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Student housing as a talent management issue: the case of international students in Estonia

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I hereby declare that I have compiled the thesis independently

and all works, important standpoints and data by other authors

have been properly referenced and the same paper

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Abstract

This thesis paper intends to provide information and knowledge on talent management and challenges in Estonia regarding housing or accommodation. Housing in Estonia is mostly considered a private issue: with many international students have problems getting affordable housing in Estonia and it is likely that not as much focus has been put on housing compared to other small states. It seems that the theoretical literature distinguishes several types of talent policy: attracting foreign talent, attracting the diaspora and building, or educating its national talent pool. Here the author emphasizes attracting foreign talent management and challenges based on housing. As a methodology author undertakes a single case study analysis to understand the insight of housing challenges as a part of the talent management strategy that is to be attentive towards. The research presented in this thesis will help government, nongovernmental organization as well as university administrators navigate housing challenges and provide effective support to foreign international talent while they are pursuing their degree in Estonia.

Keywords: Talent management, Attracting foreign talents, International students, Student housing

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1. Introduction

According to the national definition of "international students" in the Estonian Education Info System (EHIS) data (European Migration Network, 2012) "international student" has to meet one of the following criteria: 1) his/her country of residence is not marked as "Estonia", "unknown" or left empty; 2) he/she does not hold a long-term residence permit; 3) he/she is not an Estonian citizen, Considering this definition, EU residents are considered "international students". So, when the reference to EHIS data is made then this data includes EU citizens if not stated otherwise (ibid, p. 9). Students emigrate to study in another country to obtain a high-quality education and international experience (Skinkle & Embleton, 2014). International students choose Estonian universities for many reasons. For instance, Estonia is an e-society, with electronic ID-cards, e-government, e-health, e-school, e-parking, and so on (www.e-estonia.com). The country is ranked 8th in the world for internet access in schools (Beller, Dutta, & Lanvil, 2016). Estonia is also one of the safest countries in the world (IEP, 2020). Estonian universities offer more than 100 exclusive and high-quality full English degree programs, internationally accredited diplomas, numerous state scholarships and funding options for new students, high-level academic activities, effective and enjoyable school experience, career opportunities during studies, and nine months of stay in the country to look for a job after graduation (www.studyinestonia.ee).

1.1 Problem Conceptualization:

On the other hand, the author observed little attention has been paid to housing as many international students in Estonia do not get a place in the dormitory or struggle to find an apartment. Some of them cannot even afford university academic hostels because of the high cost (around 30 euros per night). Moreover, the language barrier could be an obstacle to finding housing and for some international students, the local apartment rates are too high. People, local and international students among them, who seek to rent an apartment, often need to pay three different fees at the beginning of the contract: one-month rent in advance, brokerage fee which is usually equal to one month rent plus VAT, and equal deposit. Many students come from developing countries and their economic condition do not easily allow them to cover the whole set of fees to rent an apartment. This dissertation will focus on these foreign talents, and their housing issues while they are studying in Estonia.

The impact of the housing problem also affects the academic education of international students due to the additional difficulties and stress in the search period. The quality of the physical environment and the social relationships developed in student houses have a significant impact on how satisfied students are with their university education (Obeng-Odoom, 2012) Accommodation remains a difficult issue for most international students and threatens to undermine the quality of higher education, it may be argued that the situation could be improved if more affordable student housing was provided (ibid, p. 201; Lubell & Brennan, 2007; Phibbs & Young, 2009). To understand the problem it can be looked at from different perspectives to find solutions for resolving this housing problem.

For many countries attracting international students is key for future prosperity. That is why developed countries always try to attract talents from all over the world. Many local tech companies are dependent on the international workforce, among them international students who study at local universities. Over the past decade, countries like the UK, the USA, Canada, Australia have been pioneers in attracting foreign talents. However, small states in European countries, as well as Asian countries, are not behind to compete with large countries to get the best and brightest international talents. It is worth mentioning that some variables have been revealed by the OECD indicators of talent attractiveness to ensure the quality of life such as dwellings without basic appliances, spending on housing, rooms per person, disposable housing net personal income, household net financial wealth (Tuccio, 2019). But in Estonia, housing as a part of talent management and related challenges have not received much interest from researchers and policymakers. Due to the lack of a qualitative case study, there is a limited number of research papers that have been published regarding housing as a part of talent management and challenges. Based upon those findings of the research, the aim of the current thesis is to address international students' housing problems during the study in Estonia for policymaking in the field of talent management and challenges. Moreover, this thesis also aims to find out international student's unique challenges which are directly or indirectly influencing housing issues during the study in Estonia. For instance, migration, adaptation to a new country, tuition fees, mismatch occupation, immigration experience, currency fluctuation, support systems (social, psychological, physical, institutional, faculty, student union), providing information, facilities, and assistance (Calder, et al., 2016; Kuznetsov & Sabel, 2006; Erhardt, 2010; Kahanec & Zimmermann,

2010; Dwenger, Storck, & Wrohlich, 2012). The study will also contribute to the government, the non-governmental institutions as well as university administrations which is needed to make progress towards a more complete picture of the housing challenges faced by international students as a part of talent management. The intent of this thesis strategy of the current research is to flourish a single case analysis based on students' experiences with housing in Estonia and how they get support from the authorities (e.g. faculty, private agencies, student networks, student associations, and personal networks). This thesis follows a qualitative research design for carrying out the result.

1.2 Research Question:

The thesis is conducted with the research question and objective. The main objective of this research is to analyze student housing as part of talent management based on the Estonian case. The research question is:

> Which of the factors suggested by the literature affect - directly or indirectly - international students' ability to secure affordable housing in Estonia and how exactly?

With these purposes and concerning the research method in mind, the author will generate a good understanding of the case based on qualitative data. Moreover, the author will review the number of articles, documentation, and archival records from the website as a secondary source of evidence for addressing ethical considerations then it will analyze for managing it.

1.3 Progression of Argument:

To get an overview of the thesis paper the flow of contention is introduced here that how the paper was developed. This current thesis paper divides into several chapters. **The first chapter** of this thesis presents a brief and synthetic overview of the context of the problem, where after introducing the problem a research question is formulated. Moreover, in the introduction part, the author focuses on the housing problem of international students as a part of the talent management and challenges in Estonia. **In the second chapter,** a literature review is presented where talent management is introduced, background studied, global perspective checked, and how other states take initiative for housing as a part of talent management and challenges are elaborated. **The third chapter**

constitutes the research methodology which shows the research design and method of data collection and analysis. **The fourth chapter** illustrates the interview findings. and **the fifth chapter** is the discussion of the thesis, the author brings out the theoretical part and interview results together which summarizes the main findings, and the research question is answered from the analysis of the empirical data. The discussion section ends with a list of recommendations for Estonian universities and other relevant authorities. **In six chapters,** the conclusion ends the thesis with a summarization of the whole thesis and suggests future research on academic, cultural, economic, psychological, and linguistic challenges as a part of talent management.

2. Literature Review

The aim of the current section is to provide an overview of talent management and link it with student housing. In addition, an overview of challenges related to student housing is provided.

2.1 Overview of Talent Management

McKinsey defined talent as "a sum of the individual's capacities… their intrinsic gifts, aptitudes, information, experience, judgment, drive, and capacity to learn" (Michaels, Handfield-Jones, & Axelrod, 2001). Talent is defined as skilled professionals with at least tertiary education, in addition to national and international students in higher education who are included in this group (Andersson, Solitander, & Tendersor, 2014). Management does not have a specific definition. It can be said, to actualize some specific destinations and collocation of the application and control, the authority is framed and facilitated by at least one and/or more individuals. Management can also be understood by the development and control of human resources, science, technology, and natural resources. Taylor (1903) defines management as like art, he said a man needs to know precisely what he wants to do and afterward he should observe properly that he can do it in the best and least expensive manner. On the other hand, Fayol (1949) brings attention to management as it means to forecast and plan (examining the future and drawing up the plan of action), organize (building up the dual structure), and command (maintaining activity among the personnel), coordinate (binding together) and control (everything occurs in conformity).

Talent Management is not an old phenomenon. In the late 1990s, McKinsey&Co. (1997) coined the phrase 'war for talent' for the development and retention of the talent in their related field and showed competition for talent in different companies. As per a few observations, this war for talent is presently ready to become one of the most characterizing financial issues of the 21st century (Andersson, Solitander, & Tendersor, 2014). This has led to an interest in many researchers to do research and study talent management, as well as many global business leaders to plan and implement talent management through investing time and resources (Boudreau, 2010). At present, it becomes a key concern inside business associations. The worldwide economic situation has raised administrations' attention inside government organizations and private companies along with leadership awareness to creating a vigorous talent management master plan that assists business associations with pulling in

and holds the best talent (Khilji, Tarique, & Schuler, 2015). The war for talent has intensified and gone global, as many governments have joined the hunt for global talent by developing immigrant-friendly policies. Some governments (for example, China and India) are luring back skilled diaspora, and many others have been making serious investments in the education and human development of their citizens (e.g. Singapore) (ibid, p. 237).

Why is talent management important? Talent management plays a vital role in the growth of a nation by developing its own human resources and bringing in new skills from overseas. Talent management is becoming increasingly important due to increases in demand for certain professions and jobs, qualifications needs, the expected aging of the baby boom generation, and the need to cultivate managerial talent with leadership skills (Noe, 2010). It represents the potential of countries to develop, recruit, and maintain talent and support the talent pool needed to work in these countries both in the short and long term (Muyia, Wekullo, & Nafukho, 2018). Frequently, talent development is considered an essential aspect of widespread talent management, even though development has regularly taken a back seat to enrollment, remuneration, and performance management. As countries and businesses struggle to fill key roles at multiple levels, and the job skills requirements or leadership expectations of the pipeline shift quickly, organizations are putting refocus on creating capabilities, not just seeking them. In consequence, the "War for Talent" is changing – and it is becoming a "war to develop talent" (Deloitte, 2013). Garavan, Carbery, and Rock (2012) explain, talent development focuses on the planning, selection, and implementation of the entire talent pool's development plans to ensure that organization has both the actual and potential talent supply to accomplish strategic goals and that growth practices are consistent with organizational talent management processes. They also emphasize talent management should consider the advancement of strategic or pivotal talent as a core goal of talent development. According to Renzulli (2012), talent development should aim to maximize the opportunities of young people for self-fulfillment and to increase the reservoir of creative problem solvers and knowledge producers in society. Paula Olszewski-Kubilius, and Dana Thomson (2015), state that talent development facilitates the intentional acquisition of psychosocial skills that promote high performance, persistence, and creativity instead of putting these to chance. As talent management in higher education, talent identification and development should cover the whole process from students starting their graduate studies until they join the workforce. Kemple, Herlihy, and Smith (2005) believe that to correct poor technical knowledge, insufficient training, weak academic skills, or inadequate preparation

for further higher study or joining the workforce, talent identification and development should be targeted towards the high school level. It is important for countries to ensure that the education system meets and fulfills the talent demands. The future societal and economic benefit of any country lies in the talent skills and capabilities of its people. (Muyia, Wekullo, & Nafukho, 2018, p. 501).

2.2 The Strategies for Talent Management

The main strategies for talent management are: 1) the development of the national human capital or local talent, 2) the overseas returnees talent program, and 3) attracting foreign talents (Osman-Gani A. M., 2004; Khilji, Tarique, & Schuler, 2015; Azman, Sirat, & Pang, 2016; Chand, 2013; Beechler & Woodward, 2009).

2.2.1 Development of the National Human Capital

Many nations, especially in Asia, have distinguished the local talent or national human capital development as the key to their overall development. Singapore and Malaysia are salient examples that have developed as prosperous countries within a couple of decades; Singapore in particular is now being reliably positioned as the world's second most competitive nation (OECD, 2014; Khilji, Tarique, & Schuler, 2015). Governments have invested significant resources in creating world-class education infrastructure that produces skilled and motivated people and has built a system of ability development to help individuals continuously improve their core competencies in the changing global environment. The plan for human capital is combined with the nation's economic and national policies and has led to the economic growth of Singapore (Osman-Gani & Tan, 1998). Integrating the national talent growth plan with targeted purposes is key to the progress of a country in achieving economic development (Osman-Gani A. M., 2004). The introduction of suitable talent policies to promote economic growth has inspired many other countries to imitate (Malik, 2013). Under five-year development plans, successive Malaysian governments have given high priority to national talent development through schooling, industrial training, and harmonious industrial relations (Khilji, Tarique, & Schuler, 2015). Malaysia's future as a high-income and prosperous nation relies heavily on its pool of highly trained human resources. The issue of human resource growth has taken center stage in Malaysia's various reform agendas. (Azman, Sirat, & Pang, 2016). However, European countries are still dominant in the development of talent. According to the Global Talent Competitiveness Index (GTCI) 2020, 11 countries from Europe have been listed among the top 20 countries, such as Switzerland (1st), Sweden

(4th), Denmark (5th), Netherlands (6th), Finland (7th), Luxemburg (8th), Norway (9th), Germany (11th), Iceland (14th), Austria (17th), and Belgium (18th) (Lanvin & Monteiro, 2020). Such economies have developed relatively open socio-economic policies in which talent growth and management are central priorities (ibid, 2020).

Different nations are likewise following suit internationally yet in a piecemeal design. For instance, according to Michael Rode (The UNESCO Chairman), Pakistan offers a "best practice example for developing countries" in introducing higher education reforms and the development of human capital (Khilji, 2012). China, Nepal, Indonesia, the Lao PDR, and the Republic of Korea have been in the top 10 in terms of governments making major contributions and upward strides in their people's health and education since 1970 (UNDP, 2010) and Bangladesh, Mauritius, and Turkey are forming thoughts about how to promote human development (UNDP, 2013). Such examples demonstrate that 'right policies' do not apply globally, but countries across the world take inspiration from effective nations, such as Singapore (Malik, 2013).

For the policy approaches to talent management and development of national human capital or the local talent, the exceptionally positioned workforce of Singapore is the result of the purposeful and genuine policy of their government to build up its human capital. One could start to contend that Singapore is a special case because it has (most likely) a transparent national strategy for developing human capital together with attracting the best talent (Lanvin & Evans, 2013). Malaysia has adopted and implemented some visionary strategies such as providing world-class education, research & development (R&D) industries, and funding for the investment. Three specific policies hastened the move towards producing and retaining talent, namely, the Science and Innovation Policy (2011), MyBrain15 under the National Higher Education Strategic Plan (2007–2020), and the Talent Corporation Malaysia Berhad (Talent Corp), which is a project under the Economic Transformation Plan (Prime Minister's Department [PEMANDU], 2010; Azman, Sirat, & Pang, 2016). However, overall funding in Malaysia has increased substantially but investment in R&D is still far behind compared to that of advanced countries, like Singapore, Taiwan, South Korea, and Japan (Azman, Pang, Sirat, & Yunus, 2014).

2.2.2 Luring Back Overseas Diaspora

The overseas returnees' talent program has consistently been an intense economic power (Chand, 2013; Tung & Lazarova, 2006). The expanding interest for exceptionally qualified work and the reinforced competitiveness on talents has made nations look for expertise around the world. Some portion of this exertion has been an endeavor to connect with the country's own emigrated human capital. A few of the nations who have encountered enormous brain drain in the past are attempting to seek ways of turning it around to a brain gain with the goal that the remote living nationals could be used for the improvement of the originated nation. Likewise, developed nations are attempting to reevaluate procedures of accumulating enormous portions of top-notch human capital. Henceforth, the policymakers of both developing and developed nations have been attempting to build up and set up various types of overseas returnees' talent master plans and commitment strategies to improve the attractiveness of the nation. External talent has demonstrated its potential to influence industries, governmental issues, and social turn of events worldwide. Cambridge–Oxford-educated Indian Prime Minister, Manmohan Singh, played a critical role in bringing economic reforms to India in the 1990s when it was on the verge of collapse (Khilji, Tarique, & Schuler, 2015). The vast majority of a million Chinese who have received higher education abroad have returned to take positions in research institutions, the government sector and, climbing in the Communist Party's career ladder, creating new institutions while positively impacting science, technology, innovation, and economic growth (Chen, 2008). Subsequently, the Chinese government improved the environment for external talent and returnees by developing job introduction centers, offering preferential policies (of giving them more living or housing space and higher professional titles), establishing a national association of returned students, and increasing support for scientific research (Khilji, Tarique, & Schuler, 2015). The brain drain has particularly affected several EU countries such as Romania, Poland, Italy, and Portugal, while different nations, for example, Sweden, Ireland, Estonia, and Denmark have witnessed brain gain (Srivastava, 2020). Several nations attract immigrant returnees like a cadre of highly trained and qualified people with valuable Western-style managerial experience and entrepreneurial skills, while concurrently possessing local market knowledge and to access networks in the host country (Tung & Lazarova, 2006).

2.2.3 Attracting Foreign Talents

There are several reasons why states need to step up their attempts to attract foreign talents. Countries worldwide are facing various global talent shortages in today's fast-moving, extremely unpredictable, and intensely demanding global environment. Global talent problems emerge under the competitive pressures on a worldwide scale to secure or create a workforce that meets industries' needs in the short term and long term. To overcome these challenges, they need the requisite amount of talents, at the right locations considering competitive salaries (Schuler, Jackson, & Tarique, 2011). Attracting foreign talents appear in the sense of a competitive environment. Among the many parameters that shape the attracting foreign talents are: (a) globalization, (b) changing demographics and economic direction, **(c)** demand-supply gap, and (d) transition to knowledge-based economics (Schule, Jackson, & Tarique, 2011; Beechler & Woodward, 2009; Scullion & Collings, 2011).

Globalization has basic consequences for people's mobility across regional and cultural borders (Baruch, Budhwar, & Khatri, 2007). Indeed, talent flows are stimulated by inter-country and regional economic and demographic variations, such as comparative disparities in real wage rates and variations in labor age profiles (Pritchett, 2006).

Changing demographics and economic direction are the major force behind the war for foreign talents. Decreasing birth rates, and the unprecedented scale of the post-war baby boom generation, and increased longevity are large demographic forces driving an extraordinary change in the age distribution of the general population, and with it, the labor pool supply (Potter, 2005). The "mass exodus" of the baby boom generation from the workplace the "brain drain," "the pipeline problem," even the phrases "workforce planning" and "succession planning" have become topics (Kiyonaga, 2004). By 2025 the number of people aged 15–64 is projected to decrease in many industrial countries such as Germany (7%), Italy (9%), and Japan (14%) (Beechler & Woodward, 2009).

Foreign direct investments have contributed to talent shortages in a variety of sectors and nations, escalating the global talent war. For instance, China's multinational corporations are faced with a 20–30 percent annual turnover and poaching of workers (Farrell & Grant, 2005; Kaliannan & Adjovu, 2015; Lakshman, 2008).

The demand-supply gap is a short time goal (mission) and one of the important elements for attracting foreign talents. New jobs are still being developed, requiring a higher degree of

technological competence. For present jobs, the demand for workers who can do the job in new and changing conditions is growing that requires the growth of additional skills (Schuler, Jackson, & Tarique, 2011). For skilled jobs, for instance, extended skills are needed to handle more advanced equipment (Cummings, et al., 2010; Adult Literacy, 2008). Other researchers have concentrated on the causes of shortages of supply, such as changes in the relationship between jobs (Cappelli, 2005) and inconsistency or mismatch between the adequacy of training and the structure of jobs (McGuinness & Bennett, 2006)

The long-time goal for many countries is to transform into a knowledge-based economy. Becoming a knowledge-based economy requires human and intellectual capital to apply knowledge, entrepreneurial cultures, strong technological capabilities, an open cosmopolitan society attractive to worldwide talent, and links to other global nodes of intelligence (Yue, 2001). The transformation from a manufacture-based economy to a knowledge-based economy (such as efficiency, research, technical support, and scientific innovation) is a driving force for attracting foreign talent.

How do countries attract foreign talents? There are several techniques states apply through marketing (passive and active) or branding for attracting foreign talents. For example flexible migration policy (e.g. temporary residency), immigration policy (e.g. permanent residency), quality of opportunities, tax incentives, temporary to permanent resident permit, soft landing (support), gender equality, family environment, skill environment, higher education policy, and housing belongs to the toolbox of different governments (OECD, 2019).

Governments around the world are increasingly emphasizing easy migration policy aimed at attracting or retaining highly skilled migrants (Toma & Varela, 2019). Countries have recently introduced various incentives (Collett & Zuleeg, 2008; Kirss, Kuusk, Rozeik, & Haaristo, 2014) such as less restrictive visa regulations for migrants with a job offer above a certain minimum wage standard, flexible provisions of visas for their families, faster operation in the application process for visas, talents with acknowledged accomplishments may apply to as individuals (e.g. the US, the UK) if employers pay a fee then can use 'fast track' facilities (It also acts as an indication that the applicant is highly regarded) (e.g. the US), sponsored applications from employers are pushed up in the visa process (e.g. Canada and Australia) and so on. For highly educated migrants the Migration Policy Institute has described in general, rapid application processing, selection certainty, access to permanent

resident and citizenship status, and immediate and long-term job outcomes as attracting students (Hawthorne, 2008).

Friendly Immigration policies attract foreign talents responding to the local labor markets and demographic goals. In November 2008, the European Parliament approved the blue card, and the EU adopted preparations for its adoption in May 2009 (European-Commission, 2009). The blue card is based on common criteria such as professional qualifications, a work contract, and a standard salary level (Kahanec & Zimmermann, 2010). For immigrants and citizens, it also offers fair rights in terms of working conditions including pay and dismissal, freedom of association, training, education, and acknowledgment of qualifications (ibid, 2010).

Many countries attract foreign talent by providing tax incentives. For instance, Belgium, France (tax-free allowances and tax exemptions), Ireland, Malta, Sweden (income tax reductions), Luxembourg, Netherlands (tax-free benefits to the move and settlement), Austria and Czech Republic (tax exemption for obtaining higher education degrees) and Finland (flat tax rate) provide all expatriate employers and highly skilled workers with tax incentives (EMN, 2013).

To attract the right skills, governments develop family incentive packages such as to consider individuals' wider life circumstances, including long-term career prospects, job opportunities for spouses, schooling for infants, caring for (and likely reunion with) old and young dependents, as well as the overall quality of life that provides more than just the opportunity to work in the immigrant's chosen profession (Collett & Zuleeg, 2008). In 2017, the Swedish Migration Agency granted 10404 first-time residence permits for international talents and their family members 1954 permits (EMN, 2019).

The transition from temporary to permanent status and dual citizenship processes, which are simple, clear, and transparent, is likely to be a strong asset in the quest to attract and retain skilled workers (Papademetriou, Somerville, & Tanaka, 2008). Australia has been a pioneer in creating those temporary to permanent pathways as with New Zealand, Sweden, the UK, and, progressively, Canada (Kirss, Kuusk, Rozeik, & Haaristo, 2014).

Jobs and educational opportunities play a vital role to attract foreign talents. For example, open migration chains are sequences of educational or job opportunities, which allow a migrant to move to progressively complex educational and job tasks necessary to work in the

global environment (Kuznetsov & Sabel, 2006; Erhardt, 2010). The nature of talent flow depends on career opportunities; whether immigrants settle in their host countries forever (permanently); return to their countries of origin or move to another country after a while (temporarily); or migrate along circular immigration trajectories going back and forth between two or more countries, following employment and career opportunities (Kahanec & Zimmermann, 2010). One of the biggest issues in talent management today is a skills gap or a difficulty in filling jobs due to a lack of talent possessing the skills needed by companies (Makarius & Srinivasan, 2017). Some universities collaborate with different companies which helps to develop the skills needed in the job market.

Moreover, the waivers or low tuition fees, surrounding environment, and student life are also attracting international students. Mixon (1992) finds that the effect of tuition fees on out-migration remains significantly positive (Dwenger, Storck, & Wrohlich, 2012). Furthermore, international students could be attracted to the universities' environment and students' activities. This implies a high level of interconnection is required with international students for attracting talents and an overall positive learning experience. To accomplish this, well-organized international student programs are required for incorporating students into university life through international food fairs, international movie clubs, and cultural evenings (Hegarty, 2014).

Furthermore, higher education policy intensifies attracting foreign talents through facilitating the foreign students' entry. For international student enrollment, governments have established platforms and websites so that potential students could find information. For example, the establishment of central application structures using overseas agencies (such as the British Council, embassies), time requirements- for processing applications for student visas (Hawthorne, 2008; Kuptsch & Fong, 2006; Kirss, Kuusk, Rozeik, & Haaristo, 2014). As a part of the policy, a campaign about concrete institutions and higher education, transparent quality management, assessment processes and systems, information on the acceptance of the diplomas they provide, and the creation of national agencies to promote and organize those activities attract international students (Kahanec & Králiková, 2011).

Housing is one of the attractive factors for international talents. In 2008, the Chinese government initiated the "Thousand Talent Program" to lure back their talents and to attract 2000 world-class experts, academics, and entrepreneurs by offering substantial financial support such as top wages, accommodation, academic grants (Gwynne, 2012). Foreign talents

are searching for decent place qualities, desirable employers, and employment, but access to a well-suited home is key at the same time. (Andersson M. , Asplund, Byström, & Ekman, 2014).

2.3 Challenges with Talent Management: Issues with Student Housing

International students who go abroad for higher education face several challenges. These challenges can be related to differences in culture, education system, job-related topics, climate, food, language, and housing. The challenges can be categorized as academic, cultural, lingual, psychological, economic, and housing. The focus of this thesis is only on the housing challenges of international students. The aim is also to draw the attention of policymakers, universities' administration, or government authorities on these issues.

What is meant by student housing? Student housing is a residential unit owned by the university, a non-profit organization, can also be a for-profit organization either on or off-campus, for use by a person studying at a university. As defined by Najib, Yusof, and Osman (2011), student housing is a controlled living-learning hostel consisting of communal housing facilities and services for the population of tenants who use the campus, operated by the university, arranged with affordable rooms, and maintained to serve undergraduate or postgraduate students. Most of the time universities cannot afford housing for all students and therefore some students look for privately rented accommodation. They rely on search portals or agencies for information according to their needs.

2.3.1 Financial and Economic Factors

Housing and migration are correlated for driving house prices and rents that influence international students' housing. Mussa, Nwaogu, and Pozo (2017) claim that immigrants can be a significant factor affecting house prices and rents. For example, in Toronto and Vancouver after 1985 with the onset of heavy and concentrated immigration rapid price inflation coincided (Ley & Tutchener, 2001).

The cost of rent influences students' ability to find suitable accommodation. The local apartment prices are high for some foreign students who want to rent an apartment. Affordable housing would be beneficial to the students who probably depart home for the first time as they begin their studies and come to a new environment (Rugg, Ford, & Burrows, 2004). Nevertheless, rental accommodations are not problem-free. The price of

rented properties varies from the total housing stock and places (Melser, 2020). Hence, the cost of rent affects the student's ability to find suitable housing.

The shortage of housing happens in both rich and poor populations around the world. In general, the housing shortage is related to overcrowding, poor accessibility, low-grade housing, costly building materials, lack of interest to facilitate loans to investors, high-interest rates, and uncoordinated policies (Igwe P.U., 2017). On the other hand, the shortage of student housing indicates that housing organizations are unable to offer a sufficient number of rooms for international students (Fang & Liempt, 2020). Moreover, the shortage of student housing includes poor accessibility as attested by the fact that the sector has a larger share of the oldest and least energy-efficient properties (Attiaa, Alphonsine, Amer, & Ruellana, 2020). It is the responsibility of every good government to provide its residents with affordable accommodation (Olugbenga & Adekemi, 2013). There is no doubt that it has a tremendous effect on the health, wellbeing, and competitiveness of every individual, regardless of socio-economic status, color, or creed (Okafor, 2016).

International students, despite spending a large amount of money, do not get the right accommodation for them. Housing represents a large percentage of a student's living expenses, so affordability touches on the cost of living generally and the balance between income and expenditures (Calder, et al., 2016). Their economic status or income level may be measured based on their family history or other financial assistance, such as grants, student loans, or part-time jobs. The living expenses also include food, clothing, and transportation (ibid, 2016, p. 97; Bieri & Dawkins, 2016). Another study focussing on the financial support systems of English and French students shows that about 40 percent of English and 60 percent of French students who come from wealthy families chose to live in private rental houses or flats rather than in the university's student dormitory (Curtis & Klapper, 2005). This example indicates that students with strong economic standing have more opportunities in choosing where they live. The scholarship is another source of economic support for choosing suitable housing. International students' housing satisfaction improves if they obtain full scholarships, or at least partial scholarships, compared to those international students who are fully reliant on parents and part-time employment (Alemu & Cordier, 2017).

Furthermore, high tuition fees are interconnected to student housing. In general, higher education in most European countries is tuition-free or correlated with low entry rates for

European students. High tuition payments can put a considerable financial strain on students and their families (Czarnecki, Korpi, & Nelson, 2020). For low-income students, tuition fees are a major barrier to cover the required costs for food, housing, books, and transportation (Barr & Crawford, 1998; Murphy, Clayton, & Wyness, 2019).

However, international students are not eligible for several national grants or regional student loans and cannot access bank loans or lines of credit without a credit history (Calder, et al., 2016). The condition of eligibility for student loans depends on the borrower's current income level, good study results, and repayment plans differ by the term, monthly payment, and the borrower's source of income (Carioti, 2020). The statements show that it is not easy to manage loans for all international students.

Sometimes students are impacted by currency fluctuations in their country of origin and it affects the exchange rate, interest rate, or inflation which disrupt finding suitable housing (Calder, et al., 2016). In particular, in 1997 the financial upheaval in Asia dramatically devalued the currencies of many countries in the area (Ramachandran, 2011). If the value of a student's local currency decreases, their debt grows, which often raises the interest burden (ibid, 2011, p. 205).

For international students, the lack of work opportunity (Li & Lee, 2018; Castiello-Gutiérrez, Hoye, García, & McNaughtan, 2020), lack of reference or social networks for jobs (Jahn & Neugart, 2020), and skill mismatch (Panorama, 2016) create barriers to get good jobs which directly or indirectly affects their housing. For example, the lack of work opportunity creates barriers to housing choices as well as leads to inequalities in access to housing (Silverman, Yin, & Patterson, 2017). Moreover, sometimes students face a horizontal skill mismatch, and the kind of education or skills are inappropriate for the job (Cedefop, 2010). However, community amenities such as social networks or references provide work opportunities and it helps to get affordable housing (ibid, 2017, p. 147). At the same time, the lack of social networks or references can have the opposite effect.

In comparison, comfortable housing (a place to call home) leads to greater satisfaction in terms of the privacy of living and other facilities. To afford such accommodation, students are required to have a good job with a higher salary. However, they often fail to find a well-paid job. In a study involving international students in Italy, students who have good jobs and are seeking better accommodation outside the campus are correlated rather than staying in the dormitory bestowed by the university's administration (Petruzzellis, D'Uggento, &

Romanazzi, 2006). In general, students are bound to work for providing housing rent and can negatively affect their studies. According to a 1998 survey carried out among the students from the People's Republic of China who study in Australia, the students reported having to pick between work and study (Gao & Liu, 1998).

2.3.2 Cultural Factors

According to the 2017 European Student Housing Survey, which outlines six European markets, more European universities are providing courses taught in English, contributing to a rise in demand for student housing (JLL, 2017; Attia, Alphonsine, Amer, & Ruellan, 2020). The first issue for foreign students in their first move is a place to live and adapt to a new country. Seeking a suitable home in a new city is still a struggle for foreign students (Ike, Baldwin, & Lathouras, 2020). Their lives and practices should be restricted by the campus community, but foreign students frequently find it difficult to adapt readily to the host community due to diverse cultures and language incompetence (Zimmermann, 1995).

An investigation involving foreign students in Malaysia found that gender and cultural context corresponded with student attitudes towards the room and privacy sharing and thus satisfaction with on-campus accommodation (Najib, Yusof, & Osman, 2011). Moreover, usually for cultural and language differences, finding a job overseas is a challenge for international students. Cultural differences can influence the areas and the people employed therein, both in terms of production (labor-related demand) and consumption (labor-related supply), and the net result of both sides can be positive or negative (Suedekum, Wolf, & Blien, 2014). Immigrants learn language skills to access appropriate work and acquire information and convey their pre-migration expertise to prospective employers on the labor market in the host country (Hayfron, 2001).

2.3.3 Student Support Factors

What information and how it is provided by universities is important. The supply of information should be constant and readily available (Calder, Richter, Mao, Burns, & Danko, 2016) Students usually rely on personal networks and the internet before arriving in any country for their study and housing information. Housing challenges faced by foreign students in Sydney became the subject of the UNSW Human Rights Clinic Study. *No Place Like Home: Addressing Exploitation of International Students in Sydney's Housing Market* illustrates the susceptibility of foreign students to abuse is compounded when they arrange

housing across informal means (as most do), particularly when organizing housing from their home country (UNSW, 2019). Students quickly fall into internet scams that bill directly for non-existent rental properties and service providers and media accounts say such schemes are common (ibid, p. 4).

For mitigating the student's housing problem, different kinds of support can help international students, such as support provided by the faculty, student associations, and other institutions. In universities, most faculty members and administrators understand the need for intercultural expertise (Choudaha, 2016). However, in several campuses, practicing it with skill and a supportive mentality has yet to be achieved (ibid, 2016, p. 3). In particular, student associations are helping students to find housing, work, babysitters, cares, and are lobbying for student housing (both quantity and quality), housing prices (ESU, 2019). International students expect a high level of institutional support to accommodate them, either in the private (e.g. agencies) or voluntary sector (e.g. student networks) or with a host family (Rushall, 2010).

Table 1.

Factors Identified by Literature that Affect International Students Ability to Find Affordable Housing

Categories of Factors	Individual Factors	Variables
Financial and Economic Factors	Migration	Fluctuates housing prices and rents.
	Cost of rent	Housing stock and places.
	Shortage of housing	Overcrowding, poor accessibility, low-grade housing, costly building materials, lack of interest to facilitate loans to investors, high-interest rates, and uncoordinated policies. For student housing, it means insufficient rooms, poor accessibility, oldest and least energy-efficient properties.
	Living expenses	Income and expenditures about housing, food, clothing, and transportation.
	Income level	Family background or other financial assistance, such as grants, student loans, or part-time jobs.
	High tuition fees	financial strain for low-income students.
	Student loans	Eligible/ineligible and available/unavailable.
	Currency fluctuation	Exchange rates, inflation, and interest rate.
	Lack of work opportunity	Inadequacy of job reference, social networks, and skill mismatch.
Cultural Factors	Adapt to a new country	Campus community, diversity, and language incompetence
	Gender and cultural context	Student attitudes towards the room and privacy sharing (e.g. nationality, religion, and race) and the willingness of apartment owners to rent their apartment to international students of other races, religions, nationalities.
Student Support Factors	Information	Personal networks and the internet
	Support	Faculty support, institutional support (agencies), and student associations support

3. Methodology

In this chapter, the author presents the methodology of this thesis. The methodology is one kind of science of studying or scientific standpoint for solving the research problem and how scientific research is covered by using the method of data collection. The main focus of this chapter is to introduce which approaches are used for collecting data and investigate the component that guides the thesis.

3.1 Research Design

The study is focused on the housing of international students as a part of talent management and challenges in Estonia. For fulfilling the research aim and answering the research question, the author used a qualitative case study method. The purpose of qualitative research is to describe and interpret issues or phenomena systematically from the point of view of the individual or population being studied and to generate new concepts and theories (Mahajan, 2018). Qualitative studies involve the systematic collection, organization, description, and interpretation of textual, verbal, or visual data (Hammarberg, Kirkman, & De Lacey, 2016). A number of articles, documents, archival records have been worked through by the author. In addition, the author conducted focus group discussions and face-to-face interviews to answer the research question and bring the aim of this dissertation to illumination.

Research design helps to facilitate the various research operations before the data collection and analysis and make the research as structured as possible. According to C.R. Kothari (2010), research design stands for the advanced preparation of the system to be used to gather the related data and methods to be used in their study, taking into account the research priorities and personnel, time, and resource availability. (Saleem, Tabusum. S.Z, & Batcha, 2014; Kothari C. R., 2010).

The author started the thesis by investigating the housing problem of international students, especially those studying in Estonia, and observed that during the last few years a large portion of international students were not able to secure rent in neither university dormitories nor private apartments. The author took an interest to examine this issue. Due to the lack of comprehensive research on the housing of international students in Estonia as a part of talent management and challenges, the author looked to concentrate on the housing of international students in Estonia. In consequence, the research question, *Which of the factors suggested by*

the literature affect - directly or indirectly - international students' ability to secure affordable housing in Estonia and how exactly? has been formulated in the preceding chapter in preparation for conducting the research. The nature of research is explanatory because it seeks to study a 'how' based question and, different inquiries about housing as a part of talent management. To be more exact, for finding the answer to the research question the author uses the qualitative case study method. And for understanding the housing problem as a part of talent management and challenges qualitative method inquiring and techniques have been applied.

In this research, Estonian universities have been selected for writing a single case analysis on housing as a part of their talent management and challenges. The case study's unique strength is its deal with a full variety of evidence- documents, artifacts, interviews, and observation-beyond what might be available in a conventional historical study (Yin, 2014). Gall et al. (2007) note that the case study can be used for three purposes: 1) to produce a detailed description of a phenomenon; 2) to develop possible explanations of it; 3) or to evaluate the phenomenon. The author of this study focuses on the possible explanation, more specifically single case analysis based on international students in Estonian universities regarding housing as a part of their talent management and challenges. The case study method is a form of qualitative analysis wherein careful and complete observation of an individual or a situation or an institution is done; efforts are made to study each and every aspect of the concerning unit in minute details and afterward from case data generalization and inferences are drawn (Kothari C. R., 2010). Moreover, as Yin (2014) has suggested, case studies concern theoretical generalizations or generalizations of similar cases. And, the results of the case study research would be limited to explore phenomena rather than generalizing the large scale (Stake, 1995). Yin (2003) illustrates that it is the best choice to do a single case study when a researcher needs to analyze, for example, an individual or a group of people. The researcher may also challenge old theoretical relationships and test new ones by using a single case study.

3.2 Data Collection Method

This research is mainly based on primary sources due to available data and resource constraints. To bring the research objective and aim into the light, the author prepared questionnaires for primary data collection. The merits of the questionnaire method are low cost, free from bias as answers are in respondents' own words, respondents have adequate

time, the large sample can be easily generalized and reliable (Kothari C. R., 2010). In this research, the questionnaires were semi-structured where the form of questions is open-ended. In one of the questions, a Likert scale (1 to 5) was used.

The author conducted three focus group discussions with international students and four face-to-face interviews with relevant experts who often have contact with international students. The population for the sample group is those international students who have already enrolled in Estonian universities and speak in English from different faculties. A total of 18 students in three groups with 6 participants per group from three higher education institutions in Tallinn were interviewed. Three of the interviewees were recent graduates.

The focus group discussions included a wide variety of foreign students with different cultural backgrounds. The interviewed international students were from the Asian region (e.g. India, Pakistan, Bangladesh, Nepal, Iran, and Jordan), Africa (e.g. Nigeria, Egypt), and Europe (such as Germany, Italy).

The focus group discussions were held at the participants' university which was convenient for them and set at various times. All the questions were relevant to their housing experience as international students. Both focus group discussions and face-to-face interviews were audio-recorded with the interviewees' permission and transcribed later.

The author had face-to-face interviews with housing experts such as **a representative of the Federation of Estonian Student Unions**, **one official from the higher education department of the Estonian Ministry of Education and Research**, **one specialist from TalTech Student Campus**, and **an Accommodation Manager from Estonian Entrepreneurship University of Applied Sciences**. However, due to the current Covid-19 pandemic, the face-to-face interview happened over Skype, and in Tallinn University none of the housing experts were willing to give an interview. Although, the author attempted to contact several people. The author set appointments for interviews by e-mail and over phone calls.

3.3 Data Analysis

The author reviewed and analyzed various papers to get the best idea about the proper data analysis technique for this particular form of study. To be more exact, the coding process was used, which based on the core principle of reflecting the interactions between the subjects' researchers concerning' on the nature and aspects of the phenomena under investigation

(Douglas, 2003). There are three types of coding which are open, axial, and selective. Coding strategies enable a cyclical and evolving data loop where the researcher was engaged in comparing and applying data reduction and integration techniques for theory development and constructing meaning (Williams & Moser, 2019).
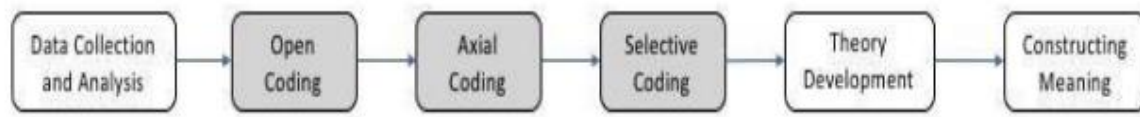
Figure 1.1: Linear Process of Qualitative Research
Source: (Williams & Moser, 2019, p. 48)

In the end, for understanding retrieved findings from the coding process the selective themes were cross-checked with the audio voices of respondents.

4. Interview Findings

The goal of the semi-structured interviews (e.g. supplementary or change the sequence of questions) (Kothari, 2010) was to discuss the experiences of foreign students about on-campus and off-campus housing in Estonia in greater detail. Foreign students expressed concerns identified by factors particular to themselves. Certain problems were unique to international students, and the author concentrated particularly on housing and other direct and indirect influences on students' ability to get affordable housing in Estonia.

First, the author asked about the current living accommodation (on or off), cost, source of information, location, roommates, amenities, and safety to get a basic idea of their actual living arrangements.

Two-thirds of all the interviewees live on campus and managed to find their accommodation by surfing the internet and getting the source of information on the university website. One-third of the participants live off-campus and they received information on real estate websites (city24.ee and kv.ee), through personal networks (e.g. brothers, family, and friends), in Facebook groups (e.g. Expats in Tallinn/ Estonia) and from their supervisor or faculty members. The on-campus participants' prime reasons for selecting their current accommodation was cost-effective rent and location that is near to the university. The reasons for the off-campus participants to move into the private apartments were related to not getting a place in the dormitory (3 students) and boring dormitory life together with a need for personal space and vicinity to supermarkets, restaurants, city center, and academic buildings closer to their apartments (3 students). One Bangladeshi student reflected that "*I live with my family and the prime reason behind selecting the current off-campus accommodation is due to the fact that the broker allows for children. Here lots of landlords do not offer rent to those who live with a child.*" When asked about what they thought to be most important in choosing living accommodation, all of the participants except two students said that they emphasize firstly the cost of rent and relationship with roommates (5 out of 5 on the scale) later location, amenities, and safety (4 out of 5 on the scale). They explain that the location does not matter because here the transportation system is reliable and free. Based on security, they believe that they are safe and easily can go anywhere even at midnight. However, another participant added, for him, safety was the priority because of his family.

To know their cost of living and satisfaction, the author asked them about monthly rent payments including utilities (e.g. gas, water, and electricity) of their current apartments. The participants who live on-campus pay individually around 160 to 250 euros per month and are not satisfied with the cost of rent and services. For example, four participants said that they do not have deep freezers, and laundry machines are located downstairs which is inconvenient for them. Nevertheless, one European participant is satisfied with the services and rent payments. He said that 'this is very little money for the services and location'. However, those who live off-campus pay an individual amount of approximately 250 to 320 euros, and when living with the whole family, up to 700 euros per month. They have more personal space, broad stoves in the kitchen, and good internet speed.

One Asian student said about the satisfaction that "***due to being international I am paying 700 euros for an off-campus family apartment and this same apartment paying 550 to 600 euros by my Estonian neighbor***." Another African participant said that *'I did not get a student dormitory when I arrived in Estonia in August 2019 then I went to the student house office to get help but unfortunately they could not help regarding rooms because it was full, so instead they provided some agencies link. And I got one apartment from those private agencies, but I had to give them three times as much money such as advance one month, deposits, and brokerage fees plus vat which was in total around 900 euros and after those payments I'm almost broke.'*

According to the participants, the good thing is that on-campus rent does not frequently raise or change but in off-campus cases, the end of the year raises some amount of money based on rent contact. All students can pay their rent on time unless they forget the rent invoice email. Due to exchange rates, inflation, and the interest rate the author asked about currency fluctuation based on their country of origin and impact on bearing the living cost. The results show that for the European students' currency fluctuation does not matter. According to one European participant, 'I live in Germany and here studying in Estonia… but our currency is the same.' Some Nigerian and Asian participants said that for them it is uncertain. One Bangladeshi student said that 'when I was paying tuition fees, I had to convert my Bangladeshi taka (currency) to euro and it was around 5 to 6 taka different in conversion because of bank fees and others, so it was a really bad experience.'

To learn more about gender and cultural circumstances, the author of the thesis asked whether participants have faced any difficulties in getting accommodation due to dissimilar gender, nationality, language, and culture. All the interview participants said that on-campus

it is not a problem but it will become an issue when trying to find an off-campus apartment. In this research, the total interviewees' population is 18, and one-third (6 participants) live off-campus. From the total interviewees' population, four participants said that they were struggling to get houses because of their nationality and language. An Asian participant explained that 'I could not get an apartment because of my … nationality. The owner said to me he is afraid of … nationality.'

Another interview participant said that 'Africans and Asians sometimes cannot get apartments because the owner claims that they do not clean houses properly.' Other participants added, 'to some extent it is true, to be honest. Not everyone is the same, but it is a collective blame practice in society, you cannot blame specifically.' One participant from the third group said that most real estate brokers are Estonian and Russian speakers and he had to find an interpreter to find an apartment. Another Asian student added, 'at first, landlords prefer Estonian than Europeans and Asians or Africans in terms of renting an apartment. So, if you go without brokers directly to the owners, they will just ignore you. And the problem I faced, I have seen more than 50 apartments when my wife came and after two-three days later landlord said ok I am not renting non-Europeans at least and it was horrible because initially, the landlord agreed but later decided to not rent. I think because of my nationality and culture they have just ignored me.'

Furthermore, the author of the thesis asked regarding the financial support system of international students. More than two-thirds of students bear their living costs by themselves. Only two participants get monthly support from their parents. No students have any delinquent loan debts, and some banks where they opened accounts frequently offer to take loans via emails based on their financial transaction history and income level. Moreover, most of the students from engineering backgrounds have more scholarships and tuition fee waivers than social science students. Regarding any allowances, one participant said that 'well! German government helps me to provide some allowance and it is good money to survive in Estonia.' But for other students who came from developing countries, no allowances were provided by their governments. One recent Iranian graduate student said that he had some money problems at the beginning of the semester and did not have a job and applied for need-based allowances and got 220 euros per month from the Estonian government. However, he is now facing trouble to get his 5-years temporary residence permit to settle in Estonia.

Additionally, to learn about the job opportunities the author asked about the current jobs. Sixteen out of eighteen students have a part-time and full-time job and the rest of the two students get support from their parents. They work in IT-firms, financial institutions, electrical security, supply chain management, telecommunications, supermarkets, restaurants, food delivery, and car wash. Their average income level is between 350 (part-time) to 2000 (full-time) euros. Nine out of sixteen students found the jobs by directly applying through job portals, five students found the job via friends, and the other two students through local students (references). One Pakistani student said that 'I managed the job by contact with my friend. I mean I have a reference and got the job.' One German student said that 'I was offered by an Estonian classmate regarding a part-time job opportunity in his office and I utilized this opportunity to get a job.'

However, there are many problems students faced getting a job. One Pakistani student explained that 'Not most but almost 30% of companies do not reply to emails after applying for the jobs. Another Nepali participant added, 'more than 30% of the companies.' According to a German student, 'they do not say why I am not suitable for the job. Rather they say this time we are sorry for not considering you, best of luck! Which is very annoying for me.' A Bangladeshi participant claims that sometimes he receives the 'further not considering emails' from the HRs' for applying only one day ago's job circular. HRs usually say they find the right candidate. However, he believes selection is not possible within one day. Since very few people applied, and 20 to 30 days left to apply.

In the opinion of one Nigerian participant, 'Another problem is language barriers. Here most of the people speak either Estonian or Russian and English jobs are very few or limited except IT works. If you are not doing IT jobs, then you have to do some administrative jobs but here almost 10% of administrative jobs in English or other foreign languages.' The Jordanian and Nigerian students demonstrate that 'here some English-speaking companies are called themselves international, but they do not hire you unless you do not know the other languages (e.g. Estonian or Russian). But if you go to other countries like Germany, Sweden or Finland then you know that to succeed in getting jobs you need native languages besides English, and which is clear in their circular but is not clear properly in Estonia'. African students illustrate that 'here I applied to several numbers of English-speaking companies and they provided some tasks and tests and I made it. But after that, they said that my English is bad. Myself, I was born in an English-speaking country and I know English speaking better than my native language.'

To know the exactness of information, the author asked the international students about housing rights as an international student, the correctness of the information regarding living cost and accommodation details before coming to Estonia, and the source of information for housing before coming to Estonia. All of the participants do not know their rights regarding housing. It is important to mention that the group of Estonian lawyers has fixed the legal substance of housing rights such as safety of tenure (defense from forcible eviction), availability (affordability of costs for housing), non-discriminating care in the rental industry, standard housing for living, access to housing-related public utilities (clean drinking water, drainage, energy, heating, infrastructure, highways, lights, and so forth.) (Kährik, Tiit, Kõre, & Ruoppila, 2013). A Nepali participant claims that 'I lived one year at Juhkentali (Tallinn, Estonia) and after leaving the house did not get back my deposits from the Russian landlord even though I did not waste the assets of this house. I complained to the police and border guard but they said to me housing cases handle other institutions and provided me an address too which was Tallinn old town but I did not have information regarding lawyers who deal with housing cases that is why I could not make a complaint.' However, information concerning accommodation details before coming to Estonia was correct for two-third of the international students but living costs a bit changed than before. Two Asian students said that before coming to Estonia they did not get information about brokerage fees plus VAT for off-campus apartments. According to an Indian, 'before coming to Estonia I had some family members who lived in Tallinn. They provided me with information estimates about the living cost in Tallinn. I was lucky that I had some family members in here otherwise it would have difficult for me'. All of the participants in this study got proper on-campus information for housing from university websites and personnel via emails. It was spontaneous and available. However, off-campus information was not constant and readily available.

For the final question, the author asked the participants regarding support where they seek assistance when facing some difficulty with accommodation management and they are helpful or not. Eight students out of eighteen said that they are helpful. One Pakistani participant illustrated that 'I was on the waiting list for getting a dormitory and I could not manage an apartment before coming to Estonia, after that when I arrived in Estonia, I went to the housing office to seek assistance. They provided some property search portals, maybe city24.ee or kv.ee something and told me that the rates for apartments vary depending on the location and the number of rooms.' Another Egyptian student added, 'yes I remember they advised me before renting the house to ask the owner for the expense of utilities or see bills

from past years to determine the average monthly costs. Generally, the highest costs are heating during the winter season.' However, another six students were neutral, and four students were unsatisfied. According to one Nigerian student, 'my friend did not get the dormitories when he came. He went to the campus hostel to live some few days before managing an apartment, but it was thirty euros per night then he to the went old town and managed a hostel where it was eight euros per night'. One more Nigerian student added, 'my classmate did not get dormitories then his friend gave him shelter for a few days before managing an apartment or other options.'

4.1 Experts View

The author of the thesis tried to investigate the challenged faced by authorities when they accommodate international students. Accordingly, the investigator interviewed personnel who are related to student housing of which the overwhelming. Majority of respondents said that there are no challenges except the language barrier and cultural backgrounds. They think that some students are culturally individualistic, and some are more collectivistic. They do not take it as a challenge but rather an opportunity to create diversity within international study. Moreover, one of the representatives from TalTech Student Campus said that 'perhaps the main thing to keep an eye on is the generational difference that may present new challenges, For example, students are now from generations called "digital natives", so we need to keep up with technological innovations/challenges.'

Nevertheless, sometimes it is challenging for them to bring together local and international students. One representative of the Federation of Estonian Student Unions addresses that 'there is a problem for a short-time and long-time students bring together such as Erasmus international students and local students. And, seemingly Erasmus students are louder than local students.' Another specialist from TalTech Student Campus added, in 2008 there were only 1% international students to accommodate but in 2020 the number rose to about 39%, and more students want a separate single room. But they have the number of dormitory spaces limited. This points to foreign students to manage their housing from private rental markets.

Accommodation Managers from Estonian Entrepreneurship University of Applied Sciences said that international Ph.D. students get more facilities than other international students because of a personal relationship with their supervisor or faculty members. They believe their university belongs to a smart city and an international student easily gets access to

facilities such as a shopping mall, hospital, and the airport is extremely close. Another specialist from TalTech Student Campus added that they provide good facilities to international students such as a hostel, eight student dormitories, 80-flat family building, and separate flats for Ph.D. students. Furthermore, the uppermost authorities from the higher education department of the Estonian Ministry of Education and Research assume that mostly dormitory spaces are offered by the higher education institutions and they are providing good facilities by providing extra hostel facilities and updated information on their websites. However, the ministry stated that they have limited numbers of hostel and dormitory seats.

Moreover, the officials disclosed that Estonian universities are not capable of accommodating all international students. Their priority is first-year international students and thereafter all others. Therefore, they provide information on some private agencies and hostels as an alternative. This suggests that universities and private agencies do not have any collaborations for international students except providing information. A representative of the Federation of Estonian Student Unions said that universities have lackings to provide full information on their websites regarding the three-time payment system (e.g. advance, deposit, and brokerage fees plus VAT) of private rental markets. It can be seen that universities are in dilemma because of their marketing and attracting foreign talents. Generally, universities cannot disclose lackings in their marketing.

The author asked the question regarding response to the problem when international students seek assistance about accommodation based on common problems. According to a representative of the Federation of Estonian Student Unions, when students come to their office then it is a really big problem regarding housing. The most common problems are the late arrival of a student who therefore cannot find accommodation; problems between landlord and student such as landlord unethically demanding money for unclear damages in the apartment. Afterward, the board of the Federation of Estonian Student Union contacts their member student union's office to settle disputes. On the other hand, one of the specialists from TalTech Student Campus said that they provide help based on common problems such as lost keys and instant support, fire service, security service through CCTV or security patrol, repairing stove, toilets, electrical short circuit, and others. Students can directly call their security patrol or send an email to their address.

Furthermore, all respondents said that for the necessary information to get a place and get used to a new environment they provide official emails to the students as well as keep

continued updates on their official websites and social media via Facebook and Instagram. Moreover, just a small number of universities arrange different cultural events to get used to a new environment and provide a buddy system for new international students through their student organizations.

In addition, there are different ways international students get support for financial, psychological, or physical problems during their study. To give an illustration of one student union representative, the government tried to stop need-based allowance for international students but the student union fought for international students to ensure their financial support. Similarly, the campus housing administrations provide an installment system or payment with little late fees for financial support to international students. Likewise, for the physical supports to the international students, the housing authority provides separate rooms on the first floor with the helper and a distinct parking lot. Another key fact to remember, the housing authorities provide psychological help for international students through their professional psychologist.

In the final analysis, the housing authorities believe that some international students do not meet their expectations. For instance, the basic cleaning, the lack of proper housing preparations, and insufficient study about a new country before travel. They suggested learning the local language and culture, respecting laws and rights before and after study in Estonia. However, on close analysis and appraisal, it is true that the housing authorities more or less are concerned about international students' preferences and expectations regarding housing and they are always developing their services.
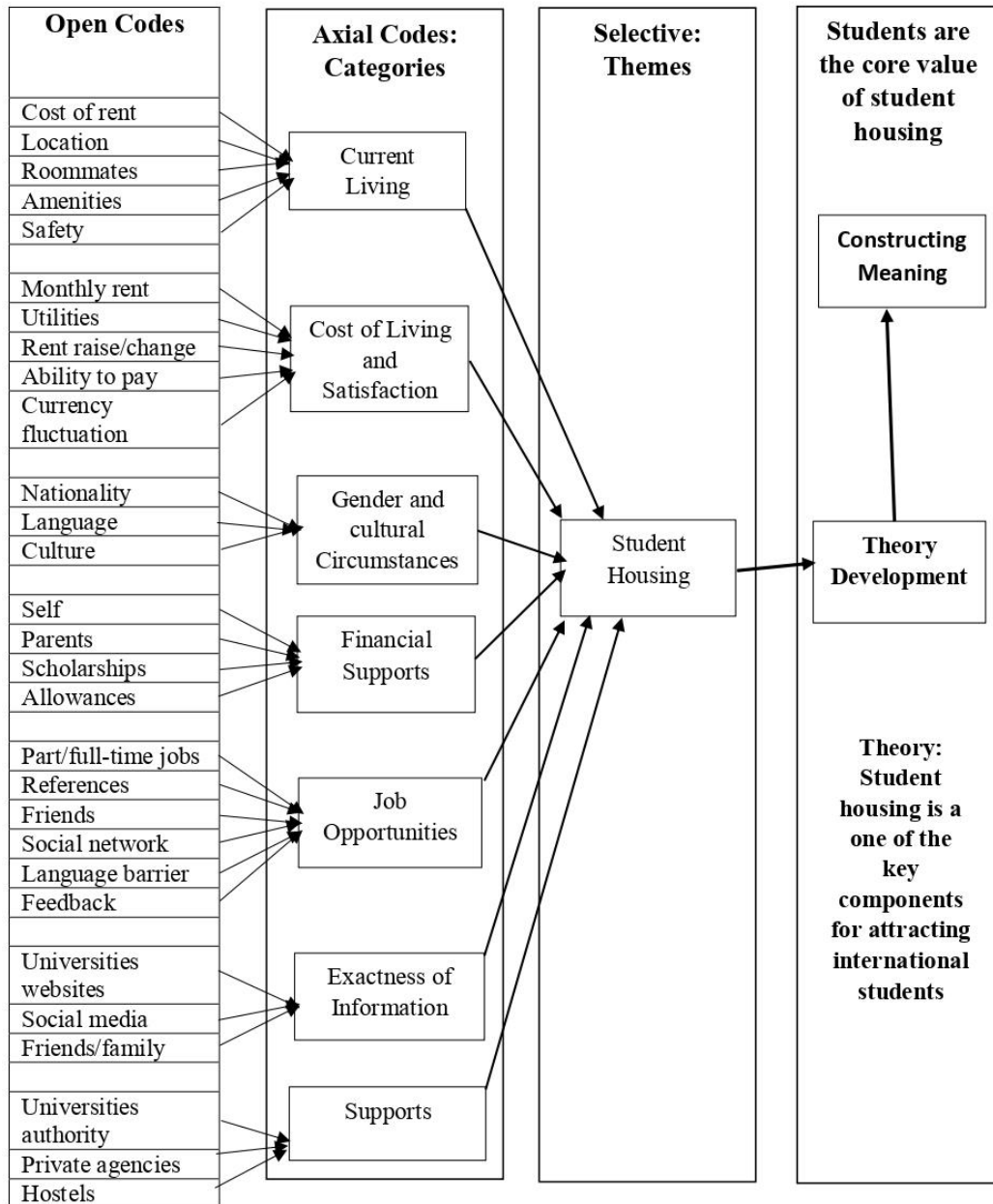
Figure 1.2: Creation of theory and constructing meaning

Source: Framework adapted from Williams and Moser (2019, p. 54)

After the interviews, the collected data was analyzed based on the grounded theory approach. To be more exact, for transcribing data the linear coding process was used since this study was inductive and generating theory from collecting data. In the linear coding process, there were three codings applied such as open, axial, and selective. The researcher applied data cross-check, compare, reduction, and integration approaches (Williams & Moser, 2019) for selecting a theme (such as student housing), constructing meaning (for example, students are the core value of student housing), and theory development (such as student housing is one of the key components for attracting international students).

5. Discussion

In this discussion, the author brings out the theoretical part and interview results together. The main objective is to find out which of the issues mentioned by the literature are influencing the international students who study in Estonian universities the most and why. The discussion section ends with a list of recommendations for Estonian universities and other relevant authorities.

Inside the axial code current living, the open code cost of rent is a very strong issue for off-campus international students. The off-campus students face the majority of the problems that need to be solved as soon as possible. In the argument of the result, compared to the cost of rent (5 out of 5 on the scale), open codes such as location, amenities, and safety are a bit less influenced issues (4 out of 5 on the scale). The previous literature validates the result in this area (Rugg, Ford, & Burrows, 2004; Melser, 2020). This also suggests that the cost of the rent facilitates student housing and plays a significant role in attracting foreign students.

The axial code cost of living and satisfaction is one of the important financial and economic factors for student housing and attracting international students. The study found that foreign students' ability to pay and currency fluctuation are remarkable issues for off-campus low-income international students, especially for Non-Europeans. However, European international students are happy with the facilities provided by the universities. But Non-European foreign students think that with this rent they can afford satisfactory student houses with good facilities in their home country. This correlation between European and Non-European is interesting because of the housing perspective and money fluctuations among nations. European students whose national currency is the euro are not affected by money fluctuations compared to other international students who are more or less affected by it. Furthermore, European students have a stronger financial position, and housing costs are comparatively cheap or equal to their country. However, for Asian or African students it varies following their income level and living expenses. This finding also agrees with the literature (Curtis & Klapper, 2005; Calder, et al., 2016).

Regarding financial support, more than two-thirds of students bear their living costs by themselves. Only two participants get monthly support from their parents. Throughout the study, one of the results to emerge from the interviews is that engineering students have more scholarships and tuition waivers than social science students which makes it easier for them

to cover their expenses. Regarding allowances, the European students get funds from their government. On the other hand, many governments in Africa and Asia do not give allowances to their citizens who study abroad. Here Non-European students are highly impacted. However, the student union fought for international students to ensure their financial support. As the Estonian government tried to stop need-based allowance for international students.

In the literature, it is shown that for attracting foreign talents, job opportunities play a vital role. Even the nature of talent flow depends on career opportunities (Kahanec & Zimmermann, 2010). Community amenities, such as social networks or neighborhood references, foster employment opportunities, and help provide affordable housing (Cedefop, 2010). This study found that out of sixteen students only two students got the job through local students. This finding highlights that the international students are not strongly connected with the local networks which indirectly cannot help them to get housing in Estonia. In addition, some companies give poor or limited feedback with a general description (e.g. we are sorry for not considering you) which is not motivational for participants. This kind of experience is not satisfactory for candidates and offers no scope for improvement. Companies' feedback could be based on an analysis basis. In this way, they can realize their skill level and work on improving their professional competency. Furthermore, universities should collaborate with different companies for providing part-time or full-time jobs to the students which will help students financially.

In the circumstances of gender and cultural contexts, nationality, language, and culture are highly relevent issues for international students. In the literature, it was found that international students are bound to obey the rules and regulations provided by the universities (Zimmermann, 1995). It is difficult for them to adapt to a new country or culture. That is why they want separate single rooms but authorities have a limited number of dormitory places in their universities. It is also significant to mention that international students have some lackings such as the lack of proper housing preparations, insufficient study about the new country before the travel, and issues with basic cleaning. However, this study reveals that a small number of universities provide a buddy system and arrange cultural events for international students to get used to a new environment. Likewise, they provide professional psychologists to help international students with their mental health. Moreover, they also suggest that international students learn the local Estonian language at least to some extent and engage with the culture.

In terms of managing accommodation, the study found that for the on-campus international students there are no problems. Apart from that for the off-campus foreign students, it is strongly troubling because of their nationality, language, and culture. To be more exact, comparing with literature it was found that seeking a suitable home in a new city is still a struggle for foreign students (Ike, Baldwin, & Lathouras, 2020). It depends on the willingness of apartment owners to rent their apartment to international students of other races, religions, nationalities. The study found that some landlords discriminate against certain nationalities, and do not like tenants with children. Furthermore, there is a prevailing view that Non-European international students do not clean the houses properly.

On the other hand, it is crucial to note that the relationship with roommates (5 out of 5 on the scale) is significant for on-campus international students' satisfaction. The literature found that gender and cultural issues lead to the behaviors of students in terms of sharing space and freedom (Najib, Yusof, & Osman, 2011). The author recommends that Estonian universities can make a common housing platform for all international students where vacancies in dormitories will be cross-checked through X-Roads and provide flexible roommate options to students.

Throughout the study, it was found that to find a job or looking for job opportunities language is another barrier for foreign students. English-speaking jobs are limited except jobs in the IT-sector because most people speak either Estonian or Russian. The literature found that labor-related demand and labor-related supply are affected by cultural differences (Suedekum, Wolf, & Blien, 2014). In Estonia, IT jobs and some jobs in financial institutions' have a positive effect on international students. On the other hand, foreign students need to learn language skills to access appropriate work (Hayfron, 2001).

Regarding information, the literature illustrates that students usually rely on personal networks and the internet to get information before arriving in any country and information should be readily available and accessible (Calder, Richter, Mao, Burns, & Danko, 2016). In Estonia, the study found that international students get their information through the official university website, social media, friends, and family. Only on-campus information was correct about approximate living costs and accommodation details before coming to Estonia. Based on the literature, it is noteworthy to mention that international students in Estonia did not arrange their housing across informal means and private rental markets were reliable and did not fall into internet scams (UNSW, 2019). However, it is interesting to note that regarding the off-campus or private rental market the information was not readily available,

and spontaneous. None of the participants knew their housing rights as international students. They did not get available information before coming to Estonia about the three-time payment system such as advance, deposit, and brokerage fees plus VAT of private rental markets. However, universities only provided some private agencies' links as information and hostels as an alternative to manage their apartments. They did not provide the whole information regarding the private rental market. It can be seen that it was a marketing dilemma of universities for attracting foreign students. The finding did not agree with the literature in terms of the supply of constant information readily available (Calder, Richter, Mao, Burns, & Danko, 2016). Furthermore, universities should collaborate with private rental housing agencies for minimizing extra fees for students.

The literature found that faculty, campus administration, student associations, public and private institutions can provide proper support to international students (Choudaha, 2016; ESU, 2019; Rushall, 2010). Practicing with skills and a supportive mentality should be achieved. Throughout the study, it was found that for those who do not get dormitories, universities provide information about some private property search portals, and information on expenses of utilities, bills, average monthly costs, and the high cost of heating during the winter season. However, in some cases, universities still do not achieve a supportive mentality. For example, the university hostel price is costly (30 euros per night), while the hostel prices in the city center can be around 8 to 10 euros per night. It is also true that the current number of places in student dormitories and academic hostels is not sufficient. This result also suggests that universities need to make more student dormitories and academic hostels. However, the Ph.D. students get more facilities through supervisors or faculty than other international students. Based on common problems universities are readily available to help international students such as lost keys, fire service, security service through CCTV or security patrol, repairing stove, toilets, electrical short circuit, and others.

6. Conclusion

Attracting foreign talents is one of the important policies like attracting overseas diasporas and building national talents. For attracting foreign talents, international students play a vital role. Countries attract foreign students because of globalization, changing demographics and economic direction, the demand-supply gap, and the transition to a knowledge-based economy. There are different ways countries attract international students such as migration policies, immigration policies, tax incentives, family incentives packages, temporary to permanent status, jobs and educational opportunities, tuition fee waiver, surrounding environment, higher education policy, and housing. Both in the literature and in the data collected for this study, the author found several challenges regarding talent management corresponding to student housing in Estonia. To sum up, financial and economic issues (such as cost of rent, ability to pay, currency fluctuation, financial supports, references for job opportunities), cultural issues (for example, the relationship with roommates, language barrier to get job and house, separate single room), and student support issues (such as insufficient information regarding the whole private rental market, universities marketing dilemma, costly university hostels, limited number of dormitories and hostels) directly or indirectly affect access to affordable housing in Estonia for international students. This thesis also suggests future research on academic, cultural, economic, psychological, and linguistic challenges as a part of talent management.

A key fact to mention is that the author had some methodological limitations in answering the research question. For instance, in this study, only three focus group discussions were conducted with 18 participants in total. On the other hand, the author could not manage to contact any experts from Tallinn University even after several attempts. That means the author missed the potential information from Tallinn University's experts.

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Appendix 1. Questions for Focus Group Discussion with International Students

Introduction

1. Briefly introduce yourself- name, nationality, name of the university, major, and year in university?

2. Are you currently living in On or Off-campus accommodation?

3. How did you manage the accommodation? Involvement of any institutions/organizations/personnel/group.

4. Where did you get the information? (Source)

5. What is the prime reason behind selecting current accommodation?

6. What do you think most significant about choosing living accommodation, and briefly explain? On a scale of 1 to 5, evaluate the significance of the following factors (1 is the least significant, and 5 is the most significant) Such as the cost of rent, location, safety, amenities, relationship with your roommate.

Cost of living

7. How much is your monthly housing payment including- rent, gas, water, and electricity?

8. Are you satisfied with the rent with respect to the facilities provided? If not, why?

9. Does the rent raise/change frequently?

10. Are you able to pay the rent on time? If not, why?

11. Has currency fluctuations in your country of origin any negative impact on bearing tuition fees and living costs? If yes, briefly describe.

Gender and Cultural context

12. Have you faced any difficulties in getting accommodation due to dissimilar gender, nationality, language, and culture? If yes, briefly describe.

Financial support systems

13. Who does bear your living cost? Briefly describe the source.

14. Have you any student debts or loans? If yes, briefly describe- origin, conditions, and any difficulties/opportunities

15. Do you have any scholarships? If yes, briefly describe.

16. Do you have any allowance? If yes briefly describe- institutions.

Work opportunity

17. Do you currently work?

    A. If yes, name of the institution, position, and income (if ok). How did you manage the job?
    B. If not, have you tried to get a job? If yes, what are the problems you face getting a job?

Information

18. Do you know your right regarding housing as an international student? If yes, where did you get it?

19. Did you know about the approximate living cost and accommodation details before coming to Estonia? If yes, where did you get it? Is the approximation correct?

20. Where do you get the information for housing? Briefly describe- effectiveness/ineffectiveness.

Support

21. If you face any problem managing accommodation where do you seek assistance? (institution/organization/public/private) Are they helpful? briefly describe.

Appendix 2. Questions for face to face interview with experts

Please briefly introduce yourself- Name & Job designation.

1. What challenges do you think are there to accommodate international students/talent?
2. Is it challenging to bring together and make housing here for both local and international talents/students?
3. What kind of facilities is available here for international talents regarding housing during their study?
4. Is the university capable of accommodating all international students? If yes, how do you manage? If not is there any alternatives, briefly describe.
5. How do you respond to the problem when international talents seek assistance regarding accommodation? Most common problems
6. How do you provide the necessary information to international students to get a place and get used to a new environment?
7. How do you support international students when they face financial, psychological, or physical problems during their studies?
8. What are the things that you expect from international students that are not met? What are your suggestions for them?

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