (11%) is higher than the natives (9.6%) (Fairlie & Lofstrom, 2015). But in Finland, self-employment rates between immigrants and natives are almost the same (Paolo, 2018) though the number of immigrant entrepreneurs is increasing in Finland. Figure 4 indicates there have no significant differences between the natives and immigrants in terms of the self-employment rate. After 2008, two series are almost close and the same in an average (10.4% for natives and 10.2% for immigrants).

Figure 4. Self-employment rates for natives and immigrant in Finland

Source: ETLA Report, 2019

Not only the immigrant entrepreneurship but also the number of immigrant workers has increased in a significant number (Figure: 5). From this figure it is seen that in Finland the number of immigrant self-employment rates is increasing every year but if it compares to the number of immigrant workers the growth rate is still stable. For example, from 2006-2014 the
growth rates, between the number of immigrant employees (90%) and the number of self-employed immigrants (92%), are almost the same (ETLA, 2019).

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


Again, in Finland, entrepreneurship is not difficult for immigrants or Finnish born citizens but before making decision everybody should think from a variety of perspectives, i.e. responsibility of risks, accurate information, etc. (Calver, 2019). In such cases, immigrants are more likely to stay one step ahead of the Finnish born citizens because they (immigrants) have the chance of collecting accurate information through their ethnic networks and transnational connections. As they often have very strong ethnic connections, during their starts up they try to use their ethnic connection both at their home and destination country. They often maintain connections to their home country for resources such as initial capital, foods, and products or ideas. Again, in Finland they often use their ethnic networks to get information about entrepreneurship and the possibilities when they plan to set up their businesses. In their study, Katila and Wahlbeck (2011) represent the importance of ‘social capital’ in terms of Chinese and Turkish immigrant businesses in Finland. They emphasize on ‘bonding social capital’ (resources within groups) and ‘Bridging social capital’ (linkages between ethnic groups and other social ties) which may influence the business activities (from establishment phase to development) of immigrants in their destination country. Research shows that closer connection to Finnish society plays an important role to get information about local possibilities when planning for entrepreneurship by immigrants. This connection can be maintained via marriage, friendship, and so on. Further, a connection to Finnish society can be made through the learning process by immigrants. Immigrants can learn Finnish culture and rules and regulations related
to business during their employment life in Finland which may help them to start their businesses later (Ojaluoma, 2019).

2.2 Bangladeshi Entrepreneurs in Finland
Though there no exact information has been found when Bangladeshi immigrants started arriving in Finland, but it is assumed that at the beginning of the 1980s they started to come to Finland. At that time, most of them came as asylum seekers. After 1990, this trend has changed. Students had started to come to complete their higher education. Nowadays, people from Bangladesh are coming to Finland as students, businessmen, researchers, family members (spouse and children), and asylum seekers. Though every year newcomers are added to the existing numbers, but the total numbers are not big comparing to other Asian countries like China, India. Moreover, the number of Bangladeshi immigrants in Finland is increasing. Currently, about seven thousand Bangladeshis are living in Finland (Ahmed, 2018).

However, the number of Bangladeshi entrepreneurs in Finland is quite low. There has little information available on them because they have not been a subject of systematic research. Several factors may have contributed to the lack of visibility of Bangladeshi entrepreneurs in Finland: their engagement within their ethnic communities rather than mainstream or their willingness to keeping secrets because of their business strategies or they receive entrepreneurship as the step of their survival strategy rather than professionally.

Bangladeshi entrepreneurs mainly focus on the restaurant business, export-import business, retail trades (electronic or mobile shops) and wholesale. Most of the cases they would like to start in a small space because of low investment capital, less risk as well as their ability to use their social and human capital. (Rahman, 2018.)

Table 2: Number of Bangladeshi Entrepreneurs by Municipalities

Source: Statistics Finland (2017).

<table>
<thead>
<tr>
<th>Municipalities</th>
<th>Entrepreneurs</th>
<th>Employed</th>
<th>Not Employed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Helsinki</td>
<td>17</td>
<td>330</td>
<td>340</td>
</tr>
<tr>
<td>Joensuu</td>
<td>9</td>
<td>38</td>
<td>38</td>
</tr>
<tr>
<td>Espoo</td>
<td>8</td>
<td>123</td>
<td>150</td>
</tr>
<tr>
<td>Vantaa</td>
<td>5</td>
<td>84</td>
<td>86</td>
</tr>
<tr>
<td>Kokkola</td>
<td>3</td>
<td>17</td>
<td>6</td>
</tr>
</tbody>
</table>
From this table it is seen that after the Helsinki region Bangladeshi entrepreneurs have established their businesses in Joensuu municipality rather than other two nearby cities of capital (Espoo and Vantaa) (Statistics Finland, 2017).

Purposively I select these two municipalities (Helsinki and Joensuu) as my study place so that I can get enough valid data related to my research. In general, immigrants are more likely to establish their business in the big cities of their destination country. In the case of Finland and the case of Bangladeshi immigrants, the above-mentioned prediction is almost right without one exception, Joensuu. There are some specific reasons why comparatively a high number of Bangladeshi immigrant businesses have been developed in Joensuu. In the discussion chapter I shall try to express my opinion based on my empirical data.
3 LITERATURE REVIEW

3.1 Basic Concepts of Entrepreneurship and Immigrant Entrepreneurship

The term entrepreneurship is a complex concept, as a result, it is impossible to define the entrepreneurship from a single context. “Entrepreneurship is defined as an activity that involves the discovery, evaluation and exploitation of opportunities to introduce new goods and services, ways of organizing, markets, processes and raw materials through organizing efforts that previously had not existed” (Mbhele, 2011, p. 94). It is an idea of starting a new organization in response to identified opportunities and an entrepreneur is a person who has ability to create something of recognized value around perceived such opportunities (Bolton & Thompson, 2000, as cited in Erdoğan & Piçak, 2011). According to Hébert et al. (1984), the person who have the ability to make a judgmental decision which may affect the location, form, and use of goods, resources, and institutions is known as an entrepreneur. According to Audretsch and Thurik (2004, p. 144): “Entrepreneurship has emerged as the engine of economic and social development throughout the world”. It combines the resources in a novel way which opens the door for innovations, job creation, and knowledge spillovers, and so on (Aldrich & Waldinger, 1990). However, different terms, such as outsiders, foreign-born people, foreigners, migrant, socially distinctive individuals, and people on the move have been used to describe immigrants.

Foremost, it is necessary to have explicit knowledge about entrepreneurs, entrepreneurial orientation, and entrepreneurship to understand the basic concepts of the studies related to these themes. Since, entrepreneurship is a multidimensional concept, so the definition of entrepreneurship is depending on activities of our researches undertaken by the researchers (Verheul et al., 2001). There is no general definition of entrepreneurship which is accepted worldwide (Van Praag, 1999). Most of the cases, we use the concept of self-employment and entrepreneurship interchangeably. Although there has a silly difference between self-employment and entrepreneurship but many places self-employed in the category as entrepreneurship, because both involve setting up a new business or buying an existing business. Again, self-employment is considered as the alternative of unemployment and an important source of entrepreneurship (Verheul et al., 2001). On the other hand, entrepreneurs create new jobs for unemployment by using their creativity and investment (Sahin et al., 2007). So, from this point of view, it can be said that entrepreneurship is an important step of self-employment, especially for the immigrant who choose entrepreneurship in their destination country to improve their economic position.
The term ‘entrepreneurship’ can be defined from different contexts such as psychological, sociological, economic, etc. point of view. It is a multidimensional concept and encompasses many different aspects such as ideas, values, opportunities, and innovation (Sahin et al., 2007). For example, psychological studies focus on the intention of individuals, why they choose this particular profession rather than others, whereas sociological studies emphasize on the collective behavior of individuals. On the other hand, economic studies focus on the use of goods, resources, and institutions in the light of the economic context (Sahin et al., 2007). According to Schumpeter (1989) entrepreneurship is the way of making money and assets by offering goods and services. Entrepreneurs create new business ideas, bring new products and services (Stiglitz et al., 2000), and launch their innovation to market by creating market value. Entrepreneurship is the act of designing, developing a business enterprise, and the way of combining an entrepreneurial team and accumulating other resources in order to utilize opportunities for long-term profit (Van Aardt & Bezuidenhoud, 2002). It is considered as risk-taking activity from where individuals can generate greater economic benefits through risk-taking behavior. It is an opportunity of collecting resources by undertaking risks. (Sahin et al., 2007) Again, in their analysis Wennekers and Thurik (1999) define entrepreneurship as a field of new economic opportunity where new ideas are introduced. Besides these, the Organization for Economic Co-operation and Development (OECD) and European Union (EU) emphasize on social and cultural factors which motivated individuals to become an entrepreneur by creating their businesses (Thornton et al., 2011).

Nevertheless, the person who has started his/her journey by creating a new business is known as an entrepreneur. The word entrepreneur means ‘to do something’, the person who tend to do something new and searching for new opportunities. (Ahmed, 2018.) Entrepreneurs are those individuals who have ability to take responsibility and making judgmental decisions that may affect the location, form and the use of goods, resources, and institutions (Hébert & Link, 1982). Basically, entrepreneurship is a process of creating new business and entrepreneur is a person who follows the process to create the business. According to Thornton et al. (2011), entrepreneurs are the individuals who can create and grow enterprises, while entrepreneurship is the process through which entrepreneurs achieve their desire goals (Ojo, 2013). Entrepreneurs are able to spot and exploit opportunities (Kirzner, 1973), play an innovative character with economic motivation for profit-making (Schumpeter, 1949), have the ability to influence the related environment by utilizing resources (Casson, 2003), organize their cultural
values for high need of achievement and so on. (Kirzner, 1973; Schumpeter, 1949; Casson, 2003, as cited in Ojo, 2013).

As the purposes of this study are related to immigrant entrepreneurship, the definition of ‘immigrant entrepreneurship’ is badly needed to understand the phenomenon. The phenomenon of ‘immigrant entrepreneurship’ refers to business activities by immigrants where socio-cultural and ethnic background or migrant origin are used as resources (Sahin et al., 2007). The U.S. ‘Immigration and Naturalization Services’ defines immigrants as people who obtain legal permission for permanent residence in the U.S. (Dheer, 2018). In the case of Finland, the definition of immigrants can be drawn from different points of view such as citizenship, country of birth or origin, language, etc. The person who is not the citizen of Finland can be defined as immigrants but in this case the people who seek Finnish nationality or (foreigners) have already got the Finnish passport are not appear in these statistics. If the number of immigrants is estimated based on the mother tongue the Swedish speaking people will be missed from the list because Swedish is an official language in Finland. (Ojaluoma, 2019) No universal accepted definition can be made in terms of immigrants (Van Praag, 1999). According to International Organization for Migration-IMO, an immigrant is a person who moves away from his or her place of usual residence, whether within a country or across an international border, temporarily or permanently, and for a variety of reasons (work, study, settlement, etc.). When people (immigrants) move from one country to another their social and cultural traits and ideas also participate in this movement. However, the term ‘immigrant entrepreneurship’ is a new phenomenon in the contemporary world (Dheer, 2018). It was first observed in the US, later in Europe (Sahin et al., 2007). Most of the cases, immigrants start their businesses in their destination country by using their social and cultural ideas and techniques and is based on geographical region immigrants are being more entrepreneurs than natives (Halkias et al., 2009). For example, in the case of the United States immigrants are nearly 30% more likely than natives to start a new business (Fairlie & Cuz, 2008).

Further, immigrant entrepreneurship is defined as the process whereby immigrants identify, create, and exploit economic opportunities to start new ventures in their destination nations. Immigrants entrepreneurship is completely different from ethnic, transnational, returnee and minority entrepreneurship though most of the cases we interchangeably use these terms. (Dheer, 2018, p.557) In terms of transnational entrepreneurship, ‘transnational entrepreneurs migrate from one country to another but maintain connections with their country of origin and destination in order to co-locate new business operations in both countries (Honig & Drori,
2010). On the other hand, according to Butler et al. (1997) ‘immigrant entrepreneurs’ are newly arrival people who started their businesses as a means of economic survival, while Waldinger et al. (1990) ‘ethnic entrepreneurs’ are those who are united by a set of socio-cultural connections and sharing a common national background or migration experiences. Here, it should be noted that the word ‘ethnic’ is preferred to the word ‘immigrant’. From the perspective of nationality both (immigrant and migrant) are minority people in their destination countries. According to the above discussion I think the definition of Smallbone (2005) can be used which covers many aspects of immigrant entrepreneurship.

“Ethnic minority entrepreneurs have been understood to be immigrants in the countries concerned or children or grandchildren of immigrants. Immigrants are defined as persons who have been born abroad. Irrespective of their nationality and irrespective of whether they are considered to be ethnic minorities in the countries concerned, immigrants also include the offspring of immigrants” (Smallbone, 2005, p. 2).

Moreover, immigrants owned businesses may benefit from ethnic resources (Thomas & Ong, 2015) and they also play a significant role in value creation and integration. According to (Zhou, 2004 as cited in Zolin & Schlosser, 2013), ‘immigrant entrepreneurship’ creates job opportunities, decreases competition with native-born workers, develops role models for entrepreneurship, and increases earnings. Though this phenomenon is of a complex and multifaceted nature (Afewerki, 2015), in this study I tried to focus on Bangladeshi immigrant entrepreneurs (both as an entrepreneur and member of an ethnic group) and their particular interest on businesses to become entrepreneurs in Finland.

3.2 Immigrant Entrepreneurship: A Socio-economic and Cultural Diversity Perspective

Certain common features within the literature describe immigrant entrepreneurship. Though all the characteristics are not applicable, in general, for all immigrants but a general conclusion can be drawn for all immigrants in order to understand the uniqueness of immigrant entrepreneurship. In this thesis, the importance of socio-economic and cultural diversity on entrepreneurship has been discussed to understand the emergence of immigrant entrepreneurship. This discussion is based on the concept of immigrant’s socio-economic and cultural perspectives which have a direct relation to their ethnic characteristics. The act of these perspectives may differ from one ethnic group to another because of diverse ethnic characteristics. However, in this section ethnicity on entrepreneurship is discussed in the lens of socio-economic and cultural perspectives.
It is believed that immigrants are more likely entrepreneurs than the natives although this assumption is not applicable in all geographical settings. The immigrants are more likely to be entrepreneurs in their destination countries because they are more conscious about their weak-economic position and adaptation policy to a new society (Veciana, 2019). They seek an alternative way of employment to get rid of their present initial socio-economic condition. In this case, their present social marginal position works as a motivational factor to become entrepreneurs by establishing their businesses. Entrepreneurship is a challenging task for newcomer immigrants. During their new start-up they accept the risk and start their self-employment journey as the means of survival strategy and earning more, although Cantillon and Marx argued that profit may one of the motivational factors which influence immigrant people towards business entry and self-employment. (Sahin et al., 2007.) Their risk-taking tendency and a spirit of adventure may put them one step ahead in this regard (Knight, 1921). In some cases, the immigrants' entrepreneurs may prefer self-employment rather than doing odd jobs or part-time jobs or being unemployed because they may motivate not only by economic factors but also but their psychological motives (Schumpeter, 1934). Some of them have previous experiences in some specific business sector from which they want to take advantage. According to Kirzner (1973) self-employment is an opportunity for the immigrants to exploit their previous experiences if they bring with them in their country of settlement.

In contrast, the negative impact of motivation can be seen in the case of immigrant entrepreneurship. As examples, some factors may push immigrants to start their self-employment journey in their destination countries like high rates of employment, discrimination in the labor market, low paid or long working hours jobs, etc. (Sahin et al., 2007). Business-related activities of immigrant entrepreneurship may be rooted in disadvantages such as discrimination, blocked upward mobility, limited access, or limited human capital (Katila & Wahlbeck, 2011). A significant number of studies on immigrant entrepreneurship have been conducted in the USA and later in the UK, France, and across Western Europe because many immigrant communities have been already established there. As a result, when new immigrants enter their destination countries, they face comparatively less discrimination in the job market because they can collect proper information from their co-ethnic members or community. (Katila & Wahlbeck, 2011) But in the case of Finland, these expectations are hardly seen. Here, the number of immigrants is small, and the phenomenon of migration is relatively new. As a result, there may have a little chance for immigrants to face discrimination in the job market which may influence them to be self-employed and many of new immigrants think self-
employment is the best option to secure their economic stability. Further, when unemployment rate reaches high in their destination countries, immigrants move to self-employment occupation rather than doing paid jobs. This means high unemployment rates among natives push immigrants to be self-employed (Tubergen, 2004).

Again, socio-economic conditions of immigrants are uncertain in their destination countries compared to natives (Sahin et al., 2007). Most of the cases, people move from developing countries to developed countries for better living conditions, leading standard and secured life, changing their social and economic status (i.e. from poor to rich, from employee to employer, from unemployment to employment, etc.). Tesser (1999) reports that immigrants have a lower level of education and higher dropout rates compared to natives so that they are offered unskilled or very simple jobs (Tesser, 1999, as cited in Veenman, 1999). Again, their average incomes are lower than the native workers which play a vital role in weak their socio-economic positions in their destination countries (Rettab, 1995, as cited in Sahin et al., 2007). The level of educational attainment of immigrants can be analyzed from a positive point of view. For example, the immigrants who have a lower level of education tend to new start-ups in his/her destination country because of limited access to other jobs than self-employment. Wit and van Winden (1989) show that depending on the geographic location the relation between education and self-employment decision may differ. For example, they report that a positive relationship is seen in the case of the US but in the EU, it impacts negatively (Sahin et al., 2007).

However, the opportunities and the types of immigrant businesses in a geographical setting mainly depend on their embeddedness in the economic, political-institutional, and social environments (Rath, 2000). Usually, immigrants are more likely to start their businesses in the bigger cities where many people with the same co-ethnic background are already living (Lilis & Hewidy, 2019). Most of the cases, first-generation immigrants take self-employment decisions without analyzing the exact market demands. As a result, they target their same co-ethnic group members as their prime customers, if not then they target the local people as their main customers by offering numerous free services in order to survive in the competition. In such a situation, immigrants are more likely to use their ethnic networks and transnational connections to produce a strong entrepreneurial group. (Sahin et al., 2007.) According to Rettab (2001) it can be seen as an opportunity for both immigrant entrepreneurs and their co-ethnic members because it creates opportunities for both employers and their co-ethnic employees.
Further, researchers found that immigrant entrepreneurs tend to recruit employees from their same co-ethnic groups because they can enjoy privileged access to migrant labor (Razin, 1989). They can easily trust their co-ethnic members and make a mutual contract of working hours and wages during recruitment. Since the entrepreneurs and their co-ethnic clients are from the same cultural background both can share their demands and services without any language barriers. (Katila & Wahlbeck, 2011.) In contrast, there are some specific reasons why co-ethnic members wish to work at their same co-ethnic businesses, despite long working hours and low payment system. They (co-ethnic workers) plan for acquiring some skills which are called ‘sunk capital’ so that they can apply their ‘sunk capital’ in the future when they will desire to be self-employed by such types of businesses (Bailey 1987, as cited in Aldrich & Waldinger, 1990).

Furthermore, immigrant’s social networks and ethnic ties also play a major role in the development of their businesses. In this regard, Masurel et al. (2003) distinguish some common characteristics of immigrants’ businesses such as formal and informal networks, workforce, etc. which may help them to gather the proper information to survive in the competition (Sahin et al., 2007, p. 7). By using their social networks immigrant entrepreneurs may find a niche and offer flexible and efficient opportunities for their co-ethnic members. On the other side, during their new startup immigrant entrepreneurs often bring financial capital from their country of origin. They borrow their startup capital from their family members, friends, and relatives instead of taking a loan from financial institutions. In such a case, they also use their informal networks and transnational connections to reach their destination. So, the development of immigrant entrepreneurship in a certain geographical setting depends on the depth of social embeddedness of entrepreneurs which defines the present socio-economic condition of immigrant entrepreneurs. (Sahin et al., 2007.)

Culture is the sum of values, norms, and attitudes of a group (Verheul et al., 2001). Cultural diversity is the existence of a variety of cultural or ethnic groups within a society (Wikipedia, 2020). The impact of cultural diversity on entrepreneurship has been discussed by many experts in their studies. They mainly focused on immigrants’ socio-cultural background (cultural practices, skills, lifestyle) and resources mobilization (due to small amount of co-ethnic members) because these are the major factors of decision making (Sahin et al., 2007). Due to lack of skills, language barriers, less education, and lack of previous experiences the first-generation immigrant are often being denied from qualified jobs. Thus, some immigrants opt for self-employment rather than doing low categories of jobs. (Kim & Hurh, 1985.)
In the context of immigrant entrepreneurship, assimilation and identity perspectives are considered. The assimilation perspective assumes that interaction between immigrant groups may eliminate the cultural boundaries. In contrast, according to identity prospective immigrants are provided support based on their cultural identity. In recent literature on cultural diversity three environmental factors such as economic condition, resource mobilization and social identity have been distinguished which may have a great impact on one’s migrant positioning. (Sahin et al., 2007)

Furthermore, during their new start-up immigrant entrepreneurs also consider their ethnic resources which they acquire as the members of a particular ethnic group (it may be categorized as social class, religion, gender, language etc.). As an example, Bangladeshi entrepreneurs in Japan are more likely to open ‘typical halal food enterprises’ because of the demand for ‘halal foods’ in Japanese among some religious immigrant groups. (Rahman, 2010) Immigrants also have social capital such as skills, labor and some cultural knowledge that they possess as the member of the certain group which culturally distinct them from other immigrant groups in a geographical location (Devidsoon and Honig, 2003, p. 302). According to Granovetter (1995) these kinds of social capital can be considered as a powerful reagent by which immigrants can take proper decisions for entrepreneurship such as patterns of products and services, types of business in their destination countries.

In some cases, it is seen that the equation between cultural and immigrant entrepreneurship forms in a complex (Basu & Altinay, 2002). As examples, some immigrants are more entrepreneurial than others, or some have more risk-taking tendencies, and some of them have the ability to access to information or knowledge. On the other hand, due to low skills and lack of networks and relations dual labor market is created where immigrants are condemned to the lowest segment. As a result, those who wish to change their socio-economic condition start their businesses, where already several ethnic groups are living there. (Sahin et al., 2007.) From the above discussions it can be concluded that cultural diversity plays an important role in immigrant entrepreneurship during business entry and later business operation.
4 THEORETICAL BACKGROUND

Earlier theoretical and empirical work has been used to develop the theoretical framework of this study. Basically, theories offer systematic ways for the study of immigrant entrepreneurship (Fernandez & Kwang, 1998). In this thesis the term ‘self-employed’ and ‘entrepreneurs’ are often used interchangeably, similarly, ‘entrepreneurship’ and ‘self-employment’ are used in the same manner though these two terms have a slightly different meaning. Several theoretical explanations, approaches, models, etc. have been used to understand the phenomenon of immigrant entrepreneurship. These can be used interchangeably. For example, to explain the relationship between culture and immigrant entrepreneurship the explanations can be drawn from ‘cultural theories’, ‘cultural thesis’, or from ‘culturalist approach’ (Vinogradov, 2008). These theoretical frameworks are used to elaborate on the concept of immigrant entrepreneurship: why some immigrants participate in entrepreneurial activities and why not some other, what kind of benefits are found for both immigrants and their host countries, how do they utilize their ethnic resources.

Most studies on immigrant and ethnic minority businesses have pointed out that immigrants and ethnic minority people tend to become entrepreneurs because they face disadvantages in labor markets such as racial discrimination, block mobility or limited access to finance (Light, 1979; Ram & Jones, 1998; Waldinger et al., 1990; Ishaq et al., 2010). In the earlier research on immigrant entrepreneurship has reported that self-employment rates among immigrants are high compared to natives (Fornaro, 2018, p. 4). According to Borjas (1986) in the US the probability of self-employment among immigrants was greater, higher, and highest (compared to earlier immigrants) than the native’s workers because of fewer opportunities for salaried work.

4.1 Conceptual Theories of Immigrant Entrepreneurship

However, in this chapter, firstly, I try to discuss the theoretical perspectives of the study of immigrant entrepreneurs. Several disciplines like sociology, anthropology, and labor-economics literature have been highlighted to understand the immigrant entrepreneur’s trends. Numerous theories have endeavored to conceptualize immigrant entrepreneurship, however, unfortunately no theory can explain the phenomenon completely (Volery, 2007). Secondly, some contemporary theoretical models such as the interactive model (Waldinger et al., 1990), social embedded concept (Granovetter, 1985), and mixed embedded model (Kloosterman et al., 1999) will be discussed in the light of immigrant entrepreneurship perspective. Finally, two
major approaches, culturalist and structuralist, will be explained by incorporating all theoretical frameworks of immigrant entrepreneurship.

4.1.1 Ethnic Enclave Theory
Many researchers believe that immigrants with similar ethnic and cultural backgrounds tend to live in similar residential neighborhoods within cities (Andersson et al., 2017), because within this geographical proximity they can create a social network. In an ethnic enclave, residence plays an important role which may influence newly arrived immigrants to become entrepreneurs. In sociology, an ‘ethnic enclave’ is a geographical area where immigrants are found with self-employed people, employers, and workers who share the same ethnicity. (Valenzuela-Garcia et al., 2017). The idea behind the enclave theory is that opportunities for new immigrants can be found in locations where there are already businesses that are set up by a group of immigrants from the same ethnic group. This theory suggests that immigrants enterprises in a specific location are the result of a specific demand for ethnic goods and services. (Afewerki, 2017). According to Lee (2003) the term “ethnic enclave” refers to locations where newly arrived immigrants can find opportunities because available business owners are from the same ethnic background. He proposed three prerequisites for the development of ‘ethnic enclaves’ enterprises: entrepreneurial skills, capital, and the supply of ethnic labor; by giving examples Chinatowns in major U.S. cities, the Cuban community in Miami (Lee, 2003, as cited in Paulose, 2011).

Wilson and Portes (1980) published their ethnic enclaves theory based on the experiences on Cuban ‘immigrant enclave’ in Miami where they found that a substantial proportion of workers liked to work their same co-ethnic businesses avenues rather than searching for alternative ones. New immigrants worked with the same ethnic employers as trainees or employees. When they realized that they learned, at least, basic knowledge of business entrepreneurship then they planned to set up their ones. In their study, Wilson and Portes (1980) found that within a certain period (1973-1979) the rate of self-employment among immigrants of Cubans rose almost three times more than before. Bohon (2001) suggested four major points for the greater success in ethnic enclaves: native language, trust, reduce a variety of cultural differences and immigrant skills.

Ethnic enclaves provide an environment where a strong ethnic network can be built. Members of the same ethnic groups can easily share information such as human capital through this network. However, the main proposition of this theory is that newly arrived immigrants receive
readymade opportunities provided by their co-ethnic groups who have already made their position in such geographic locations. (Valenzuela-Garcia et al., 2017.)

4.1.2 Cultural Theory
Cultural theory suggests entrepreneurship as the product of culture (Ojo, 2013). The principles of cultural theory can be traced back from the work of Max Weber (1958) where some immigrant groups are positioned in the center of entrepreneurship. They tend to set up their own business rather than doing a paid job because, traditionally, they have available ethnic resources. As an example, he mentioned that Protestants had a special tendency to develop economic rationalism than Catholics. Immigrants groups are often motivated by their cultural values, national origin or religious notion to become entrepreneurs. (Vinogradov, 2018.)

According to Light (1972) traditional values and socio-cultural backgrounds that immigrants bring with them in their host countries not only differentiate them from other minority groups but also make differences in the self-employment rates among immigrant entrepreneurs and the native population. Finally, they exhibit a strong “trader’s” instinct because they have the ability to translate their cultural resource into entrepreneurial activities in their country of settlement (Piperopoulos, 2013).

Bruton, Ahlstrom and Li (2010) noted that cultural values may influence the decision of establishing new business and provide evidence that only a few certain immigrant groups tend to engage in entrepreneurship (Bruton et al., 2010 as cited in Phuong & Harima, 2019). According to Jones, McEvoy, and McGoldrick (2002) after a certain period of their arrival in their destination country immigrants become aware of the advantages of their cultural values. They have a set of culturally determined features such as commitment to hard work, accepting risk, accepting social value patterns (Paulose, 2011), communal solidarity, and loyalty (Gonzalez, 2017) which distict them from other ethnic groups in their destination country (Vinogradov, 2018). Fregetto (2004) argues that these features are the sources of ethnic resources which encourage immigrants to be self-employed.

The role of culture for the development of immigrant entrepreneurship can be understood from the answer to the following question, ‘why do some countries have more entrepreneurs than others. According to Hammarstedt (2001) the immigrants who were directly or indirectly related to self-employment activities in their country of birth or had previous experiences on it are usually more inclined towards self-employment (Piperopoulos, 2013, p. 142). When immigrants arrive in a new country, they may face discrimination, discrimination in the job market due to lack of language barriers, low level of educational attainment, and so on (Katila
& Wahlbeck, 2011). At that time, they may privilege advantages from their own culture. Masurel et al. (2004) state that their culturally motivated tendency stimulates them to choose self-employment. In this regard Volery (2007) proposes that this trend is more popular among Asian immigrants. For this reason, most often they emphasize on their cultural aspects to be a self-employed immigrant (Paulose, 2011).

4.1.3 Labor Disadvantage Theory
Labor disadvantage theory is known as ‘block mobility theory’ which is embedded inside the Structural approach (Ojo, 2013, p. 39). Immigrants may be pushed into business ownership by blocking their economic mobility in their host countries (Vinogradov, 2018). According to Boyd (2000), entrepreneurship is one kind of structural circumstances which block opportunities for the immigrant in the economic mainstream (Boyd, 2000, as cited in Afewerki, 2015). This theory has mainly highlighted the context of European research where immigrants are encountered more discrimination in European countries than in the United States (Paulose, 2011). The central theme of this theory is that immigrants are disadvantaged in the labor market due to their low educational attainment, lack of human capital such as language skills, previous experiences (Volery, 2007), racial discrimination, undocumented status and little-to-no work experience (Valenzuela, 2000) which left no options for them other than self-employment. According to Volery (2007) most often the tendency of self-employment among immigrants is the result of labor market disadvantage. When immigrants become unemployed or fear of unemployment work among them, they search for an alternative for their economic survival and may lead the immigrants toward self-employment. They may discriminate in many ways, as examples, in some cases, their educational credentials may not be accepted by the employers or they may be placed at the end of the labor queue or have a chance of firing from the work. (Vinogradov, 2018)

This theory suggests that the economic mobility of immigrants may be blocked by direct racial, national, or ethnic discrimination and prejudices of the native population. Racial discrimination during recruitment, discriminatory wages in the wage-employment sector, or discriminatory behavior from state authorities as immigrants that may channel them into entrepreneurship. To cope with the present situation, for example, economic and social, immigrants are more likely to entering self-employment activities rather than doing paid jobs. (Vinogradov, 2018)

4.1.4 Criticism of these Theories
The above-mentioned theoretical explanations are based on empirical data of immigrant entrepreneurship. Each theoretical explanation focuses on a particular subject area of
entrepreneurship which I have already discussed above with examples. Most of the cases, each theory focuses on the business entry decision of single immigrant entrepreneurs or small groups so that many scholars have got the chance to criticize the findings of these theories (Volery, 2007). Cultural theory is often criticized because it tends to overemphasize ethnic solidarity and cooperation while neglecting internal class differences (Vinogradov, 2008). As an example, the immigrants who enter the business entrepreneurship as like the natives without considering their cultural background were not predicted by this theory. Enclave theory is challenged by scholars Sanders and Nee. They (1978) argued that the immigrants who work outside to their ethnic enclave have a better chance of higher returns on human capital, which is contradicted with the main proposition of ethnic enclave theory. On the other hand, disadvantage theory fails to make differences in self-employment rates among equally disadvantaged immigrant groups (Vinogradov, 2008). According to Fairlie and Meyer (1996) some advanced immigrant groups were found with high self-employment rates, who were not in the list of disadvantaged groups. In such a case, the labor disadvantage theory is not applicable. If immigrants choose entrepreneurship or any other alternative ways of economic mobility due to block opportunities in their host countries to avoid discrimination, then it may possible to explain the influence of blocked mobility and discrimination through labor disadvantage theory.

4.2 Models for Immigrant Entrepreneurship

"Subsequent to the weaknesses of ethnic entrepreneurship theories, researches led to the development of contemporary approaches which reveal that much-differentiated analysis is needed to grasp the complexity of ethnic entrepreneurship" (Ojo, 2013, p. 43). Many theoretical explanations and approaches are integrated into Models to understand the phenomenon of immigrant entrepreneurship. Individual theoretical perspective and approach focus on single a subject matter of immigrant entrepreneurship (like business entry decision of immigrant, rates of business entrepreneurship) in a spatial setting, while Models of immigrant entrepreneurship incorporate different perspectives to explain the complexity of immigrant entrepreneurship as a whole. The following two models: the interactive model and the mixed embeddedness model are discussed here.

4.2.1 The Interactive Model

Waldinger et al.’s (1990) interactive model conceptualize that the development of immigrant business depends on the interaction between group characteristics and the opportunity structures (Ojo, 2013, p. 43). Waldinger, Ward, and Aldrich (1990, p. 14) state that though the word ‘ethnic’ is present in the title but this model is also known as “a model of immigrant
enterprise” (Vinogradov, 2008, p. 54). According to this theory, entrepreneurship is run through demand and supply (Light & Gold, 2000) and in the case of immigrant entrepreneurship the demand side can be compared to opportunity structure and the supply side to the group characteristics (Ojo, 2013). According to Lo et al. (2002) entrepreneurship is socially embedded which integrates the cultural and labor disadvantage theories. This model suggests that a niche market emerges in a strange community when interaction happens between these two models (Ojo, 2013, p. 43).

Figure 6. An Interacting Model of Ethnic Entrepreneurship Development


Opportunity structure contains market conditions, social and cultural norms, access to ownership and legal framework (i.e. government policies), whereas the ethnic resources refer to cultural traditions and ethnic social networks that are shared by immigrant groups (Figure 6). The entry decision to business by immigrants may influence by opportunity structures relating to market conditions. When cultural differences between ethnic group and host community increase, the need for ethnic goods also increase (Afewerki, 2015).

Ownership decisions for immigrant entrepreneurship are determined by cultural assumptions. ‘‘Some immigrants are predisposed toward business ownership (i.e. blocked mobility) and they can draw upon informal ethnic resources to gain a competitive edge’’ (Vinogradov, 2008, p. 55). Both cultural traditions and social networks continuously interact and improve some aspects of structural opportunities (Ojo, 2013). Again, social networks (connection with family and co-ethnic members) also play an important role in the development and success of
immigrant-owned businesses. In some cases, immigrants are ready to start their businesses because they find more advantages (i.e. profit, flexibility) in business rather than doing paid jobs. They are the risk-takers and psychologically, they become determined to take risks. However, the central element of the interactive model is ‘ethnic strategies’, which is developed based on the level interaction between opportunity structure and their group characteristics. (Vinogradov, 2008.)

4.2.2 The Mixed Embedded Model
The mixed embeddedness concept (Kloosterman et al., 1999; Kloosterman & Rath, 2001; Rath, 2002) is a multilevel approach that is seen as the further development of opportunity structures and ethnic resources (Volery, 2007, p. 35). This model is based on three assumptions

1. high barriers of entry or regulations should not block opportunities.
2. opportunity must be recognized through the eyes of a prospective entrepreneur as one that will provide an adequate return.
3. the entrepreneur should be able to grasp the opportunity in a tangible way.

This approach attempts to explain the opportunity structure of immigrant entrepreneurship by considering the supply side, the demand side, opportunity structure, and institutions. It argues that entrepreneurial activities are affected by both immigrants’ embeddedness in the structure of the host society and their networks of social relations. (Barberis & Solano, 2018).

4.3 Theoretical Perspectives of Immigrant Entrepreneurship in this Thesis
The theoretical perspectives discussed above provide a general idea about immigrant entrepreneurship from different points of view. Each theory offers a valuable tool to explain the phenomenon of immigrant entrepreneurship but alas no theory offers a comprehensive explanation for this phenomenon. In this chapter, I want to focus on the role of ethnicity in terms of the preparation and operation of businesses by Bangladeshi entrepreneurs.

In Finland, many Bangladeshi immigrants are getting involved with entrepreneurship; either they are operating their businesses or working as employees at their co-ethnics business avenues. Ethnic ties or existing ethnic networks among immigrant groups play an important role in the development of ethnic enterprises (Sanders, Nee & Sernau, 2002). Research shows that interpersonal ties among ethnic groups are the advantage of getting jobs and creating a place in the job markets. Again, by using these existing ethnic ties entrepreneurs can contact their co-ethnic customers and create demands for ethnic goods and services. (Granovetter, 1973.)
For the analysis of the utilization of their ethnic resources the theoretical perspectives of ‘disadvantage theory’ and ‘cultural theory of entrepreneurship’ can be given priority, here. The main proposition of disadvantage theory is that immigrants are often disadvantaged in their host country labor market due to their low educational attainment, lack of human capital such as language skills, previous experiences (Volery, 2007), racial discrimination, undocumented status, underemployment and so on which motivate them to become entrepreneurs (Kim & Hurh, 1985). Again, most of the cases, immigrants are offered low-skilled and low-pay jobs. Under this circumstance, they are forced to choose self-employment as an alternative to unemployment (Vinogradov, 2008). In such a case, they may plan to utilize their ethnic resources to get a competitive advantage during their new start-up. On the other hand, according to cultural theory propensity to engage in business is inherent in a culture which means immigrant’s traditional customs, value systems, the role of institutions, resources, etc. encourage them to turn to self-employed business. Though in case of ethnic resource utilization the analysis process of these two theories differs from one another, but both theories highlight the importance of ethnic resource utilization to establish a self-employed business by immigrants in their host country. (Kim & Hurh, 1985.).

The purpose of this theoretical explanation is to describe the relationship between ethnicity and immigrant entrepreneurship where the concepts of ethnic enclaves and ethnic economies are given priority. As Finland is regarded as a highly developed welfare state, the emergence of separate ‘ethnic economies’ is surprising and the possibility of the development of ‘ethnic economies’ is almost zero because a regulated labor market is followed here (Wahlbeck, 2007, p. 544). But the immigrant groups tend to establish a separate ethnic economy where they often use their ethnic resources to become self-employed individuals (Vinogradov, 2008). In this theoretical discussion, the emergency of the ethnic economy is discussed in the context of Bangladeshi immigrant entrepreneurship where ethnicity is employed as the main resource of businesses.

Immigrants’ businesses are very often entitled ‘ethnic’ (Pe´coud, 2010) though most often immigrant business and ethnic entrepreneurship are defined differently. But in this theoretical section I use both terms in the same manner. According to Light (1994, p. 650) ‘An ethnic economy consists of the self-employed, employers, their co-ethnic employees, and their unpaid family workers’. From this definition it can be said that the total process of an ethnic economy is controlled either by the self-employed person himself or the members of the same co-ethnics. They maintain a private economy within the mainstream economy. Immigrant entrepreneurs
use their ethnic resources and networks of relations to establish such a kind of economy. In other words, economies may be called ethnic if their actors belong to an ethnic group or common ethnicity and socio-cultural characteristics of actors formulate the nature and function of such an economy. (Pécoud, 2010.) In this thesis, a theoretical explanation of ethnic economy is outlined to draw attention to the importance of ethnicity that is used by immigrants to establish their businesses in their host country, Finland.

Perhaps, the central theoretical ambition of ‘ethnic economies’ is to conclude that ethnicity is an advantage of immigrant businesses. Here, business usefulness ethnicity (ethnic resources) is considered to explain the ethnic economies. According to Light and Bonacich (1988) values, knowledge, skills, information, attitudes, leadership, solidarity, an orientation to sojourning, and institutions’ are the main features of ethnic resources which co-ethnic business owners utilize in business to become active economically (Light & Bonacich, 1988, as cited in Pe´coud, 2010). The importance of ethnic resources is discussed in almost all theories of immigrant entrepreneurship mentioned above. As examples, both theories (disadvantage and cultural theories) suggest that the success of ethnic business rely on the effective utilization of ethnic resources (Kim & Hurh, 1985).

Nevertheless, immigrants may connect to their co-ethnic employees and clients, get information, and aid relevant to business opportunities and processes through ethnic networks (Vinogradov, 2008). These kinds of contributions are mostly seen in ethnic enclave economies. Their economic activities through business may the forecasts of separate ethnic economies. According to Wahlbeck (2007) ethnic economy may exist in a particular area if an ethnic group maintains a private economic sector. Every ethnic group has distinct ethnic resources which they may use to establish their businesses. Depending on the availability of ethnic resources immigrant groups tend to open and operate their businesses. They try to economically be positioning themselves. When ethnic or immigrant groups are being able to economically position themselves by setting up their businesses, they may provide job opportunities for their co-ethnic members. Gradually, they may generate a demand for goods and services that cannot be met by the mainstream. This demand serves to create an economic niche where their cultural resources provide a marketplace for such kinds of goods and services. (Wahlbeck, 2007)

Most often, immigrants tend to operate small enterprises because they may have limited opportunities, and some of them become confused about their permanent settlement. That time they show similar characteristics like ‘middleman minorities’. They try to maintain a strong
linkage with their co-ethnic members both home and abroad and maintain a distance from the host society. After deciding for permanent settlement, they emphasize on such specific sectors in which they are experienced. (Volery, 2007.) Again, Cross-border activities by immigrant entrepreneurs can be referred to as ‘transnational entrepreneurship because it connects the entrepreneurs to the resources of their home countries (Drori et al., 2009). In order to start up a business, transnational ties play an important for the development of immigrant businesses. Most of the cases, businesses by immigrants in their host country are strongly influenced by economic and institutional factors both of their home and host countries (Brzozowski, Cucculelli & Surdej, 2014).

Most often, immigrants are forced by the environment of their host society to change their pre-plans. They may discriminate and face disadvantages in the labor market. Thus, immigrants try to find out alternative of way labor work, the way for their survival. In another aspect, a high rate of employment may push immigrants to think alternatively beyond paid jobs. They accept the self-employment strategy for their economic advancement. In fact, they have no other available options for economic settlement. (Wahlbeck, 2007)

According to this study, the number of Bangladeshi entrepreneurs in Finland is very few. Most of them are active in small business enterprises and extensively rely on family members for operating businesses. Though Bangladeshi immigrants did not face any major obstacles, expecting discrimination of getting full-time work contact, during their new startup but most of them took two or three years in an average to change their social status from employees to employers. They concentrated on restaurant businesses because they had some experiences in such fields and they were successfully able to utilize their ethnic resources to restaurant sectors. It is assumed that entrepreneurship is a risk-taking strategy for immigrants because there need huge investment capital and immigrants are not familiar with the market condition of their host country (Vinogradov, 2008). So, become an entrepreneur is a high-risk taking tendency for immigrants. But this assumption is not applicable for all immigrant groups as well as in all business sectors. Research shows that immigrants (i.e. Turkish immigrants) can start businesses with minimal capital and in some particular sectors such as the restaurant business sector most of them are successfully running their businesses (Wahlbeck, 2007). In the case of Bangladeshi entrepreneurs, the scenario is almost the same though financially some of them are still struggling.
After successfully run their businesses, many Bangladeshi entrepreneurs provided employment opportunities for their co-ethnic members. During recruitment employees, they preferred the same co-ethnics as employees because they could easily trust them and rely on them. In the case of immigrant businesses, trust can be considered an important element of ethnic resources. Entrepreneurs may believe that co-ethnic employees are more responsible and trustworthy. Usually, they offered long working hours for their employees as a result non-co-ethnic workers did not pay attention to such kind of jobs.

This study also reveals that entrepreneurs can easily recruit employees from their co-ethnic members by following a mutual contract. Again, most of the Bangladeshi entrepreneurs involved in the ethnic economy because they had no other options rather than being self-employed. Before starting their businesses, either they worked their co-ethnic business avenues or worked in the general labor market. The immigrants who worked earlier at their co-ethnics restaurant as employees, the majority tended to be self-employed later within the same line of business. During their working hours they tried to learn all kinds of business strategies and techniques so that they could apply later in their businesses. On the other hand, the immigrants who worked in the general labor market, most often, they were denied providing full-time work contract. They knew that without a full-time work contract it was impossible to get a permanent residence permit. Indirectly, they were forced to work in their co-ethnic businesses or to establish their businesses. According to Light and Gold (2000) these characteristics were the most common features of ethnic economies. Since most often new immigrants are following the same business strategy of the earlier immigrants, so it can be concluded that both are involved within a particular economic sector.

According to the study data of this thesis, the number of Bangladeshi entrepreneurs is very few which are not enough for the emergence of a new ethnic economy. But patterns of their self-employment activities, however, indicate the emergence of a separate ethnic economy which is different from the mainstream. Most of the Bangladeshi entrepreneurs are active in a specific economic sector (restaurant business). They provide job opportunities for their co-ethnic as well as for non-co-ethnic, they use their ethnic resources, apply their cultural techniques to operate the businesses successfully. But the success rate is considered much lower than their expectations. Most of them have started businesses as an alternative way of unemployment. Their ethnic economy can be regarded as an alternative source of permanent settlement through social and economic integration.
Since no previous study was conducted on Bangladeshi ethnic economy in Finland, many of the explanations of ethnic economies remain unclear. More comparative studies like why are immigrants more prone to certain sectors, why most of them are reliance on their ethnic resources, what kinds of tools are needed to understand the emergence of Bangladeshi ethnic economy? However, the theoretical explanation of ethnic economy is discussed here to understand the importance of ethnicity that are used by Bangladeshi entrepreneurs to establish their businesses: how do they utilize their ethnic resources and social networks, connect their co-ethnic members as employees and clients, secure their social and economic position by maintaining an economic sector within the mainstream economy in Finland?
5 RESEARCH METHODOLOGY
I conducted my fieldwork from August to October 2019. During my fieldwork, I conducted twelve (12) interviews. Two municipalities, Joensuu and Helsinki, were selected purposively as the study area of my research because of the increasing number of Bangladeshi businesses in these two cities. I interviewed those Bangladeshi people who were operating their businesses here. I conducted eight interviews from Joensuu by face to face interviews. Interviews were conducted with the Bangladeshi immigrant entrepreneurs. These interviewees were identified through snowball sampling. Since, the aim of this study is related to resource utilization by Bangladeshi immigrant entrepreneurs, here, I have considered those Bangladeshi ‘immigrant entrepreneurs’ as my respondents who are conducting, managing, operating, or running their businesses or with a share in profit or investment.

From the Helsinki municipality, I conducted four interviews. Out of four, three interviews were conducted via ´Imo Messenger´ (online video chat application like skype because Bangladeshi immigrants are used to with this application rather than skype). My interest was to take the face-to-face interviews but due to their tight schedules and long working hours, the majority of them suggested me to take interviews over calls via ´Imo Messenger´. Then I installed this application on my phone and contacted them to conduct interviews.

A qualitative case study method was used to collect empirical data. Two regions, Helsinki and Joensuu, were selected as the study areas. I followed the thematic analysis method to analyze my study data. I prepared a semi-structured questionnaire so that I could follow the themes of my research and analyze the studied data based on the themes.

5.1 Background of the Study
According to the study data, Bangladeshi immigrant entrepreneurs’ businesses can be categorized into two groups such as ethnic entrepreneurs and cultural entrepreneurs. For the following category, a methodology is adopted similar to Kim (1987) for the classification of Korean business in the United States of America. This kind of category is based on the origin of the products they sell and the proportion of their customers. In the following table the process of classification is described.

During interview sessions, interviewees were asked an estimate on the amount/number of Bangladeshi products and Bangladeshi customers in their daily business activities. Though these entrepreneurs did not mention the exact figure, but their answers were clear on this subject matter.
Table 3: Classification of Bangladeshi Immigrant entrepreneurs in Finland, based on study data

Source: Modification from Kim (1985)

<table>
<thead>
<tr>
<th>Origin of Customers</th>
<th>Origin of Products/services</th>
</tr>
</thead>
<tbody>
<tr>
<td>More than 50% from Bangladesh</td>
<td>More than 50% from Bangladesh</td>
</tr>
<tr>
<td>Ethnic Entrepreneurs</td>
<td>Cultural Entrepreneurs</td>
</tr>
</tbody>
</table>

As examples, when they reported most of their customers were from Bangladesh that means more than 50% of their customers were from Bangladesh. In contrast, less than 50% of the customers were from Finland. Businesses where more than 50% of customers are from Bangladesh and more than 50% of their selling products are from Bangladesh are classified as ethnic entrepreneurs. Again, businesses using more than 50% of Bangladeshi products and selling them to less than 50% of Bangladeshi customers are classified as cultural entrepreneurs. Similar kinds of classification are also discussed by Karunaratne (2019) for the classification of Sri Lankan Immigrant Entrepreneurs in Japan and the case of Korean businesses in the United States of America analyzed by Kim (1987), but they divided the business type into four groups along with this two categories.

Basically, Bangladeshi ethnic resources are used in ‘ethnic entrepreneurs’ businesses. The entrepreneurs who are involved with this kind of business import products like species, food items, daily necessary items, halal food, etc. from their home country, Bangladesh. That means their main source of income is coming from Bangladesh. With the increase of Bangladeshi immigrants in Finland, the demands for these products are also increasing day by day. Meanwhile, the profits of these entrepreneurs are also increasing, and Bangladesh is also benefiting from remittances. They represent more than 50 percent of Bangladeshi products and Bangladeshi customers. According to the study result, these entrepreneurs are mainly doing retail trade and wholesale shops and importing products from their country based on their co-ethnic customer’s demands.

The second type of Bangladeshi immigrant entrepreneur’s business is cultural entrepreneurs. These entrepreneurs sell more than 50% of Bangladeshi products, but mainly associated with Finnish customers.
According to the study data, these Bangladeshi entrepreneurs are mainly operating restaurant businesses (Table 4). They are promoting their cultural food items such as ‘chicken tikka’, ‘tikka masala’, ‘beef curry’, ‘chana masala’, ‘sag ponir’ etc. to the Finnish market.

However, the role of these two Bangladeshi entrepreneurs and utilization of their ethnic resources are discussed here in terms of their sources of financial capital, sources of employees, sources of advice for finding business, sources of products, sources of support, sources of trust and so on. The main purpose is to understand the significance of ethnic resources in terms of establishing Bangladeshi immigrant businesses. For this reason, qualitative illustrations were derived through thematic analysis.

A common similarity has been observed among Bangladeshi immigrant entrepreneurs in Joensuu: no one gave permission (a few exceptions) to record their speeches during interviews. They offered me to come at any time in their restaurants if I forget or make any mistake to note any important topic during interview sessions, but they did not agree to record their voices. In contrast, one positive sign was that none of them felt hesitation to answer or raised any questions about the questionnaire. Below excerpt presents a general attitude on this statement.

’’I am ready to give any kind of answer and share my experience. But you are not allowed to record my voice. It does not mean that I am hiding any information. If accidentally it leaked out, I think it will create a shameless situation for both of us’’.

Two interviewees agreed to record the interview sessions. But I had to promise that I should delete the recording files as soon as possible after completing my transcription process. It seemed like they could not trust me completely. They kept my phone number and called me a
few days later. When I assured them, I deleted the recordings, they thanked me and expressed their feelings like that they are now out of danger. Further, in Joensuu, all of the interviewees were conducting restaurant businesses but in Helsinki interviewees were associated with different types of business (grocery shop, restaurant business, retail shops etc.). The most important thing was that almost all the interviewees had extended their residence permit decision from temporary to permanent by their business activities in both municipalities, Helsinki and Joensuu.

From the Helsinki region, I conducted three interviews over Imo messenger and the rest one was done via face-to-face interview. The face-to-face interview session was about a shared business. They were three partners. When I called one of them for interviewing, the interviewee replied that he should talk with his other two partners. Since these three partners shared equal investment in the same business, they decided to attend a face-to-face interview session instead of an overall interview. It was like one kind of focus group discussion because they were present during the interview session and all of them participated actively. I assumed that the presence of another person in the same interview session might be a cause of obstacle to answering the questions in the right way. But I observed that it was an advantage for me. They provided detailed information related to my themes. As an example, when I asked them ‘‘how did they manage their business capital? ’’, one of them answered that he brought financial capital from his home country. The other two express their personal opinions independently. When one of them was answering, the other two were listening attentively and, if necessary, also added their opinions. There was a good understanding of them. They knew each other very well because they studied at the same university in Finland. I listened to their speeches carefully and kept notes of important quotations.

As all my interviewees were native Bengali speakers, I used ‘Bengali’ language during my fieldwork. During the interview sessions, I always maintained a diary to keep notes of each interview. Then translated each interview from Bengali to English by using my diary notes. Time schedules and duration of time for each interview were other two important aspects of qualitative research design to carry out the whole interview sessions successfully. I contacted with each interviewee separately and agreed to them to meet according to their possible dates and times. In such a case, they were so co-operative and tried their best to fix a date without delay. Though I assumed that 40 minutes to one hour was enough for each interview but in some cases, it lasted more than two hours with several intervals.
The combination of two different sampling techniques was used in this research: purposive and snowball sampling. Two study areas, Helsinki and Joensuu, were selected through purposive sampling process because a significant number of Bangladeshi immigrant entrepreneurs are conducting their businesses in these two cities. Again, snowball sampling was used to get the Bangladeshi immigrant entrepreneurs for interviewing them. Most of the Bangladeshi entrepreneurs already knew each other because either they worked at their co-ethnic restaurant a few years ago or they maintained a close relationship with their co-ethnic members through their ethnic networks.

5.2 Method Description
Because of the absence of a comprehensive study on Bangladeshi immigrant-owned businesses in Finland, I have spent considerable time and effort in gathering and reviewing the literature. As the number of Bangladeshi immigrants is very low in Finland, thus, the number of Bangladeshi immigrant entrepreneurs (61) is comparatively less than any other Asian country like China (606), India (117), etc. (Statistics Finland, 2017). There are no available data sources which deal with the Bangladeshi immigrant entrepreneurship in Finland.

As qualitative research is considered one of the flexible methods (Astalin, 2013) and detailed information can be gathered through the direct interaction with interviewees, I choose qualitative research method as part of data collection. According to Astalin (2013, p. 1), “Qualitative research is an umbrella term for a broad range of different approaches and methods, which vary considerably in terms of focus, assumptions about the nature of knowledge and the role of the researcher”. It encompasses various methods and techniques. It is the way of organizing data into categories and making relations among categories (McMillan & Schumacher, 1993). I used qualitative case study method to collect empirical data from my respondents. I conducted twelve interviews with Bangladeshi entrepreneurs from Helsinki and Joensuu municipalities to describe a general view of the whole entity. I prepared a semi-structured questionnaire so that I could follow the themes of my research and find the answers to the research questions in a relatively flexible way. The answers from the interviewees were unique in every case and some manner, I had to modify my questions due to the diverse nature of data.

The types of questions were open-ended, so the interviewees could give long elaborated answers. The purpose of such questions was to follow the themes of my study. Sometimes I asked questions beyond my research themes to continue the discussion and they provided some valuable information which I wrote down in my diary. During my fieldwork, I empathized with
what is going to be studied and why this is going to be studied to design the themes of the study. Before going to the final interview part, I did one pilot interview which ensured I did not miss any valuable themes relevant to the research questions. From the beginning of fieldwork, I had the intention to keep a research diary. When I had done one pilot interview, I determined to maintain a diary because that time I realized that, most probably, I was not permitted to record the interview sessions. So, it would be a wise decision to write down my observation skills during interviews. Basically, I tried to focus on the everyday life of Bangladeshi entrepreneurs: as entrepreneurs how did they start their day, how did they manage time for their family and children or their own recreation, how did they maintain a relation to their ethnic ties or how did they behave with their co-ethnic members if they met somewhere, etc. The number of my interviewees was few and all of them shared their own opinions and experiences, thus, carefully I wrote down every important topic of our discussion so that during data analysis I could able to figure out the unique nature of data. Again, continuously I updated my methodological skills and techniques due to the diverse nature of data.

It was true that besides interviews, I observed the participants at work in order to grasp the reality related to my study. This method is often considered as a direct method of collecting accurate and reliable data. Though I did not provide any clue about the observation method, but the interviewees were aware of my research aims. They realized that I took more time to complete each theme of my research question. During interview sessions, we also discussed different aspects of Bengali cultures and traditions which could be seen as an advantage of securing more honest answers. However, no interviewees denied using those conversations for research purposes. In some cases, they also inspired me to highlight their cultural traditions and histories. They seemed that it would increase their pride in the global world. Indeed, I assumed that this kind of observation should not be treated as unethical which I made during my fieldwork because I did it for the accuracy and reliability of data.

During my fieldwork I kept a research diary where I wrote down some memorable experiences which I observed during interviews with my interviewees. In this case, my first aim was to keep important notes so that I could look upon them during the interpretation of data. Secondly, as my interest was on immigrant entrepreneurship and the daily life of entrepreneurs related to business: reasons to become entrepreneurs, procedures to start a business, level of their satisfaction, their present financial position and plans for future, their ethnic resource utilization and so on. I planned to write down the case histories of Bangladeshi immigrant entrepreneurs so that I could use these stories as pieces of evidence to compare my previous understanding of
their characteristics as entrepreneurs. Here, I also wanted to clarify my position as a researcher because as a member of the same co-ethnic I had some previous assumptions in my mind but in every case, I tried to understand the facts based on my collected data. If I did not find the answer to any question directly from empirical data, I looked upon my research diary and my observation skills to find out the relevant information so that I could analyze the empirical data according to my research themes instead of reflecting on my assumptions.

5.3 Evaluation on Ethics of the Study
Ethical consideration is one of the most important parts of research. Researchers must adhere to the right behavior during conducting research and disclosing research findings, especially in academic writing (Blumberg et al., 2005, as cited in Akaranga & Makau, 2016). Researchers should follow the rules and guidelines of research ethics to protect the dignity of their subjects (Fouka & Mantzorou, 2011). They should be aware of the rights and privacy of the research participants so that it does not cause harm to research participants (Kononen et al., 2019). The following subjects were given priority to maintaining the ethics of research in this study: privacy and confidentiality of interviewees, informed consent, topic sensitivity and researcher positionality.

5.3.1 Privacy and Confidentiality
It is the responsibility of the researcher to keep secret the original identity of the participants. Researchers should promise to protect the confidentiality of data given by the interviewees (Akaranga & Makau, 2016). Researchers should maintain the confidentiality of data while presenting details account of the social life of the participants. Therefore, all names of participants and names of their restaurants mentioned in this research were not the real names at all. Some interviewees felt hesitant to share some specific information in front of their workers. In such cases, we discussed that type of question when the workers were not present there. I had to promise that I will not share their opinions with anyone else, especially with other ‘Bengali’ entrepreneurs. Since all the Bangladeshi entrepreneurs in Joensuu were doing restaurant businesses so that competitions among them were high both in their business and personal life. Further, the interviewees who got their residence permit as asylums were very much concerned about their privacy. These entrepreneurs would like to avoid unnecessary contact. Some of them seemed that these kinds of contacts may affect the decision of getting residence permits in the future. Thus, special attention was given to protect the identity of these interviewees.
5.3.2 Informed Consent
Before participation in interviews, the interviewees were asked an informed consent which included objectives of the research, willingness of participation, and had given them the rights to withdraw their opinion or add something at any stage of the research. Most of the cases, they were attending the interview sessions without paying attention to the written form. They wanted to know the aims and objectives of my research in orally. I provided a written document about the aims and objectives of my research. Further, before starting interviews I also explained my research aims so that easily they could understand the objectives of my research.

5.3.3 Topic Sensitivity
Meeting with the interviewees were held inside the restaurants/shops of entrepreneurs. Most of them became surprised when they heard that I was doing my thesis on Bangladeshi immigrants’ businesses. Some of them also asked me how it could be a subject of study. They understood when I explained the aims and objectives of my research. In contrast, I became surprised when I realized that most of them had participated spontaneously without showing any hesitation. This would be treated as one of the most positive aspects of my fieldwork. Besides interviewing, I observed their everyday working life as entrepreneurs. I observed that every Bangladeshi entrepreneur whom I interviewed, usually, worked almost fourteen hours (14) per day. So, I interviewed them during their working hours. When plenty of customers came, we just paused our discussion for a while. After a short interval, we continued our discussion again. In such cases, the interviewees were very cooperative. It was one of the main reasons so that I could complete my fieldwork without facing any troubles.

Though I did not face any problem during taking interviews in Joensuu, without one or two exceptions, but in Helsinki it took me a long time to make them understand the aims and objectives of my research. Sometimes they denied answering some specific questions. As an example, when I asked them ´´how do you recruit employees or what kinds of procedures they follow during recruitment employees?” most of them tried to avoid such types of questions. When I reminded them of the ethical issues of my research, they agreed to answer the questions. Some of them replied that it was difficult for them to follow Finnish professionalism during hiring employees. It does not mean that they are breaking the rules of laws. During recruitment, they make a mutual contract with their employees. After a while, I observed that they were confused. They seemed that in future they might fall in trouble for such type of answers. One interviewee got in touch with me two days later after taking his interview. He requested me, not to mention his previous status as he was an asylum seeker. Currently, he is a citizen of Finland.
and holding a respective social status. I also considered this kind of reason as part of topic sensitivity.

5.3.4 Researcher Positionality
My research is qualitative in nature. I made a semi-structure questionnaire to focus on the main themes of my study. The aim of making a questionnaire was to familiarize the interviewees with my research themes though in every stage it was not followed strictly. I did limit my interviewees into the following category: by birth they should be Bangladeshi; they should be immigrants in Finland as well as entrepreneurs. All my interviewees were men and at least completed their secondary education. Most of the interviewees were familiar with me and I had a good relationship with them. I also worked in one of my co-ethnic restaurants. I worked for a short period during the summer. That was an advantage for me to introduce with other entrepreneurs (snowball sampling). Being the person who conducted this study I recognized the importance of the researcher’s position in the research setting. In this regard, reflecting on the researcher’s positionality in terms of gender, ethnicity, cultural background is important. I think I need to reflect (views, values, cultural background, beliefs etc.) about my position in this research because researcher positionality may affect every phase of the research process (data collection, research designing, interpretation etc.). According to Hall (1990), researcher ‘positionality’ in research refers to a space for the researcher (where objectivism and subjectivism meet) in order to say anything (Bourke, 2014). Instead of being an interviewee I played the role of interviewer, which means I emphasized on reflecting the voices of interviewees.

Since I worked few months in one of my co-ethnic restaurants, I expected that my interviewees would treat me with the same status and would receive me openly as well as they would share their thoughts and feelings with me. However, there was no shortage of cordiality, but they treated me as ‘Bangladeshi’ (one of them) rather than as a worker. It was also an advantage for both of us. They could easily believe me which was helpful to produce more authentic information. We could continue our conversation without any language barrier, and I could easily understand their non-verbal cues as we were from the same cultural background. I tried to maintain the positionality throughout the whole research process though in some cases there had limitations to draw the actual thoughts of the interviewees. In such cases, more meaningful thoughts and ideas were granted for the analysis from our shared discussion.

As I interviewed those immigrant entrepreneurs who were from Bangladesh. I thought that I should clarify my position as a researcher, as an insider (at the same time member of same co-
As a member of the same co-ethnic (insider), it increased my confidence level. In such a case, trust played an important role in getting valid and reliable data which I acquired as a member of the same ethnic group. According to our culture, being a minority person in a country means requiring networks and support. Further, as an employee it was easy for me to building rapport with the employers and understand them quickly, understand their non-verbal cues, and some selected business language. Finally, as a researcher I was an outsider and independent reviewer. During interviews I realized that some of my presumptions and understandings were an insider’s viewpoint which was completely different from the viewpoint of an outsider. As an example, before conducting interviews I thought that I would get permission for recording the interview sessions, but in such case my assumptions had been proven completely wrong. However, it could be assumed that a combination of being insider and outsider characters was initial advantages to create a comfortable environment for both the researcher and the participants.

During my interviews I received some unexpected answers from the interviewees. In some cases, they talked about their cultures and traditions which were irrelevant to my research themes. In some cases, instead of giving answers some of my interviewees asked me the same questions to express my opinions. For example, when I asked them what was the reason to become entrepreneurs, at least, one of my interviewees replied that I should tell him first that what kind of work should he do other than business? At that time, I became confused. I thought that I made a mistake asking him the question, but later I realized that he regarded me as ‘one of them’ and he assumed that as an insider (a member of the same co-ethnic member) I possessed better insider knowledge or both of our understandings are the same. For these reasons he did not feel the necessity to explain it. Though there are no overwhelming advantages or disadvantages to being an insider (Hammersley, 1993), but it is a continuum with multiple dimensions (Mercer, 2007). I know that researcher’s positionality may affect the research process at any stage of the study, and I have started to realize that my positionality in this research may impact my interpretation, acceptance and understanding. Nevertheless, I had changed my techniques of asking questions immediately and provided more spaces for my interviewees in order to get their feelings and thoughts on a particular subject by limiting my pre-determined position (potential influence on research, i.e. as an insider): concerning interviewees and became more conscious about my position in this research.
5.4 Data Analysis
The thematic analysis method is used to analyze the empirical data in my research. According to Alhojailan (2012, p. 42) “Thematic Analysis provides the opportunity for researchers to move beyond calculating unambiguous words or statements or expressing the ideas”. During data analysis I used the following techniques of data analysis. Firstly, patterns or themes can be identified within qualitative data more easily than any other method (Maguire & Delahunt, 2017), secondly, it is the best way of organizing oral and written data into charts and tables (Denscombe, 2010). Thirdly, a clear logical understanding of the interviewee’s thoughts (attitudes, beliefs, feelings etc.) can be arranged theme by theme from a huge data set. I considered these three principles as parts of the thematic method for my data analysis.

As I collect data through interviews, I think several explanations are needed to interpret the data. It is considered that in qualitative research identification of the theme is one of the fundamental tasks of the researcher (Ryan & Bernard, 2003). In my study, themes are derived from the common thoughts and feelings (also through observation) of the interviewees and the theoretical ideas that I mentioned in the earlier chapter. Theoretically derived themes are considered advantages for the researchers because they can replicate, extend, or refute existing evidence (Joffe & Yardley, 2004). It is important to draw the richness of the themes from the raw data, also a challenging one. The key themes are designed in light of the research question so that I can formulate the diverse raw data into a concise structure. As an example, when ‘ethnicity’ is considered as a theme of the development of Bangladeshi entrepreneurship in Finland, I formulate some related themes (i.e. ethnicity as the source of financial capital, source of employees and products etc.) to get the answers of my research question. In some cases, the themes are categorized into some subthemes in order to gain a clear logical understanding of the interviewee’s thoughts and feelings. I use quotations from the data as the supportive evidence of interpretations. I highlight the ‘excerpts from the interviewee’s full text’ which are related to my research objectives. Each time I emphasize my themes to reach coherent findings. Sometimes themes are used to develop the clues from the raw data so that I could reach to conclusive findings.

After collecting and translating data into English (as I collected data in Bengali), I tabulated the data in Microsoft Word. I read my collected data multiples times so that I could discover themes and patterns related to my research aims. In this regard, Bogdan and Biklen (2007) argued that researchers should read the data at least twice so that they did not face any problem during preparing and organizing the content of data. Further, handling data multiples times is a great
strategy of findings themes though most of the themes were discovered from my research questions (Ryan & Bernard, 2003). I aimed to make a linkup between my interviewee’s thoughts and my observation skills which I gathered during my fieldwork. After writing a coherent text of each of the themes I read the contents again to develop further under the first level of themes. As the analysis of my empirical data was based on thematic analysis, I tried to keep update my first level of themes by adding missing information in order to make the themes more understandable. In such cases, I had opened my research data again and emphasized on differences, similarities, and interrelationships among data sets to be ensured that the themes are representing the whole of the text. Finally, I used a variety of data display techniques such as tables, narrative texts, quotations, etc. to interpret the data for drawing findings.
6 RESULTS
Bangladeshi immigrant businesses can be treated as small enterprises. Most of the cases, they employed fewer than ten people. At the very beginning, most of them had started their business with financial capital that was small in size. At that time, they used the business as a survival strategy in terms of gaining employment. The former Bangladeshi entrepreneurs, who previously worked in co-ethnic business ventures, established their businesses aiming to do something independently for themselves and the future of their families. Previously they worked long hours (more than twelve hours per day) in their co-ethnic businesses but the payments were too low than their expectations. When their wives and children came to Finland and started to live with them, they faced difficulties to afford the expenses of households. Some of them also discussed the matter with their owners but most of the cases, they did not get positive feedbacks according to their expectations.

"I worked more than 12 hours per day in his restaurant. ... Within this time my family also came to Finland. When I thought about our future, I became frustrated. I gathered lots of experiences including making foods, taking orders, handling customers and staff, etc. But my brother did not take any initiative to increase my salary".

Furthermore, they couldn’t permit their wives to work at any company in Finland because of religious restrictions. All entrepreneurs who participated in this study are Muslim and their religion, Islam, doesn’t support women works outside from home without maintaining ‘Hijab’. They prefer working as couples like Chinese family-owned restaurants in Finland (Katila & Wahlbeck, 2011). Though a major difference has been seen in terms of responsibility. Katila and Wahlbeck (2011) argue that in a Chinese restaurant the husband works as the cook and the wife waitresses. But in the case of Bangladeshi restaurant men are responsible for dealing with customers. They take orders, communicate with customers, monitor overall conditions, and keep account information. While women are responsible for making foods. They work as cooks. Women did not come in front of customers. Most often, the economic values of their wives’ efforts are neglected. Even they try to appoint employees by mutual contracts so that they can get maximum services through limited pay.

"I worked more than 12 hours per day in his restaurant. It is true that before joining his (my brother) restaurant, we made a mutual contact about my
duties and salary. But day by day, the situation was becoming more complex.’

Working long hours and paying less appears to have become the norm in immigrant businesses. Most of the entrepreneurs seem that this is the only way of securing their business position in their host country, Finland. However, most of the Bangladeshi entrepreneurs are satisfied because they can spend more time with their families though they work long hours. They have the freedom to fix their working hours.

Long working hours in co-ethnic businesses isolated workers from the other Bangladeshi immigrant. According to their previous contract, co-ethnic employees work seven days a week from opening hours to end. Not only the employees but also the entrepreneurs do hard physical and mental work to increase their profits. Opening and closing hours for all Bangladeshi entrepreneurship businesses are almost the same. Usually, they open at 10 o’clock in the morning and close 10:30 at night. These schedules are fixed for customer services. Originally, staffs come one hour ago before opening-hour and leave the restaurant one hour later after closing-hour. Bangladeshi entrepreneurs try to keep open their businesses 365 days in a year. Their co-ethnic employees learn this type of practical knowledge while working for their co-ethnic employers, and later they apply this knowledge to their businesses. Eventually, they offer long working hours to their employees and sustain the practice.

However, almost all Bangladeshi immigrants maintain good relationships with their employees, and in general, they try to help each other within their ethnic networks. Evidence from this study shows that most Bangladeshi immigrant entrepreneurs have changed their residence permit from temporary to permanent through their business. Before coming to Finland, most of the entrepreneurs who participated in this study had no intention to establish business. When they realized that self-employment is the most common and easiest way of securing residence status for staying permanently then they had changed their plans. They decided to be entrepreneurs. Another significant factor in becoming self-employed for these entrepreneurs was cultural embeddedness. Almost all the Bangladeshi restaurant owners are selling their cultural food and products because they have available food dishes and they can make it according to customer’s satisfaction and demands.

A significant number of Bangladeshi restaurant businesses have been developed in the Joensuu region. Probably, the taste of Bangladeshi cultural foods among Finnish local people has created the demands for the establishment of the restaurant business in Joensuu. In Helsinki, the
businesses of Bangladeshi immigrants can be categorized into three types: restaurant businesses, retail shops and wholesale businesses. In the restaurant sector, same as like the entrepreneurs of Joensuu, Bangladeshi immigrant entrepreneurs are serving the same products and services aiming to meet the satisfaction of local customers’ needs and demands. In contrast, retail and wholesale businesses have been developed by targeting the members of their co-ethnic groups. These kinds of businesses have been established based on the demands for co-ethnic people’s needs, especially for the demands of ‘halal food’. These entrepreneurs sell a variety of ethnic products such as rice, sweets, wheat, fresh vegetables, meats, fish, spices, etc. In Finland, these shops are commonly known as ‘Deshi Bazar’ (country market) to the people of their co-ethnic members. Basically, the wholesaler’s import food and products from their country of origin and supply to the retailers. Then the retailers sell directly to their co-ethnic customers. They also offer home delivery services around Finland according to the demands of their co-ethnic customers. Further, the entrepreneurs who are operating restaurant businesses in Finland also buy these products from their co-ethnic’s retail shops. In this sense, the retailers and restaurant owners maintain a good relationship. This is one kind of mutual relationship. The result of this study also indicates that all these entrepreneurs (retailers, wholesalers and restaurant owners) try to maintain a good relationship among themselves by using their ethnic networks.

6.1 Immigrant’s Background and Entrepreneurship
Bangladeshi immigrant entrepreneurs in Finland came from diverse fields. Some of them came as asylum seekers, some came as workers and some others came as students. According to my study data, these immigrants chose Finland as their destination country for a variety of reasons. The asylum seekers came to ensure the safety and security of their life. The immigrants who came to Finland as workers got an invitation from their co-ethnics group members to join the restaurant as employees, aiming at earning more and leading a standard life. On the other hand, the students came here to complete their studies. During my interview sessions, I interviewed that Bangladeshi immigrants who have established their businesses, instead of category them according to their age, sex, religion, or purposes to come to Finland. All the Bangladeshi immigrants who participated in this study were men. At the same time, their co-workers were also men who came from outside Finland. Businesses by Bangladeshi immigrants are male dominated. Because most of them are Muslim and their religion does not permit women to work with men in the same place. Again, most of the Bangladeshi entrepreneurs are operating restaurant businesses.
I wondered when I understood that all of my participants in Joensuu had chosen ‘restaurant businesses’ in their journey to self-employment mission. Some of them had started their careers by doing business in other sectors but within two or three years they had changed their business plan and started the restaurant business. When I asked them to know the reasons why did they choose this particular business idea, some of them replied they had previous experiences on the restaurant business, some others told that they had received training and some other replied that it was the reflection of their previous desires. One of my interviewees tried to reply logically from his practical experiences. According to his analysis, like other nations, Finnish people have no ‘principal food dish’ which they need to eat in their daily basis as an example he mentioned ‘rice’ which is the staple food of the people of Bengali nation. According to him,

“Business associates to food items (i.e. restaurant business) have no chance of getting losses without profit if it would be managed properly. In the context of Finland, the probability of being lost is almost zero because Finnish people have no particular food dishes which they prefer to eat daily”.

In this section, I wanted to emphasize on their socio-economic background to make a link where factors influence the propensity to establish businesses in their destination country. In this regard, their educational attainment, previous socio-economic and cultural background, as well as the duration of stay in Finland, were given priority to analyze the themes.

6.1.1 Reasons behind Entrepreneurship
Starting a business in Finland is indeed relatively easier than any other EU country (Suomen Yrittäjät: immigrant entrepreneur survey, 2018). Though self-employment rates among immigrants are increasing dramatically, but the self-employment ratio between immigrants and natives are almost the same (Fornaro, 2018). Research confirms that some immigrant groups are more active than others to involve in entrepreneurial activity (Rahman & Fee, 2010). According to this study, the Bangladeshi immigrant entrepreneurs who participated in this study, in Finland, are doing better in the business sector rather than paid jobs. Most of them seem that entrepreneurship is a prestigious profession than the day-laborer or doing odd jobs. Most of the cases, they utilize their ethnic resources to establish their own business. In doing so, these entrepreneurs are selling their cultural products rather than concentrating on foreign products. Though they are selling cultural products, but their targeted customers are local people instead of their co-ethnic members. However, there are some specific reasons for making every decision to become an entrepreneur. Bangladeshi immigrant entrepreneurs also motivated by some pull and push factors to become entrepreneurs in Finland. The Bangladeshi entrepreneurs who participated in this study mentioned several factors such as limited access to
the job market, discrimination, lack of employment opportunities, easy access to the business sector, independence and autonomy desire, safety and security as well as support from family members, friends and relatives motivated the to start their own business in Finland.

Firstly, limited access to finance or job market work as a motivational factor to become entrepreneurs in Finland. Bangladeshi entrepreneurs whom I interviewed also faced limited access to the job market. As an example, after completing studies, most of the cases, students could not get desire job and in some cases, they could not fulfill the given requirement because of lacking in the Finnish language, which is visible in the following informant’s answer:

"After completing my studies here I realized that without being a Finnish or being expert on Finnish language, job opportunities for foreigners are limited here. I found some odd jobs like cleaning, waiters or caretakers’".

Another interviewee said

"... I changed my profession from employee to employer because I did not get a relevant job according to my educational qualification.

Some of these entrepreneurs who worked in their co-ethnic businesses as employees added that in some cases, they were themselves responsible for their limited access to other business sectors. As an example, most of them were experienced in the restaurant business and blocked their other opportunities by continuing in the restaurant sector as employees or employers. When I asked interviewees to know the reasons why most of them choose restaurant businesses to become entrepreneurs, some of them replied that they had no other alternative options. Because they were experienced only in this particular sector.

"As I learned everything related to restaurant business then decided to establish one of my own. ..., I started a restaurant business because at that time in Finland I knew this business very well’’.

Again, opportunities were very much limited for those immigrants who got their residence permit as asylums. Sometimes, it became difficult for them to survive economically. In a word, limited job opportunities in the job market pushed these Bangladeshi immigrants to become entrepreneurs.

"Here, everything is limited for foreign workers, especially for the asylums. No one wants to believe the asylums. The asylums are offered jobs without any contract and low payment’’.
It is assumed that self-employment is an alternative way of employment through which immigrants can achieve economic prosperity. According to previous research data, the rate of discrimination is very low in Finland but in the case of Bangladeshi immigrants, data differences are noticeable. The immigrants whom I interviewed faced discrimination of getting quality jobs according to their qualifications.

"... a full-time permanent contract was needed for getting my permanent resident permit, but they denied giving me a full-time contract. When I left my first restaurant job, I went to many places to get a full-time job, but no one promised me to give a full-time job. Though they could give me a full-time contract. I also observed that some of my other colleagues had been provided this opportunity. Finally, I decided to set up my own business".

According to the above quote, before opening his own business he worked in a company as a part-time employee. He requested the company authority to give him a full-time permanent contract, but the authority of his company denied the proposal without showing any logical ground. This would be considered an internal matter of the company unless the company authority had made the same offer to other employees. But he observed that some of his colleagues were offered full-time work contract. That means Bangladeshi immigrants had faced discrimination at the job market in Finland which also motivated them to be self-employed entrepreneurs.

Further, the opportunity for starting a business can be considered one of the principal reasons to become an entrepreneur. According to this study result, in Finland, for starting a business there are no hard and sole rules. All the procedures related to entrepreneurship are almost the same for the immigrants as like the natives. The following interviewee’s answer is at least indicating the same thought:

"Finnish self-employment system is more flexible for foreigners and beginners. There have no separate rules for immigrants. Moreover, immigrants are encouraged to invest here. In a word, comfortable Finnish self-employment rules encourage me to start my own business".

Furthermore, for the development of ethnic business in the host society the importance of cultural resources is undeniable. Most of the Bangladeshi entrepreneurs who participated in this study expressed that the demands of cultural food and products had created a marketplace. The entrepreneurs who are involving with wholesale shops import cultural products from Bangladesh. They import cultural products based on their customers’ demands. On the other
hand, entrepreneurs who are operating restaurant businesses are mostly dependent on their cultural products for making food dishes. They are mainly following their cultural traditions during making and distributing food and services.

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'We sell our cultural food and products along with other foreign food items. 
... For making our cultural food dishes we are totally dependent on our culture. We use our spices and follow our traditional rules to make the food tasty which is completely different from others’”.
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This interview is taken from a Bangladeshi ethnic shop. Three Bangladeshi entrepreneurs have established the business by targeting their co-ethnic members as their primary customers in the Helsinki area. The availability of cultural products and their demand in Finland motivated them to become entrepreneurs.

Freedom and autonomy at the workplace, safety and security of life and property, better living condition, and opportunity to settle permanently also motivated the Bangladeshi immigrant to become self-employed entrepreneurs. According to this study, before establishing own businesses, almost all Bangladeshi entrepreneurs worked long hours. On average, they worked fourteen hours in a day, either at their co-ethnic businesses as employees or any other company as part-time workers. According to their opinions, in some cases, they were forced to work for fourteen hours. At that time, they were compelled to work long hours because they needed financial support. Some of them also mentioned that they had no freedom in their workplace. They had too many responsibilities and they were accountable for every single step. They seemed that entrepreneurship was the right way of getting freedom and autonomy at the workplace. Thus, they established their own businesses.

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’’... entrepreneurship is an independent job, here you are not under anyone control or no one can force you to work. ‘You are doing hard work to establish your career and your fame’’.
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Further, some of these Bangladeshi entrepreneurs have given priority to the ‘safety and security’ of their lives and properties. They were very much aware of the safety and security of their lives and properties. They believed that in Finland, investment in the business was more safe and secure than their country of birth, Bangladesh. Most of them also made a comparative analysis of the marketplace between Finland and Bangladesh before investing in the entrepreneurship sector.

Furthermore, the opportunity of the permanent settlement also attracted Bangladeshi immigrants, whom I interviewed, to become entrepreneurs. Almost all these immigrants were
refused to provide a full-time contract where they worked jobs before starting their own. In the meanwhile, they discovered an alternative way of getting a permanent residence decision in Finland. As most of them had previous experiences and searching for an alternative of employment they decided to be self-employed entrepreneurs for their economic survival as well as a permanent settlement.

"When I realized that I should do something for my permanent settlement in Finland, I found self-employment as the best alternative option for securing my position. That was the main reason to open a restaurant business".

According to the following quote it can be said that Bangladeshi immigrants were indirectly forced to establish their businesses because they had no other alternative way of securing their income for permanent settlement. Within the immigrant entrepreneurship studies, it is assumed immigrants’ previous experiences on business inspire them to establish a business in their host country which facilitate the settlement process. On the other hand, some of these entrepreneurs established entrepreneurship as a means of earning more than the wage or salary earner immigrants. When they realized that they need to earn more and save for the future of their family and children then they decided to change their status from employees to employers. According to this study, most of the Bangladeshi entrepreneurs believe that entrepreneurship is a standard job and equally recognize to all, which helps to increase their social status as well as motivated them to become entrepreneurs.

Furthermore, support from families, relatives and co-ethnic members also plays an important role to be self-employed. This kind of support can be financial, mental or physical support. According to this study result, almost all Bangladeshi immigrants received financial capital from their families, friends or relatives during their start-up. They also received mental and physical support from their co-ethnic members both at home and abroad. As examples, some of their co-ethnic members advised them, some other provided necessary information during their new start-up. Indeed, Bangladeshi immigrant entrepreneurs who participated in this study had been motivated by many pull and push factors to become entrepreneurs in Finland.

6.1.2 Education Offers Tools for Entrepreneurship
According to the study data almost all the interviewees, in both Joensuu and Helsinki regions, had completed their Secondary School Certificate Examination (S.S.C). In Joensuu, almost all Bangladeshi immigrants who came abroad (next to Finland) in working visas were educated and skilled. They completed their bachelor’s degree and had some previous work experiences, without one exception. Besides, these entrepreneurs who came to Finland as asylums did not
complete their higher education degrees. A similar result is found in the case of the Helsinki region for asylum seekers. On the other hand, the entrepreneurs who came to Finland as students completed their higher education as well. Most of them had started businesses after completing their higher studies. From the above explanation it can be concluded that almost all the Bangladeshi entrepreneurs who participated in this study, at least, completed their Secondary School Certificate (S.S.C).

6.1.3 Previous Experiences Imply Business Type
In a general sense, the person who is an expert or has previous experiences in a particular sector has more chances of getting success in his professional life rather than the person who is new in such a sector. In the Joensuu region, all the interviewees whom I interviewed were doing restaurant business. Instead of doing paid jobs or other kinds of businesses they established their own businesses. They concentrated on the restaurant business because they had previous experiences in this sector. Some of them previously worked their co-ethnic restaurant in Finland and some gained experiences from outside of Finland. Besides, some of them gathered experiences from their cultural knowledge. As all of them were experienced in the restaurant business so that they started their entrepreneurial activities by targeting this sector. Though it is assumed that immigrants are more entrepreneurial because they have a risk-taking tendency, but according to this study, these entrepreneurs have chosen the restaurant business as the strategy of avoiding risks. Further, all of them were experienced and they believed that it would be better to utilize their previous experiences. Despite the lack of financial and other human capital, they were getting involved with the restaurant business to become entrepreneurs.

In contrast, in the Helsinki region the Bangladeshi entrepreneurs who participated in this study were operating different types of businesses instead of concentrating on one specific sector. Some of them established wholesale or retail ethnic shops and some others were conducting restaurant businesses. Their initiatives for being self-employed were completely different from the traditional system. They concentrated on innovation and creative ideas rather than following a traditional system. Before starting their businesses, they analyzed the market condition. This study result revealed that these entrepreneurs were importing products from their home country based on their customers’ demands. In fact, the size and types of their businesses are much more dependent on the demands of their co-ethnic customers.
6.1.4 Duration of Stay Hope for Entrepreneurship
As the Bangladeshi entrepreneurs whom I interviewed came from different backgrounds with different purposes, so, the duration of the decision-making of being entrepreneurs may differ from person to person. On average, these immigrants took four to five years to set up their businesses. The immigrants who previously worked in their co-ethnic businesses tended to learn properly the basic techniques of business so that after a certain period they can establish their-owned businesses by using the same techniques. When the idea of establishment of own businesses came in mind, perhaps, for this reason they became agree to work long hours. During interview sessions, some of these entrepreneurs also mentioned that they tended to establish the self-employed business. At first, they targeted to change their residence permit from temporary to permanent. When they received a permanent residence permit, perhaps, most of them feel to do something independently, something for themselves and the future of their families.

On the other hand, the immigrants who did not work at their co-ethnic business (i.e. the asylums) took more time to become entrepreneurs than the immigrants who gathered a lot of business experiences by working in their co-ethnic businesses. These entrepreneurs reported that despite they had the ambition to be self-employed personnel, they could not start earlier. Because they were in an uncertain condition until getting decisions of their residence. After getting a resident permit, they could not start immediately because they had a lack of financial capital as well as business experiences. According to this study data, before establishing their own business, at least two years, they worked a variety of part-time jobs. From their working life experiences in Finland, the majority of them changed their plans and wished to be self-employed. For this reason, they concentrated on saving money to establish their businesses. In addition, the immigrants who came as students had started their business careers after completing their studies. According to this study result, these Bangladeshi immigrants took two years in an average to establish their businesses.

6.2 Utilization of Ethnic Resources
In a general sense, businesses by immigrants in a specific region are developed by targeting its co-ethnic people, but in Finland, the development of Bangladeshi immigrant businesses are exceptional. According to this study data, the majority of Bangladeshi entrepreneurs who participated in this study have established their businesses by targeting local Finnish people as their prime customers. Perhaps, they were concern about the limited number of their co-ethnic customers or they were informed about the market-value of Bengali food and products. Again, some of these entrepreneurs are selling their cultural products, along with other foreign food
items. Most of them have intentions to attract their co-ethnic customers. Nowadays these entrepreneurs have started some special services for their co-ethnic customers such as ‘halal pizza and kebab’ services. Moreover, they are trying to provide services according to their customers’ needs and demands.

Bangladeshi immigrant entrepreneurs who participated in this study tend to utilize their ethnic resources to become self-employed entrepreneurs. For establishing their businesses, the first crucial resource is business capital. Many of these entrepreneurs bring money from their home country, some of them borrow money from their friends and relatives and some of them invest from their savings. The Bangladeshi restaurant owners would like to hire employees from their same co-ethnic because they would like to use their mother tongue ‘Bangla’ in on duty. In such a case, at first, they try to find co-ethnic employees within Finland, otherwise, they concentrate on hiring employees from their home country. During inviting their men relatives and friends or family members as kitchen staff outside of Finland, they took full responsibility for sponsorship of migration.

“... my cousin told me to come to Finland because he started a new restaurant in Finland. As I had little experience in cooking then I decided to come to applying my previous experience and earning more. He managed everything for me. Finally, I came and joined his restaurant”.

According to their statements, now the situation has changed. Finnish Immigration Service has imposed more restrictions on hiring employees outside of the EU, especially from South Asian countries. Sometimes it takes two to three years for processing one application.

6.2.1 The Role of Ethnicity in Business Formation
Immigrants bring human capital when they move from one country to another. Their previous work experiences, education and skills are given less value in their host country compared to their home country when they are offered for jobs (Bird & Wennberg, 2016). From this argument it can be said that directly or indirectly, immigrants are forced to secure their employment through self-employment. In such cases, Bangladeshi immigrants were not exceptional. Most of them came to Finland to have a better life with their family. When they started to understand that they had only limited opportunities in the Finnish labor market then they planned to search alternative ways to survive economically. They tried to get some output from their cultural background. According to my study material, in Finland (Joensuu and Helsinki) Bangladeshi entrepreneurs considered their existing ethnic resources and networks
when establishing their businesses. Within the scholarship of migrant entrepreneurship researchers already agree that ethnic resources play a vital role in the development of immigrant businesses. For example, Light and Bonacich’s (1988) research on Korean businesses and Zhou and Cho’s (2010) research on Chinese enterprises in the United States are represented in marking this vital role. New entrepreneurs seldom have adequate knowledge and ideas to use their cultural resources in the proper fields. For that reason, they need their ethnic networks for getting proper guidelines and support. From this study, it can be summarized that before starting their businesses almost all the Bangladeshi immigrants had tried to utilize their ethnic background. Utilizing ethnicity in engaging businesses takes different forms in the data such as the source of products, raw materials. Employees, capital and so on.

6.2.1.1 Source of Capital
Start-up capital is a crucial aspect of an immigrant business. Table 5 summarizes the sources of the business capital of Bangladeshi immigrant entrepreneurs who participated in this study. According to the analysis of this table, about 67 percent of Bangladeshi immigrants used their ethnic resources during their new start-up. Among them 75 percent borrowed their start-up capital from their family members.

Overall, 50 percent of Bangladeshi entrepreneurs loaned money from their families to become entrepreneurs. On the other hand, about 33% of Bangladeshi immigrants used independent sources. Their business capital came from their savings. Either they saved money in Finland by doing paid jobs or brought from Bangladesh from their savings.

Table 5: Sources of Start-up Capitals by usage: Breakdown by Type of Business Entrepreneurs

<table>
<thead>
<tr>
<th>Ethnic Resources</th>
<th>Cultural Entrepreneurs</th>
<th>Cultural Entrepreneurs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loan from Family Member</td>
<td>4</td>
<td>2</td>
</tr>
<tr>
<td>Loan from Relatives and Friends</td>
<td>2</td>
<td>0</td>
</tr>
<tr>
<td>Independent Source</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Money Saved in Finland</td>
<td>2</td>
<td>0</td>
</tr>
<tr>
<td>Money Brought from Bangladesh</td>
<td>2</td>
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</table>

The interviewees who borrowed their initial business capital replied that during their new start-up they borrowed financial capital from a variety of sources such as family, friends and
relatives. Moreover, none of these entrepreneurs loaned business capital from banks or any other financial institutions both in Bangladesh and Finland. In the theoretical part of this study I have already mentioned that usually, immigrant entrepreneurs get limited access to financial institutions for loans during their new start-up. In the case of Bangladeshi immigrant entrepreneurs, a majority of them believed that the process of getting loan is a complex process and it may hamper times in getting their residence permit decision.

6.2.1.2 Source of Products

According to my analysis most of the Bangladeshi entrepreneurs are engaged in restaurant businesses. All of these entrepreneurs present their ethnic food items such as different types of ‘chicken and beef curries’ (Manchurian, Tikka Masala, Butter Chicken), ‘Vegetables curries’ (Sag Ponir, Chana Masala, vegetable curry, Onion Bazi, etc.) in their menus. When introducing their ethnic food to local customers, they follow some sales techniques such as offering free meals in order to check how well their products match with the locals’ tastes and expectations or giving discounts for customers’ first purchase.

‘‘Though I am selling my cultural food items along with some foreign foods but almost 90% of my customers are Finnish local people. Most of them never experienced the taste of Bengali food dishes before. … Sometimes, I offered a discount for my regular customer who would like to taste Bengali food. According to their request I have started lunch of my cultural food dishes at a reasonable price’’.

They are trying their best to establish their ethnic food as a brand in the Finland marketplace. They are trying to adapt their ethnic foods according to their local and regular customer’s tastes and expectations. Generally, restaurants serving ethnic food are established in places that are largely populated by co-ethnics. However, this study presents a different case. Bangladeshi immigrants who participated in this study state that they established their restaurants to become self-employed and they target local people as their prime customers. Because they have a strong belief in their cultural products and services. On the other hand, other Bangladeshi entrepreneurs who run retail shops, exploit a niche market targeting their co-ethnics as the main customers of supplied products. In other words, by importing ‘exotic’ products from their home country they are trying to attract their co-ethnic customers and create new demands for ethnic products. As an example, most of the immigrants from Bangladesh are Muslim and they try to follow and maintain the rules of their religion. Accordingly, they try to eat halal food following their religious book *Holy Quran*. Bangladeshi entrepreneurs whom I interviewed import halal
food from their country of origin. They also import daily products such as rice, oil, spices, vegetables, etc. according to their customer’s demand. Nowadays, instead of importing cultural products these retail shops entrepreneurs are buying products from wholesale shops entrepreneurs. Mainly, the owners of the wholesale shops are importing food items and other cultural products from Bangladesh.

Most of the Bangladeshi immigrant entrepreneurs whom I interviewed designed their business idea depending on their cultural products. In the Helsinki region the Bangladeshi entrepreneurs who are selling cultural products such as rice, vegetables, spices, fish, meat, their businesses are known at ‘Deshi Bazar’. They import these items directly from Bangladesh. In such a case, they are totally dependent on the products of their home country. On the other hand, the entrepreneurs who are operating restaurant businesses also rely on their cultural raw materials for making delicious food dishes. During making ‘cultural food dishes’ for local and ethnic customers they use the spices which they import from their home country. One participant said that

“My kitchen was designed according to our indigenous culture. I bring spices from my country. And I got lots of positive reviews from my customers for my special species”.

As their main target is to introduce their ‘cultural foods’ to Finnish customers, they are also trying to design their restaurant premises through indigenous materials. One interviewee said that he started a shared business with his uncle by buying a running restaurant. Though they checked the previous selling record of that restaurant before buying it, they failed to reach their minimum selling target. Then they decided to change their total business plan. As part of their plan, they renewed the interior and exterior design of their restaurant. They started to sell their cultural food dishes instead of foreign food and within a few months they achieved their expected selling record.

“Then we changed the total food menu and started with new food with Bengali food, named ‘Indian food’. We decorated restaurant premises using our cultural foods and materials”.

There has a close linkage between ethnicity and the source of products. Many Bangladeshi entrepreneurs have established wholesale and retail shops in the Helsinki region aiming to serve their co-ethnic members. They import their products from Bangladesh according to their customers’ demands and serve these products around Finland via home delivery services. The restaurant owners who are co-ethnics constitute the main customer group for these wholesale
businesses. Some retailers also buy cultural products and from these wholesale shops instead of importing. In these ways, all co-ethnic members try to maintain a close relationship among themselves.

6.2.1.3 Source of Employees
Almost all the interviewees answered that they try to recruit employees from their co-ethnic members although they are bound to follow the Finnish rules for recruiting new employees. After giving an advertisement for workers, they inform other co-ethnic members so that they can easily get perfect co-ethnic members who want to work in their cultural environment.

“It is true that during the selection of employees I give special attention to those who are from my same co-ethnic and I always prefer to recruit from my community people.”.

I always try to recruit people from our same co-ethnic because our kitchen work is totally different than others. ... If new staff join our ethnic group, they can easily learn these techniques and can quickly adjust to the environment. Usually, staff from other country backgrounds did want to learn our kitchen works.

These above-mentioned quotes reveal that during recruitment employees, Bangladeshi entrepreneurs prefer their co-ethnic members to recruit because their kitchen work is completely different than other ethnic businesses. They use unique techniques to make food for their customers. If they employ new employees from their co-ethnic groups, these employees may easily learn these techniques and can quickly adjust to the environment. Many studies indicated the importance of recruiting employees from the same co-ethnics. According to Menzies et al. (2000) the use of ethnic employees was common in ethnic entrepreneurship. They can easily deal with their customers if the majority of their customers are from the same co-ethnic groups. In a study of 284 Chinese immigrant entrepreneurs Wong (1997) found that 89% of them had co-ethnic employees (Wong, 1997, as cited in Menzies et al., 2000) On the other hand, if they recruit employees from other ethnic groups, they may face numerous difficulties to train them properly. In this study, I have examined three sources of labor supply in case of Bangladeshi immigrants’ businesses such as unpaid family labor, cheap co-ethnic labor and unpaid co-ethnic labor as a trainee. Overall, these sources can be considered as the advantage of Bangladeshi immigrant businesses. Because entrepreneurs can easily recruit co-ethnic their desired from these sources.
Again, some entrepreneurs believe that recruitment employees from their co-ethnic group are one kind of cultural practice. According to them, providing job opportunities for co-ethnic members is one kind of basic responsibility. If employees are their co-ethnics, entrepreneurs should teach them everything properly without any language barrier. It is also practical for them to recruit employees from their co-ethnics because most of the Bangladeshi immigrants are looking for a permanent job for extending their residence permit, especially the students who have just finished their studies.

“When new members come from our country, we collect their contact numbers and contact them later if we have an opportunity for them. We also maintain a social network site to share our feeling, thoughts, and necessities so that we can easily help each other”.

Basically, immigrant ethnic networks are the main source to contact with new co-ethnic members. According to Ryan (2011) the immigrant has ready access to their ethnic networks. As these entrepreneurs’ state that when they have the opportunity to appoint new employees, firstly, they contact their co-ethnics groups through their ethnic networks. According to their cultural practice, they have responsibilities to help their co-ethnic members abroad. As a result, they try to reserve this employment opportunity for them.

6.2.1.4 Role of Culture as Ethnicity
In Finland, the activities of Bangladeshi entrepreneurs are nothing but the parts of their culture. Almost all Bangladeshi restaurant owners are selling their cultural food and products. They have available food dishes of their owned and they can make it according to customer’s satisfaction and demands.

“I sell Bengali cultural food items as well which is directly related to my culture and cultural knowledge. You will see that Bangladeshi immigrant gives business more priority to be self-employed. Here, the reason is we have different and available cultural foods of our own”.

On the other hand, those entrepreneurs who are selling foreign food items rather than their cultural foods are trying to follow certain business behaviours such as "customer satisfaction", "service first" which are recognized by their cultural norms.

“Though I did not sell any kind of Bengali foods, I believe that my culture is my power. I try to follow just I theme ‘‘customer satisfaction first’’. I try to use my cultural practice at the time of dealing with customers such as giving
them some side dishes with main dishes, use our serving style at the time of serving foods and every time try to ask them about the quality of foods. All of these are part of our culture’’.

According to the study data, these kinds of scenarios are common in restaurant businesses and are mostly seen in the Joensuu region. In the Helsinki region, along with these features, some Bangladeshi immigrant entrepreneurs are using different techniques and innovative ideas. Some of them are selling ethnic products by targeting their co-ethnic as their prime customers. They import their cultural products directly from their country of origin for their customers. According to their opinions, most of their co-ethnic customers are happy because they are capable of their favorite cultural products in their destination country, Finland. Further, based on their co-ethnic customers’ demands they also deliver products and services around Finland through home delivery service.

Although it is believed that socioeconomic achievements of an ethnic group are the part of their human capital (Hirschman, 1982), but without the presence of cultural elements, the actual implementation of these achievements outside the border of their country of origin is difficult and far-reaching. In this sense, the Bangladeshi immigrant entrepreneurs who are trying to establish a ‘niche market’ by targeting their co-ethnic members have emphasized on their sociocultural orientation-motives, desires and practices. According to this study, most of these entrepreneurs are operating businesses depending on their cultural background in both regions Helsinki and Joensuu.

’’Though my cultural backgrounds are not directly related to my business but indirectly I am totally dependent on my ‘Bengali’ cultural practices’’.

From start-up capital to recruitment employees as well as preparing and serving food these Bangladeshi entrepreneurs follow the basic rules of their culture. Either they are using their ethnic resources or following the guidelines of their own culture. This means, the majority of Bangladeshi entrepreneurs are followed by their culture and most of their activities related to business have been borrowed from their culture.

6.2.1.5 Role of Trust
Trust is a crucial aspect of developing immigrant businesses in a region. Generally, an ethnic enterprise develops in a region by targeting its co-ethnic members as the main customers. According to my research data, in Joensuu, Bangladeshi immigrants developed their businesses by targeting local people as primary customers because of the low number of co-ethnics living
in the region. In contrast, in the Helsinki region the number of Bangladeshi immigrants is comparatively more than the number of Bangladeshi immigrants living in the Joensuu region. That was the main reason for the development of different ethnic businesses in Helsinki. Nevertheless, according to my study data in both regions, Helsinki and Joensuu, businesses by Bangladeshi immigrants are developed based on mutual trust between employers and their co-ethnic employees. When entrepreneurs decided to employ a new employee, they searched employees through their social networks. Employers can easily trust their co-ethnic employees because both are from the same ethnic background. They can share their feelings and express their current situation.

“I tried to recruit employees from my community people and relatives because I can easily trust them and can depend on them. They can also understand our situation. And I think only Bengali staffs will know the exact food recipe of Bengali foods”

Almost in all cases, Bangladeshi entrepreneurs prefer to recruit employees from their co-ethnics and relatives because of mutual understanding and trust. According to Wahlbeck (2007) mutual trust is an important aspect of an ethnic business. According to my study data, reliable employees are important for the development of Bangladeshi immigrant businesses in Finland. According to the participants, most of them invited their family members and relatives to join their business as employees. These entrepreneurs seem that their family members and relatives are more reliable than other co-ethnic members. In his study, Wahlbeck (2007) argues that reliable and trustworthy employees are important for running immigrant and ethnic businesses, and “trust is one of the few resources that a minority community can generate to a larger extent than a resourceful majority” (Wahlbeck, 2007, p. 10).

In addition, a variety of business preparation activities such as location selection, selection of the type of business, estimate monthly sell, learning of management practices including how to deal with customers, information about market opportunities, etc. are required before start self-employment business. In such cases, most of the entrepreneurs tried to contact with the respective co-ethnic members who had previous experiences in this field.

6.2.2 Utilization of Family Resources
The presence of family members and the social capital of family may affect the immigrants’ businesses in their destination country. In Finland, Bangladeshi entrepreneurs are fully or partly dependent on their family resources to establish and continue their businesses. Family labor, entrepreneurial capital, support for doing business such as advice and information are the main
family resources that facilitate the Bangladeshi immigrants to establish their businesses in Finland.

6.2.2.1 Source of Labor
Many Bangladeshi immigrant entrepreneurs invited their family members and relatives to join their business as workers. Some others hired their co-ethnics living in Finland. Before getting into work relationships these entrepreneurs and their employees agree on the terms and conditions of the work.

``It is true that before joining his (my brother) restaurant, we made a mutual agreement about my duties and salary``.

The fact is that almost all Bangladeshi entrepreneurs mobilized their family resources. In the establishment of their businesses, they sourced their financial capital from their family members, relatives, or friends. Finally, they received emotional and physical support from their family, relatives and other co-ethnic. In addition, they used family labor to increase their business profit which was the principal strategy of their businesses. Many studies revealed that family members were the main source of co-ethnic labor. In their study, Shin and Hin (1990) found that in US success and growth of Korean immigrant businesses were heavily dependent on the workforce of family members (Shin & Hin, 1990, as cited in Menzies et al., 2000).

Bangladeshi entrepreneurs in Finland are mostly dependent on their family members and relatives for labor work. They try to appoint non-paid or less paid workers from their family members and relatives rather than hiring non-family wage workers. One interviewee said that after coming to Finland he joined his cousin’s restaurant as an employee as well as a trainee. He worked at his cousin’s restaurant for almost three years. He worked hard and long hours but received low payment. During that time, he had no alternative options.

``... my cousin told me to come to Finland because he started a new restaurant in Finland, ... Finally, I came and joined his restaurant”. I was paid low because during joining a restaurant we agreed upon a mutual contract``.

According to Bailey and Waldinger (1993) ethnic entrepreneurs try to treat their family labor as a training system (Valdez, 2016). This scenario was seen in the case of Bangladeshi family-owned businesses. It was one kind of pre-preparation or socialization process for their future entrepreneurship.
“I am really grateful to them. They gave me a job, taught proper training on how to make foods, conduct with customers, handling customers, and so on”.

Another fact was that almost all Bangladeshi entrepreneurs and their workers worked more than 12 hours a day and currently it became an informal rule among them.

“I passed more than two years, ...., In the meantime, I gathered lots of experiences including making foods, taking orders, handling customers and staff, etc. But my brother did not take any initiative to increase my salary. I worked more than 12 hours per day in his restaurant”.

In the Finnish context, Bangladeshi immigrant entrepreneurship is comparatively new but competition among Bangladeshi entrepreneurs is higher than one would expect. I interviewed eight Bangladeshi entrepreneurs in small city Joensuu. I think the number Bangladeshi restaurant business in this city is three to four times more than any other ethnic restaurant such as Turkish, Indian, or Nepalis restaurant business. Intentionally, they hire their family members such as brother, cousins, uncles, brother’s son as the workers instead of recruiting workers from other backgrounds. Their main purpose is to connect their family members with self-reliant initiatives so that their family members are being able to begin careers as experienced entrepreneurs in the future. At the beginning of their journey they lacked financial resources to recruit paid workers by following Finnish rules. They may employ their family members and relatives as non-paid employees or limited pay. On the other hand, these employees think that they can continue these businesses after their families or relatives. It is like a continuation of the family business as part of Bengali culture.

6.2.2.2 Source of Initial Capital
Most of the Bangladeshi entrepreneurs brought their business capital from their country of origin. According to my research data, entrepreneurs who brought their business capital from their country or borrow money from their relatives, as well as friends, came Finland between five to six years ago. The majority of them engaged in business for the first time. These entrepreneurs had no savings that can facilitate the establishment of their business. Thus, they are dependent on their family resources for financial capital.

“I brought initial capital from my country. My father gave me the money from his saving to start my career as a businessman. As I took money from my father, I tried to work hard to save my father’s last resource”.
On the other hand, the entrepreneurs who had an earlier engagement in business invested their previous savings for their entrepreneurship journey in Finland. They also borrowed money from their family resource, but their previous savings were their primary capital.

“It is true that when I asked my friends and relatives for money, they denied helping me. They presented several reasons not to help me. I saved some money from my previous job and business in Sweden, also borrowed some from my brother-in-law”.

Yet some other Bangladeshi immigrants managed their business capital without utilizing their family resources. They are living in Finland for more than fifteen years and they saved a certain amount of money for their future by doing work and business in Finland. For this reason, they did not need to borrow or loan business capital.

“I managed my business capital from my savings. Neither I borrow a single amount nor bring from my country. I saved money by doing jobs in Finland”.

6.2.2.3 Source of Support
Emotional and physical support from family members, co-ethnic or relatives also plays important roles in the development of ethnic or immigrant businesses in their destination countries. These kinds of supports are also considered parts of family resources. Except for students, the Bangladeshi immigrants who newly came to Finland aiming at for doing business or permanently settle down received invitation from their co-ethnic members. Some others got invitations from family members and relatives who are already residing in Finland. During their new start-up, they got enough physical and emotional supports from their family members, relatives and acquaintances who had invited them.

“I have two childhood friends who came to Finland before me and helped me much from beginning to starting my business. I will never forget their contribution. Without their help, I could not have started in time”

At the same time, they also got assistance from their co-ethnic members who had already lived in Finland. Basically, co-ethnics welcomed the new Bangladeshi entrepreneurs because they gained access to their ethnic products through these entrepreneurs. Generally, immigrant individuals bring their necessary goods from their home country through courier services which are so expensive. Thus, they cordially welcome Bangladeshi entrepreneurs near them and try to support according to their ability.
“We got enough support from our co-ethnic people. Though no one promised for financial help, but their mental support inspired us to start in a full swing”.

6.2.2.4 Source of Advice
Advice from co-ethnics or family and relatives actively work as an influencing factor to establish immigrant entrepreneurship business. Before starting their entrepreneurship businesses, all Bangladeshi immigrant asked their co-ethnics about the present marketplace for doing business in Finland. When they got positive responses from their co-ethnic members then they decided to start their entrepreneurship journey.

“One of my uncles invited me to visit Finland (who was a successful businessman in Finland). When he explained some opportunities for doing business as well as social security and benefits which were comparatively better than Italy, then I decided to move Finland”.

Some Bangladeshi immigrants had given priority to their friends and relatives' advice during the selection of their business type. Most of the cases, their relatives and friends suggested them to start the restaurant business in the very beginning. According to their previous experiences they realized that restaurant business would be the best choice for new Bangladeshi entrepreneurs because comparatively it is more profitable than any other business and requires less investment capital, fewer experiences, and fewer language skills.

“My friends and other relatives who were living in Finland for a long time suggested me to start restaurant business. They provided some pieces of evidence comparing to other businesses”.

6.3 Role of Transnational Ties and Ethnic Networks
Cross-border activities by immigrant entrepreneurs are referred to as ‘transnational entrepreneurship’ (Drori et al., 2009). Here, self-employment activities by Bangladeshi immigrants can be considered as ‘transnational entrepreneurship’ because during their businesses start-up they manage business capital from their family and relatives using transnational ties. In addition, most of these entrepreneurs are operating restaurant businesses and their activities are not limited within the destination country. They import products and services from their country of origin. It is one kind of ‘courier type’ (Solano, 2015) of ‘transnational entrepreneurship’. It appears that they are mostly dependent on their transnational ethnic ties for financial capital. The importance of transnational ties is also
discussed by Katila and Wahlbeck (2011) during the analysis of the role of social capital in terms of immigrants’ business. They argue that social capital such as information, capital, skills and labor are the four major components of social capital that play an important role in the development of immigrant businesses. Immigrants can achieve these social capitals through their transnational ties.

Again, almost all Bangladeshi immigrant entrepreneurs or their business partners collected information on a particular business before starting their self-employed journey. Although they had a lack of some skills (language, education), but they overcame the challenges using their other social capital on a large scale. According to Granovetter (1995) minority group (immigrants) has the ability to use their social capital on a large scale than the majority. When social capital transfers across the border it becomes one of the best transnational resources for the development of immigrant entrepreneurship in their host countries (Wahlbeck, 2018). From this point of view, it can be noted that human capital (experience) of Bangladeshi immigrants became social capital to others when they joined other business avenues as employees.

However, most of the employees came to Finland to earning more and permanently stay here. After arrival, they joined their previously contracted work and then applied for their family (wives and children) as soon as possible. On average, it had been taken three to four years to get a visa for their family members. In the case of Chinese immigrants in Finland, before applying for a residence permit for their wives and children, male migrants compare the opportunities with their home country (Katila & Wahlbeck, 2011), but almost in all cases, Bangladeshi immigrants are fully determined to bring their family (wives and children) so that they can live together in a developed country. In the meantime, they gather lots of experiences in business and start thinking of doing something independently. It is like a chain of immigrants’ businesses. According to this study report, the person who came to Finland before four to five years ago as a worker, now serving as an entrepreneur. Before taking interviews, I was concerned about the scarcity of data because one of my purposively selected areas was Joensuu which is a small city. But I became surprised when I discovered that, in Joensuu, at least ten Bangladeshi entrepreneurs are operating their businesses. Finally, I regained my confidence when I got the exact information about the total number of Bangladeshi entrepreneurs in Helsinki and Joensuu from Finland’s ‘Population and Social Statistics’ department.

From this study it has appeared that most of the Bangladeshi immigrant entrepreneurs previously worked in a co-ethnic ownership economy. After a certain period, they had planned
to change their status from employees to employers. Mostly, it has been seen in the restaurant sector. In many cases, it happened after the arrival of their families in Finland. When their families came, they started to realize that they had achieved enough from their working life. Now they should do something for their families as well as for the future of their children. They also concerned about their permanent resident permits. They planned for such types of income sources, as a result, they could stay here permanently with their families. In such cases, the majority of them were forced to choose the restaurant business because they had experiences in such kind of business sector. Some interviewees said that they learned entrepreneurial activities from their co-ethnic members such as from managers, workmates or restaurant owners where they worked previously. Most of the time, during working hours they shared business information, management skills, technical knowledge, complementary resources, and providing mutual recommendations. These are reflecting in the following respondent’s answer:

‘‘… During my working life I thought, if I had a restaurant or business I could have settled here. At that time, I had no idea about how students or foreigners can start a business. ... my uncle shared some valuable information on the business, also inspired me to open my one. I also used my learning experiences which I had gathered from my previous working life’’.

Within migration studies literature there is a tendency to believe that immigrants have ready access to ethnic networks (Ryan, 2011). In the case of Bangladeshi immigrants before starting their business, they tried to contact their co-ethnic groups through their ethnic networks and transnational ties. Their main aim was to share their business ideas with their co-ethnic members. When most of their co-ethnic members gave positive reviews, they planned to start their self-employment journey. They also calculated all possible aspects such as opportunities for getting jobs, possibilities of getting residence permits and possible opportunities after returning to the home country. After calculating all possible risks, these entrepreneurs realized that they have a better possibility in the business sector.

The above-mentioned findings reveal that Bangladeshi immigrant entrepreneurs mostly depend on their ethnic networks and transnational ties during business preparation and operation in their host county, Finland. These immigrants have less knowledge of the Finnish labor market than native entrepreneurs. As a result, they may face trouble during their new start-up. In this context, they may utilize their transnational ties and ethnic networks to adjust to the current business environment. According to this study result, Bangladeshi entrepreneurs considered
their existing ethnic networks to establish the business. During their new start-up most of them borrowed business capital from their families, friends and relatives, they recruited employees from their same co-ethnics, got emotional and physical supports from their co-ethnic groups both in-home and the host country, received valuable information during location choice to establish a particular business as well as information about the possibilities of getting success. In a word, in every stage of their business preparation and operation Bangladeshi entrepreneurs received assistance from their transnational ethnic ties and ethnic networks.

6.4 Entrepreneurship in Ethnic Resource Restructuring
During my data collection period when I asked for interviewing them almost all the Bangladeshi entrepreneurs invited me to their workplace for interviewing. Because these entrepreneurs work for seven days a week, and they had no extra time for seating interviews outside their workplace. During interview sessions, in Joensuu, I observed that a significant number of their co-ethnic members had to come to their restaurant as customers and made orders. Before making meals for their co-ethnic customers they paid special attention such as washed their hands with soap, cleaned cooking dishes very well because it would need to serve ‘Halal Meal’ for their co-ethnic customers. All Bangladeshi restaurant owners had kept ‘Halal Food’ items for their co-ethnic customers and offered a special price for their co-ethnic customers.

However, in this discussion I want to focus on the importance of business premises as the source of restructuring networks and relations among the same co-ethnic members, and how entrepreneurial activities of Bangladeshi immigrants help to restructure their ethnic resources. When co-ethnic members came to their shops as customers or as visitors, all of them (co-ethnic customers, workers and owners) feel easy and comfortable. Firstly, they could express their opinions by using their mother tongue. It also became possible to share their well and woe. Secondly, entrepreneurs would like to share their present business condition, personal feelings, experiences and their cultural attachments concerning the business. In contrast, their co-ethnic members would like to share their need and demands as well as their expectations from co-ethnic businesses. Sometimes both (entrepreneurs and their co-ethnic members) also discussed the importance of their ethnic resources for the development of Bangladeshi owned ethnic businesses in their destination country, Finland. Indeed, they talked about their upcoming cultural events and planned for the celebration. As a Bangladeshi citizen, I got several invitations from my other co-ethnic members. Before the events, several meetings were called. They used to arrange the meetings inside one of their co-ethnics business. They discussed the upcoming events and fixed place and time schedules for celebration. Besides, any important
decision for the benefits of community members was also taken from such kinds of meetings. In a word, in the case of restructuring ethnic networks and relations the role of Bangladeshi immigrant businesses is unavoidable.

Again, during recruitment employees, Bangladeshi entrepreneurs give priority to their co-ethnic so that they get some extra benefits which I have already mentioned earlier. When a new co-ethnic member comes, most probably, the entrepreneurs have a better chance to collect information about new members because they have to keep a variety of information to continue their businesses properly. According to my study data, they try to connect their new co-ethnic members with their ethnic network. If they recruit from co-ethnic people, they try to maintain a good relationship with them and treat them as their colleagues rather than workers. In this way, their new co-ethnic workers gradually become active members of their ethnic ties.

From this study result it is seen that every Bangladeshi entrepreneur in Finland is trying to attract their co-ethnics as customers. Although at present, a majority of their customers are local Finnish, they have paid special attention to increase the number of their co-ethnic customers. As an example, when co-ethnic members come to their places, they receive them cordially. These entrepreneurs try to provide services according to their co-ethnic member’s needs. Instead of treating them as customers, they receive them as members of the same ethnic group. In this sense, the business premises of Bangladeshi entrepreneurs can be considered as commonplaces of restructuring their social networks and relations. As I have already mentioned earlier, long working hours have been isolated the Bangladeshi entrepreneurs from their co-ethnic members as well as the activities of their ethnic community. As a result, when new co-ethnic members come to their shops as customers, usually, they welcome them (co-ethnic members) warmly. They try to follow some informal rules such as, firstly, the entrepreneurs try to serve the quality products. Secondly, they try to make a good relationship so that they can expect further orders from the same customer. Finally, as the members of the same co-ethnic, these entrepreneurs try to broaden their ethnic network by including new members. The business premises of the Bangladeshi entrepreneurs are the common places where a high number of Bangladeshi immigrants can be found as customers. Thus, it can be said that businesses by Bangladeshi immigrants in Finland indicate the size of their ethnic networks and the strongness of their relations.

Since Bangladeshi entrepreneurs worked long hours, they did not get extra time to spend on the development of their ethnic ties. As a result, most of the time, their business premises are
selected purposively for meetings and programs so that they can attend. According to my study data, every year Bangladeshi immigrants in Finland celebrate their cultural programs and arrange a get-together party after the programs. In such cases, they hire their co-ethnic entrepreneur’s business place to celebrate the days. This trend has become popular among co-ethnic members. In fact, in some cases, entrepreneurs willing offer to use their business ground to celebrate the cultural programs so that they can attend actively. From the above discussions it can be summarized that businesses by Bangladeshi immigrants are contributing to restructuring ethnicity in any specific region.

Basically, the process of writing my master’s thesis is one kind of learning experience that I have learned and gathered during interviews.

Excerpt from research diary, September 2019

``One of my interviewees told me to come early in the morning during the opening hour of his restaurant. I came in time, and we met and exchanged our greetings with each other according to our cultural norms. Then he took 30 minutes to make ready his restaurant. I observed that according to his daily routine he switched on pizza oven (Finnish name ‘uuni’) and other switches lights, kebab machines respectively, placed restaurant advertisement display board outside the restaurant. Then prepared coffee for customers, checked the existing amount of cash box, and finally switched on the opening sign. He offered me to take breakfast with him. Though I had already taken my breakfast from my home but could not deny his proposal because he was too determined. In the meantime, two of his workers entered after a while came some customers. After completing our breakfast, we started our meeting. I observed that every morning he should come 30 to 40 minutes early before opening hours. Every day he started his day early in the morning and came home at late night. His wife and children also passed most of their time inside the restaurant. They used to complete their school home task there. A specific table in the restaurant was reserved as their reading room. On the backside of the restaurant a restroom was placed, so that they could take rest while feeling bad or during leisure.

Within two hours his wife and children joined with him. His wife started cooking food for their lunch. Every day they tried to eat their lunch together. During dinner they did not get time to take dinner together because of working pressure. The
most important thing was that on that day I took lunch with them including his family members and co-ethnic workers.

The above-mentioned features are common aspects of Bangladeshi immigrant businesses. Everyone is struggling financially and working hard. They hardly get time to spend some moments outside the restaurant premises with their family. It may vary depending on the present economic condition of them. During summer I worked in one of my co-ethnics restaurants. The economic condition of my employer was good. Every Sunday he would like to stay home and tried to spend time with his family. Every summer, he made a tour for his family members outside Finland. In order to get more reliable and trustworthy information, I spent a lot of time with my interviewees. I believe my previous work position in my co-ethnic restaurant has played an important role in building trust. During my work time, whenever I got time I tried to discuss with my boss (owner of the restaurant). He would like to share his struggling life in business and told me that I should learn the business very well, because today or tomorrow I would benefit from it if I would like to establish my own one. He also taught me everything related to restaurant business: how to open a company, conduct business in Finland, deal with customers, etc. From that time, I became interested in Bangladeshi entrepreneurs in Finland and started my planning to do some research works on them. Finally, I started my master’s thesis on Bangladeshi immigrant entrepreneurs in Finland. I collected information about other Bangladeshi entrepreneurs from him, and in some cases, I used his reference to get acquainted with them whom he knew personally.

Above all, based on research data it can be summarized that, three types of Bangladeshi immigrant businesses are seen in Finland: restaurant businesses, retail trades and wholesale shops. In Joensuu, all Bangladeshi immigrants are operating restaurant businesses. They are selling pizza, kebab, and some other local food along with their cultural items. Local Finnish people are their prime customers. Usually, their customers would like to order foreign food items such as burgers, pizza, kebab, etc. Perhaps, most of their customers have no experiences in Bengali (people of Bangladeshi are known as Bengali) cultural food dishes. As the numbers of their co-ethnic groups are few, these Bangladeshi entrepreneurs are trying to maintain the quality of their food items as well as customer satisfaction so that they can economically survive in the competition of entrepreneurship. Despite of limited market-value of Bengali food, Bangladeshi entrepreneurs are trying to continue their businesses by promoting their cultural products and services. Almost all Bangladeshi entrepreneurs who have participated in this study are utilizing their ethnic resources such as ethnic products, co-ethnic members as employees,
borrow initial business capital, ethnic networks etc. during their business preparation and operation.
7 DISCUSSION
In this chapter, a summary of the study’s findings is presented by revising the research questions. The main research question of this study was how ethnicity is used in terms of entrepreneurship by Bangladeshi immigrant entrepreneurs. What kinds of ethnic resources such as sources of initial business capital, employees, etc. are they using during their new start-up?
One of my aims was to find out whether the interviewed Bangladeshi entrepreneurs are dependent on their ethnic resources for the establishment and continuation of their businesses in their host country Finland or not. In terms of understanding the importance of ethnic resources in their businesses, their activities which they have performed during their new start-up and contribution of particular ethnic resources are given priority in this discussion.

The findings of this study indicate that Bangladeshi entrepreneurs who participated in this study mostly rely on their ethnic resources. These entrepreneurs have been diversifying into various types of business including restaurant business, retail trades and wholesale ethnic shops. During their new start-up, these Bangladeshi entrepreneurs mainly focus on ‘quality of products’ and ‘customer satisfaction’ first. Although some of these entrepreneurs are selling their cultural products and others are selling a variety of products rather than their culture, in both cases local Finnish people are their primary customers.

Overall, the Bangladeshi immigrant entrepreneurs who have participated in this research fully or partly rely on their ethnic resources; either for business preparation and operation or for both. It should be acknowledged that their resource utilization not only provides competitive advantages in the field of immigrant business but also blocks opportunities in some other instances. It appears that intra-ethnic business competition among Bangladeshi entrepreneurs is the result of easy accessibility to ethnic resources.

Data were collected through face to face and telephone interviews conducted in 2019 from August to October with 12 Bangladeshi entrepreneurs who own businesses in Finland. In the light of their business operation three types of business patterns are seen: restaurant business, retail trades and wholesale shops. Data were collected from two purposively selected regions: Helsinki and Joensuu through snowball sampling. In the interviews with the entrepreneurs, the sources of start-up capital, the recruitment of employees for business, the role of family resources, and the importance of entrepreneurship for restructuring ethnic resources, etc. were discussed to understand the ethnic resource utilization in Bangladeshi immigrants’ businesses.
Bangladeshi entrepreneurs’ businesses have been divided into two main categories: ethnic enterprises and cultural enterprises. This division is made according to the origin of the products they sell (Bangladeshi/Bengali versus international/Finnish) and the nationality of their customers (Bangladeshi/Bengali versus Finnish). During interview sessions, the interviewees were asked to express their opinions on the percentage of Bangladeshi products and Bangladeshi customers in their business activities. The Bangladeshi entrepreneurs who are selling more than 50 percent of ethnic products and dealing with more than 50 percent of Bangladeshi customers, these kinds of businesses have been classified as ethnic enterprises. On the other hand, businesses using more than 50 percent of Bangladeshi products or the services related to Bengali culture and selling them to more than 50 percent of Finnish customers have been classified as cultural enterprises.

According to this study result, most of the Bangladeshi businesses are cultural entrepreneurs. In terms of both entrepreneurs’ businesses (ethnic entrepreneurs’ and cultural entrepreneurs’ businesses), Bangladeshi products and services are being used. Though at the beginning of their business career many of these entrepreneurs have started business as cultural entrepreneurs, but, at present, most of them are shifted into ethnic entrepreneurs because of huge responses from their co-ethnic customers. Previous theory and researches suggest that dependency on ethnic resources for the establishment of businesses by immigrants may vary from one ethnic group to another, from one country to another. Some immigrant entrepreneurs may fully depend on their ethnic resources, some others may rely on them at the initial stage of their businesses. Research also finds that some immigrant groups have established their businesses in their host country without making any contact with their ethnic resources. For example, Sri Lankan immigrant entrepreneurs in Japan have established their businesses without utilizing their ethnic resources (Karunarantne 2009). But this study results show that the ethnic entrepreneurs are dependent on ethnic resources almost in all stages of their business during preparation and operation. They import ethnic products from their home country, Bangladesh and heavily rely on Bangladeshi goods and services for operating their businesses. It is assumed that such ethnic resources also give them a competitive advantage to start early in the business market. According to the study data, many of them have managed initial business capital by using their ethnic resources (such as hired their co-ethnic labor, received support from family resources) which have allowed them to be competitive in their economic niches.

At first glance it seemed that since Bangladeshi entrepreneurs are selling their ethnic products to Finnish customers, the main sources of income are coming from local Finnish people. But
according to the analysis of this study, this kind of prediction is not right at all. In this sense, Bangladeshi entrepreneurs are generating their income sources in different stages of their business. As an example, many Bangladeshi entrepreneurs are importing products and services from Bangladesh and distributing these around Finland according to their customers’ demands. That means, in the meantime, that these entrepreneurs, who are related to this operation and distribution, are benefiting.

In this thesis I have aimed to highlight the role of Bangladeshi immigrant entrepreneurs in terms of how they use their ethnic resources. In this regard, their sources of start-up capital, sources of products and services, sources of employees, and the role of family resources have been given priority in the discussion. The main purpose is to illustrate the process of ethnic resource utilization by Bangladeshi immigrant entrepreneurs in Finland so that the importance of ethnic resources in their businesses can be understood.

A notable feature of the Bangladeshi entrepreneur’s business experiences is that almost all of these entrepreneurs have managed their initial business capital from their ethnic sources. Many of them have used their family resource for financial capital. They borrow initial business capital from their families. Some of these entrepreneurs borrow their initial business capital from their relatives and friends. The importance of ethnic sources is also discussed by Kim and Hurh (1985, p. 101) about managing initial business capital by Korean immigrant entrepreneurs. They reported that the Korean immigrants managed their initial business capital from three financial sources such as money brought from country, family savings and loans from their friends and relatives.

It is also observed that most of the Bangladeshi entrepreneurs would like to hire employees from their co-ethnic groups. Most of these entrepreneurs believe that the ethnic character of a worker is the first condition of an immigrant business. According to this study, Bangladeshi entrepreneurs heavily rely on their co-ethnic employees to run their businesses. They can easily trust their co-ethnic employees. Perhaps, these employees have some unique business assets which keep ahead of them from non-Bangladeshi immigrants in the competition of hiring workers. In contrast, despite long work hours and low payment these co-ethnic employees would like to work in their co-ethnics’ businesses. This observation can be interpreted in two ways. Firstly, in Finland job opportunities for immigrants are limited. As a result, whenever these immigrants are offered jobs by their co-ethnic employers, without making any delay they (immigrants) try to accept the proposal. Secondly, most of these employees have the plan to
change their status from employees to employers, after a certain period of their residence in Finland. In brief, the activities of Bangladeshi employers and employees can be considered as one kind of mutual support because both are benefiting from such activities. In this sense, the view of Bonacich, Light and Wong (1980) can be compared where they expressed the same view for the Korean immigrants’ employers and employees as follows:

”Preference is given to members of the ethnic groups in hiring, but the work conditions are poor, the hours long, pay low and irregular... Despite these conditions, these employees have something to gain. They receive employment in a job market where the unemployment rate is high. ... In addition, they may receive on-the-job training and aid towards setting up a business of their own. In exchange, the employers obtain reliable, loyal and cheap workers’’ (Bonacich, Light and Wong, 1980, as cited in Kim and Hurh 1985, p. 103).

These kinds of mutual support are common between Bangladeshi immigrant employers and employees. This research suggests that both may have a better chance to understand each other because they can use their mother tongue during conversation and may feel comfort and confidence due to similar cultural identities.

This study also reveals that Bangladeshi businesses in Finland are highly concentrated in labor-intensive sectors such as trade and services. Findings show that many Bangladeshi entrepreneurs are conducting restaurant business, and almost all of them are using their cultural techniques and resources when cooking their food. At present, the entrepreneurs who are in the restaurant sector previously worked in their co-ethnic owned business. After a certain period, when they have learned the basics in this field, most of them plan to establish their own ones. During their learning stage, they get support from their workmates and ethnic employers. They exchange their ideas and information in formal (while on duty) and informal (i.e. during gossiping) settings. They share entrepreneurial ambitions and complementary practical skills. They benefit from these relationships while planning for self-employment. On the other hand, the entrepreneurs who are doing retail and wholesale businesses import ethnic products from their country of origin based on their customer’s demands.

In this thesis, members of the families, relatives, co-ethnic employees and customers, persons related to the supply of goods and services are considered as ‘ethnic resource’, because entrepreneurs received support from these for their business preparation and operation.
Evidence shows that in the case of Bangladeshi immigrant businesses, family resources are considered a highly valuable business asset. Entrepreneurs get financial help during their new start-up, recruit them as employees and get mental and other kinds of support from their family members. They may receive some kind of support from their co-ethnic customers, relatives, friends and so on.

It can also be seen that in most of the cases, the wives of the entrepreneurs have participated in the businesses as full-time workers. It is assumed that the involvement of wives in the family businesses is one kind of a survival strategy and saving money for future investments. As an example, the participation of a wife in her husband’s business can be a way to reduce labor costs because she is employed as an unpaid family worker. Besides, in some cases their other family members such as uncle, bother-in-law, and relatives have been employed as employees. Similar study results are also discussed by Kim and Hurh in terms of Korean business in the U.S.A. Korean business owners have received supports from the members of the ethnic group such as friends, family members and relatives (Light, 1980, as cited in Kim & Hurh, 1985). Involvement of family members such as wives as unpaid workers are considered as a decisive advantage to win the immigrant’s business competition (Kim & Hurh, 1985). Most of the cases, these employees are employed as unpaid trainees or with a low payment. Though on one side it is seen as the exploitation of labor, but on the other side view, it can be considered one kind of golden opportunity for their co-ethnic workers in the limited jobs market of Finland.

Furthermore, ethnic social ties also play an important role in utilizing resources in immigrant businesses. Ethnic ties are transnational. As a result, it becomes possible for immigrants to utilize their ethnic resources in both their country of birth and country of settlement. It is believed that without such social ties, Bangladeshi entrepreneurs couldn't make proper utilization of their ethnic resources. Social ties provide a structural base within the immigrants' own ethnic community so that continuous utilization of their ethnic resources is maintained (Kim and Hurh, 1985, p. 105). According to this study, for business preparation and operation the role of transnational ethnic ties is undeniable. The Bangladeshi entrepreneurs are using their transnational social ties during importing and distributing of goods for their business purposes. By maintaining social ties and resource utilization process Bangladeshi immigrants are trying to establish their economic position. On the other hand, when they are able to establish their economic position, they focus on strengthening their ethnic connection.
The findings of this study also show that most of the participants in this study are operating restaurant businesses. Eight Bangladeshi restaurant businesses have been established in the small city of Joensuu, perhaps, these numbers are higher than in any other ethnic business in this region. So, it can be predicted that in this region other Bangladeshi business owners are their major competitors in the restaurant sector. In this instance, the case of one interviewee can be mentioned as an example of how such kind of competition forces him to lower the prices of products. According to the interviewee, competition in Joensuu among Bangladeshi restaurant owners is highly visible and to cope with competition most of them are attracting customers by offering the same food at a lower price than others. As a result, sometimes it becomes difficult for new and small business entrepreneurs to survive financially. It is also reported that the competition pressure among Bangladeshi entrepreneurs affects the decisions made by new immigrants. In some cases, new entrepreneurs are being suggested by their co-ethnic entrepreneurs not to start a business in a location where the same types of businesses have already been operating by their co-ethnics. However, it was also found that new immigrants did get enough support from their Bangladeshi friends and relatives during their start-up period.

Such experiences of Bangladeshi intra-ethnic group competition may contrast with the business structure of Chinese and Turkish immigrants in Finland who have started early in this sector. Both groups followed some common rules and maintained close social ties with their co-ethnic groups which might help them to minimize intra-group competition and create an environment for ethnic businesses. As the businesses by Bangladeshi entrepreneurs in Finland are relatively new rather than other immigrant-businesses, it seems that the lack of common norms among Bangladeshi entrepreneurs is the main reason for intra-ethnic business competition. But still now within this system Bangladeshi entrepreneurs are regulating their businesses through utilizing their ethnic resources.

Nevertheless, the propensity to engage in businesses by Bangladeshi immigrants is rooted in the disadvantage in the labor market of the host country and the cultural attributes of their country of origin. They may face disadvantages in the labor market due to language problems, lack of social and human capital and so on which encourage them to be self-employed. As examples, some of these immigrants are offered low-skilled jobs and most of them are paid low for long hours. On the other hand, the availability of their cultural attributes such as ambitions, skills etc. also motivated them to become entrepreneurs in their destination country, Finland. Overall, limited opportunities, discrimination and unique cultural characteristics may turn them into businesses.
Additionally, the decision of these immigrants to enter the self-employed business has been influenced by their duration of stay and type of residence permit in Finland. Almost all of these entrepreneurs have started their business careers on average within four years of residence in Finland though they face difficulties such as the language barrier, cultural differences, and lack of social capital during their new start-up. It is noteworthy that despite numerous difficulties these Bangladeshi entrepreneurs have managed to enter the field of business. Many of them seem to be able to start earlier than any other immigrants groups in Finland. In this regard, the experiences of some interviewees can be mentioned as examples. One interviewee said that during his study period, he planned to do something independently after completing his study. According to his previous plan, after completing his study within two years he started his own business in Finland.

Another interviewee replied that he was able to start very early because before starting his own business he worked in the same co-ethnic business avenue so that he could easily learn the business techniques (preparation and operation). According to this study result, these types of Bangladeshi immigrants are able to start their business earlier than other Bangladeshi immigrants working in the general labor market in Finland. Again, some other immigrants, who worked in the general labor market, are found to be self-employed after five to six years later of their residence in Finland. They took a long time because they had no previous experiences in business. From this observation, it can be concluded that the proportion of being self-employed by Bangladeshi immigrants much depends on the length of their residence in Finland. The longer they stay, the more likely they are to become entrepreneurs.

Though at present they are working hard, long hours and, perhaps, earning less but many of them are satisfied. Some of them also think that being an entrepreneur is one kind of great achievement in their lives. These Bangladeshi entrepreneurs have changed their residence permit from temporary to permanent by showing business incomes as the means of support. They believe that entrepreneurship can be considered as the best way for immigrants to survive financially and be settled permanently if opportunities become limited and immigrants have chances to utilize their cultural resources.

It should be noted that businesses by Bangladeshi immigrants are male-dominated. According to this research data, all the Bangladeshi entrepreneurs are Muslims and male. Most of them mentioned that their religious rules restricted women’s entry into the business. However, the engagement into the business of these male Bangladeshi immigrants seems like part of their
socioeconomic adaptation in a highly developed country, Finland. Before their business entry most of these entrepreneurs failed to secure a full-time job contract and, in some cases, they had been offered low pay. In a word, this necessity is perceived as if it is an opportunity for these Bangladeshi immigrants to become entrepreneurs.

However, the findings of this study also reveal that Bangladeshi self-employed entrepreneurs are isolated from the mainstream economy of Finland. Their unique ethnic resources and social ties may form the base of the ethnic economy. By utilizing ethnic resources such as values, skills, information etc. ethnic entrepreneurs may establish their economic position in their host society (Pe’coud, 2010, p. 62). Once such an economic position is established, they try to expand their businesses and reinforce their social attachment by involving more co-ethnic members as employees or customers. In the meanwhile, by securing an economic niche as self-employed business owners, these Bangladeshi entrepreneurs are trying to maintain a private economic sector within the mainstream economy of Finland. They provide job opportunities for their co-ethnics. The Bangladeshi employees are forced into such kinds of businesses because they do not have any better options. In his study Wahbeck (2007. P. 558) also found the same result in terms of the Turkish ethnic economy in Finland. He argued that Turkish immigrants were compelled to join Turkish owned kebab and pizza restaurants because they had no alternative options in Finland. It could be assumed that ethnic resource utilization gives the Bangladeshi entrepreneurs, who have participated in this study, a viable adaptation mechanism which leads them to permanent settlement in their destination country, Finland.

Further, according to the research findings existing ethnic social ties and the tendency to ethnic resource utilization among these entrepreneurs is a forecast of an emergence of a separate ethnic economy.

Finally, for future empirical research on ethnic resource utilization some research ideas can be suggested from the analysis of the above discussion. Future research could focus on how the patterns and types of Bangladeshi businesses are propagated in a specific region by the availability of trustworthy co-ethnic workers and what kinds of factors have motivated them to utilize co-ethnic workers. Further, perhaps, markets of Bangladeshi immigrants’ businesses are more diversified than the types of markets described in this study. According to my research data, the utilization of ethnic resources in immigrant business mainly depends on patterns of ethnic businesses and the demands of co-ethnic members. So, I think a comparative analysis could be made on Bangladeshi immigrant businesses in Finland who are utilizing their ethnic resources in the preparation and operation of their own businesses. Further, a comparative study
of immigrant small businesses in Finland is also possible, among the entrepreneurs who are conducting their businesses by utilizing non-ethnic resources. Furthermore, the role of transnational ties can be a research topic. From the analysis of this study it is noted that a significant number of Bangladeshi immigrant entrepreneurs are getting involved with the restaurant business. In such a case, they are importing products and services from Bangladesh which gives them a competitive advantage in making food dishes with original taste. Thus, transnational ties play a vital role in the development of ‘cultural entrepreneurs’ business. Again, all of the respondents who have participated in this study bring their start-up capital from their ethnic resources. In such cases, the role of non-ethnic sources such as bank loans or support from the host country’s financial institutions can be part of a separate research topic.
LIST OF REFERENCES


Calver, C. (2019, August 6). In Finland, entrepreneurship is not difficult for immigrants or Finnish born citizens but before making decision everybody should think from the variety of perspectives, i.e. responsibility of risks, accurate information, etc. (Calver, 2019). Foreigner.fi https://www.foreigner.fi/articulo/business/starting-business-in-finland-is-easy-managing-it-is-difficult/20190806175619002567.html.


Doctor of Business Administration, Walden University. 
https://scholarworks.waldenu.edu/cgi/viewcontent.cgi?article=5165&context=dissertations


APPENDIX 1

Informed Consent for Participation in Research

Kamrul Hasan

Participant No: …….

kamha@student.uef.fi

Area: Helsinki/Joensuu

Thank you for agreeing to participate in my research

The Research Objective

The main aim of this research is to study the reasons how Bangladeshi immigrants are utilizing their ethnic resources in terms of operating businesses in Finland. You are being invited to take part in this research because you are from Bangladeshi as well as an entrepreneur. Please do not feel hesitate to ask any questions at any time (during or after the interview) if you do not understand any parts of this research.

Consent to take part in Research

1. I………… voluntarily agree to participate in this research study.

2. I understand that even if I agree to participate now, I can withdraw at any time or refuse to answer any question without any consequences of any kind

3. I understand that I will not benefit directly from participating in this research

4. I understand that all information I provide for this study will be treated confidentially

5. I understand that in any report on the results of this research my identity will remain anonymous. This will be done by changing my name and disguising any details of my interview which may reveal my identity or the identity of people I speak about.

6. I understand that I am free to contact any of the people involved in the research to seek further clarification and information.

Signature of Participant Date

…………………………. …………………..

Signature of Researcher Date …………………

I believe the participant is giving informed consent to participate in this study.
APPENDIX 2
Interview Guide

Question 2: Could you tell about yourself?
(Age, occupation, education, marital status)

Question 2: What are the reasons to come Finland, I think you have some specific reasons to choose Finland as your destination country? The background story of coming to Finland.

Question 3: Before coming to Finland, did you visit any other country for business or working purposes?

Question 4: Why and how did you decide to become an entrepreneur?

Question 5: Why did you choose this kind of business sector, as examples: restaurant/ wholesale business (any kind of specific reason or inspiration)?

Question 6: How did you manage capital to start your business?
(source of investment, previous training or experiences/ any kind of help).

Question 7: How do you employ people? Do you have your own ways for that? / Why do you prefer to employ Bangalis?

Question 8: Who are your customers? Why?

Question 9: How did you introduce this food at the very beginning?

Question 10: Did your cultural background help you to become self-employed in any way? How do you like to explain this?

Question 11: Could you tell about success and failure in your business life?

Question 12: Would you like to share some experiences regarding your business?
(your opinions/suggestions for those Bangladeshi immigrants who want to start a business in Finland).