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“It will be challenging. Believe, be positive and work hard.” – Working as a female immigrant entrepreneur in Finland

Vaasa 2021

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APPENDICES

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“It will be challenging. Believe, be positive and work hard.”

**Degree:** Master of Arts**Programme:** Intercultural Management and Communication**Year:** 2021**Supervisor:** Karen Carter

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**ABSTRACT**

Pro gradu -tutkielmani käsittelee maahanmuuttajataustaisen yrittäjänaisen haasteita suomalaisessa yhteiskunnassa. Tutkimukseni aihe on syväluotaava haastattelu maahanmuuttajataustaisen naisen kanssa, joka on asunut ja työskennellyt Suomessa jo lähes 30 vuotta.

Kvalitatiivisen tutkimuksen kautta tutkin, mitä haasteita haastateltavani nostaa esiin puolistrukturoidussa haastattelussa, joka on samalla tiedonkeruun menetelmäni. Tutkielman tarkastelun ytimessä ovat maahanmuuttajatausta, sukupuoli sekä kieli. Nostan esiin ja käsitteelen analyysissä näitä ja muita haasteita, joita haastateltavani kertoo.

Tutkimuskysymykseni on: mitä haasteita voi kohdata, jos työskentelee maahanmuuttajataustaisena naisena Suomessa? Yritän selvittää, miksi ja miten nämä haasteet ilmenevät.

Tutkimusmateriaalissa haastattelun vastaukset on kategorisoitu kolmen eri narratiivin mukaan. Kategorisointi helpottaa lukijan työtä ymmärtää mistä jokaisessa vastauksessa on haastateltavan näkökannalta kysymys.

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**KEYWORDS:** Semi-structured interview, qualitative research, narrative research, multiculturalism, entrepreneurship, female gender, case study, Finland, immigration



## 1 INTRODUCTION

What is it like to be a woman and an entrepreneur in Finland with immigrant background? My assumption is that it is not an easy task to do. I also assume that female immigrant entrepreneurs face some problems especially in the beginning of their entrepreneurship, during it, and possibly afterwards.

The aim of my master's thesis is to discover the challenges an immigrant woman entrepreneur may face in Finland. The research questions I try to find answers to are: What kind of challenges there are if you work as an immigrant woman entrepreneur in Finland? Secondly, I want to discover why and how these problems occur.

The reason I chose to study female immigrant entrepreneurship in Finland in my thesis is that I want to contribute something to the positive narrative about immigration as I find it necessary in the current atmosphere in our society. Entrepreneurship among immigrants, is considered positive. From the local point of view, it is seen as a sign of need of success and courage in Finland. The Finnish language is considered among the most difficult ones to learn in the world and the culture can be a shock for immigrants, as often is the case when moving abroad.

My research is conducted as a case study. The will and the need for success as an entrepreneur for immigrants can be clearly seen in my case study, as I analyze the answers I have gathered from my semi-structured interview, where one middle-aged immigrant woman, leading her own company in Finland, describes her own story and experiences of entrepreneurship. The conclusions I draw are based on this specific case. Other materials used in this thesis are research literature and articles which cover my topic.

I chose to study the aspect of entrepreneurship, because although anyone can start his/her own business in Finland, there is still a jungle of bureaucracy that make succeeding in it challenging.

Probably the most important aspect in my thesis is the gender aspect, as my interviewee is a woman. In this thesis I discuss immigrant background, entrepreneurship and the female gender in entrepreneurship. My thesis is a scratch on the surface about this topic, but hopefully will give some insight of what it is like to be a female immigrant entrepreneur in Finland.

The method of this study is a semi-structured interview with one immigrant female entrepreneur on which the analysis is based on. The research literature which I use are articles which cover the topics such as semi-structured interview, case study, female entrepreneurship, theory of multiculturalism and aspects of ethnicity with gender in the entrepreneurship world.

### 1.1 Case study as a possibility

A case study consists of one single case or many cases, which the researcher studies (Gerring 2007: 21). This thesis focuses only on one case study, which is a semi-structured interview I did with a female immigrant entrepreneur. My case consists of eight pages of answers which I have first written in Finnish and then translated into English. The interview was conducted in Finnish.

Case studies create new hypotheses, as Gerring describes in his book: “Case studies are more useful for generating new hypotheses, all other things being equal.” (Gerring 2007: 38) Reading through my case, the interview, it is quite easy to come up with one hypotheses, which is the interviewee’s aim to reach her childhood dream of owning her own dance studio. Aiming this dream, she overcomes certain obstacles, such as the Finnish language, cultural background, and the lack of useful relations.

Case study gives the researcher more room to test different hypotheses, as Gerring describes in his book: “It is the very fuzziness of case studies that grants them an advantage in research at the exploratory stage, for the single-case study allows one to test multiple



hypotheses in a rough-and-ready way.” (Gerring 2007: 41) My case study gives me the opportunity to examine the phenomenon of female immigrant entrepreneur’s success story in Finland, which is one of the reasons I chose to use case study as my way of doing research. There are many aspects to examine in my interview, and that examination has made this research interesting to work with. “A single case study is still a single-shot affair – a single example of a larger phenomenon” (Gerring 2007: 42). Although my case study is “a single-shot affair”, it does not mean that it would have not given enough perspective on the studied subject nor enough material to study. It gives enough perspective of what it is like to be an immigrant female entrepreneur in Finland.

## 1.2 What is entrepreneurship?

Entrepreneurship is a decision to work as your own boss. That is possibly the most common phrase you hear when someone begins the discussion about entrepreneurship. Actually, it is simply the starting of a new business:

“The capacity and willingness to develop, organize and manage a business venture along with any of its risks in order to make a profit. The most obvious example of entrepreneurship is the starting of new businesses.”  
(BusinessDictionary 2019)

In the Western society the entrepreneurship has evolved especially during the Industrial Age back in the 18<sup>th</sup> century. That is when entrepreneurship moved from small-scale production in small towns to large-scale production in big cities. (BeBusinessed 2019) The transformation from small-scale production to large-scale production was able to happen was because people were able to product energy, mainly electricity. There was also lot of people eager to do the work, because people began to move into big cities (BeBusinessed 2019).

Entrepreneurship as we know it today, is valued and a source of income for millions of people all over the world. Modern day economics in countries around the world would not work without entrepreneurs, there would simply not be enough labor for everyone, for example. Today entrepreneurs are not only competing in their own town or country, but

they are also competing with entrepreneurs all over the world. (BeBusinessed 2019)  
 Because of globalization and especially social media, it is possible for entrepreneurs to grow a worldwide business, if they have the idea good enough for it to prosper.

Female entrepreneurship is yet another story. The big change in the entrepreneurship world happened during the 20<sup>th</sup> century, when women began to have foothold in entrepreneurship, which had been mainly run by men.

Moore and Buttner's research from 1997 about women entrepreneur's show's that between 1975 and 1990, 20 million women took jobs outside the home. Some wanted to make a career of their own, others had to do it because it was necessary. By 1990, 58% of American women were gainfully employed composed 45.6% of the total workforce. Suddenly women had become a major force in entrepreneuring and the trends continue. (Moore & Buttner 1997: 1)

From today's point of view, the 1970's can be seen as one turning point in womens' entrepreneurship. Women then began to take control of their own lives. It was no longer necessary to get married or have babies. It became more common for women to get by on their own, whitout their husbands providing them. As I discussed above, the history of entrepreneurship goes back thousands of years, in the time when Agricultural Revolution began. Women have usually been the ones taking care of family duties, cleaning, preparing meals and taking the children to school. This is actually something women have done all along. For centuries "women have assumed commercial entrepreneurial activities—trade, harvesting, crafting, midwifery, and, in more recent centuries, small-business ownership." (Orser & Elliot 2015: 10) Women have in fact done more entrepreneuring than it may first appear. While taking care of their normal family duties, they have been taking care of the whole communities at the same time.

### 1.3 Material

My method of data collection is a semi-structured interview. Particularly I hope to find out challenges my interviewee has faced or is currently facing and if she attaches them to her womanhood and/or immigrant background.

For me a semi-structured interview as a method of data collection was the most natural way of conducting my research. It gives me focused, qualitative textual data, which to analyze. McCammon describes semi-structured interview from the balance and flexibility point of view: “A semi-structured interview is used to gather focused, qualitative textual data. It offers a balance between the flexibility of an open-ended interview and the focus of a structured ethnographic survey.” (McCammon 2019) Ethnographic research is a way to describe and explain human behavior in their environment or the interprets and perceptions of group members about their environment and activity (University of Jyväskylä 2015).

I decided to use a semi-structured interview because I assumed it to give me more profound answers than a completely structured interview and I was able to perform follow-up questions after the original ones on the survey. As someone with experience and a degree on journalism a profound interview with one interviewee seemed as the most natural way for me to conduct my research. The semi-structured interview also gives the researcher a chance to discover certain patterns from the interview, search for narratives and it leaves room for a profound analysis.

### 1.4 Narrative research

Narrative is a storyline, a voice which tells us their story, for example their life’s story. At most basic, narrative is a story or a description of a story.

Narrative is an aspect of self through symbols, such as letters. (de Medeiros 2013: 2) As my interviewee tells her story of her entrepreneurship, she is creating her narrative. It is her point of view of what has happened and how she has experienced it. It is probable that

someone who has lived the same experiences as my interviewee, has experienced everything very differently but this would then be their narrative, but we do not know because the interview does not tell. In this thesis only her narrative is heard and analyzed.

“A narrative requires action; speakers or writers reveal something about themselves with the intention that this revelation will be taken up in some way by a listener or reader” (de Medeiros 2013: 2). As I searched for my interviewee, whom it took me a long time to find, I had three requirements: the interviewee must be female, immigrant and an entrepreneur. I believe that one reason for the difficulty of finding an interviewee, was that they were not ready to speak about their experiences. I reached out to over ten female immigrant entrepreneurs in the region I wished to find my interviewee, but some of them were not ready to tell their story and some of them did not ever reply to me. I needed someone who was willing and able to speak about everything, about the good and the bad aspects of being a female immigrant entrepreneur in Finland.

When conducting a semi-structured interview for a case study, the questions should be thought very carefully to serve the intentions of what one wants to be researched and eventually find out. I found my interviewee very willing to discuss her experiences as a female immigrant entrepreneur and she told some things that I did not expect to hear. Those unexpected things made this thesis worth of doing.

“Narratives do not tell the whole truth, because they require some “untruth” as well to achieve a particular end” (de Medeiros 2013: 76). I did my research on my interviewee. She made some accusations concerning another company in the same town, but I was not able to find facts to back up her accusations. But I cannot question what she told, and it is all part of her narrative and should be studied from that point of view.

All in all, the interview went well, and I gathered some very interesting points which will be dealt in the analysis section below.

#### 1.4 Literature review

In this section I will briefly present few researches that cover my topic in some way. These researches about women entrepreneurs in developing countries, self employment of immigrants and female immigrant entrepreneurship are linked to my study but they do not fully cover the same topic as my research.

Luisa De Vita, Michela Mari and Sara Poggesi discuss in their paper "*Women entrepreneurs in and from developing countries: Evidences from the literature*" in the *European Management Journal* 32 (451–460) (2014) about how significant the role of women is in the entrepreneurship field.

*Female Entrepreneurs: How and why are they different?* (2018) by Eliana Carranza, Chandra Dhakal and Inessa Love's paper takes an interesting look and evaluates critically the existing evidence on the activity of females in the entrepreneurial world.

*Empowering women entrepreneurs in developing countries: Why current programs fall short* (2019) is Eyerusalem Siba's article about women's economic empowerment interventions that are not enough to overcome all obstacles facing female entrepreneurs (Siba 2019). In her article she has examples about this topic from different countries in Africa.

Immigration has its own purpose when it comes to female entrepreneuring. In her paper "*Female immigrant entrepreneurship: Exploring international entrepreneurship through the status of Indian women entrepreneurs in Japan*" Soniya Billore explores how entrepreneurial opportunities are used by the increasing immigrant Indian female population in Japan.

Frank van Tubergen discusses about the self-employment of immigrants in his paper "*Self-Employment of Immigrants: A Cross-National Study of 17 Western Societies*" through theory and different hypotheses.

Barbara Orser and Catherine Elliot celebrate the feminine factor in entrepreneuring in their book *Feminine Capital: Unlocking the Power of Women Entrepreneurs* (2015). They discuss about the fact that gender does in fact has an impact on the ways women do business. But the female gender holds a lot of power in doing business.

As I was gathering the literature review for this research, I found out that entrepreneuring is a widely researched subject across the globe. The immigrant factor can also be found in many of the studies, but from my perspective most of the research focus mainly on countries such as the United States, China, Japan and African countries. It is natural that these specific countries stand out from the research material. The United States is widely known for its origins as a country born from immigration. China and Japan are melting pots for immigrants arriving from other eastern countries, such as India and the Philippines. African countries, also known as the third world countries, they are known for different international organizations empowering local women to become entrepreneurs and that way providing for themselves and their families.

I did not find articles focusing entirely on the same topic as my thesis. That is why this study is needed. I also find that the unique story of my interviewee should be told. It requires closer looking into, because the person telling the story is interesting and the way she has experienced her journey as a female immigrant entrepreneur in Finland describes the challenges Finnish society still holds against people who come here to work from outside the EU.

## 2 VARIETY OF DIFFERENT CULTURES COEXIST

Immigrant entrepreneurship is a multicultural issue because we live in a multicultural society. Rodriguez describes the phenomena very well: “The term ‘multiculturalism’ is sometimes used to describe a condition of society; more precisely, it is used to describe a society where a variety of different cultures coexist.” (Rodriguez 2017) Multiculturalism has always existed. Ever since the crusades in the Middle Ages and during the Roman Empire long before that, cultures and races have been mixed and coexisted. But where do we need multiculturalism? We need it because it tries “to include the views and contributions of diverse members of a society, while it also tries to maintain their differences and restrain the demand to assimilate different cultures into the dominant culture” (Eagan 2015). Society does not work if we try to assimilate everyone to the society’s culture. We cannot assume that when someone moves to Finland as an immigrant, he or she will act and behave precisely as the Finnish culture demands. The immigrants always bring something with them from their own culture to the Finnish culture. It is up to the immigrant to try and blend in, and it is also up to the Finnish government and society to try and help the immigrants to blend in.

I use a theory of multiculturalism in my thesis in order to explain more precisely two questions: In what way is multiculturalism a challenging aspect when it comes to entrepreneurship and what are the aspects of ethnicity with gender in the entrepreneurship world? I assume, that multiculturalism is a challenging aspect when it comes to entrepreneurship especially for the reason that first, you need to learn the language. It is common that people move to other countries these days, whether it is for example because of work, family or for travel in order to see the world. If you wish to work in Finland, you need to speak Finnish. Although English as a work language is increasing in some global corporations in Finland, the languages used in work in many organizations is still Finnish or Swedish. Second, you need to be prepared for the Finnish entrepreneurship culture which can be a shock, but also a good way to integrate into Finnish society. In Finland the word “entrepreneur” walks hand in hand with the word “sisu”, which basically means a force of

determination to do what-ever it takes to survive. It is harsh, but it is also possibly one reason why some Finnish entrepreneurs are successful.

There is also the question of ethnicity within the term multiculturalism. Rodriguez describes how a country can be culturally diverse in many ways, such as through religious group: “A country can be culturally diverse where there can be different religious groups, different linguistic groups, groups that define themselves by their territorial identity and variant racial groups.” (Rodriguez 2017) As I was conducting my interview with my interviewee, it became quite clear to me from the very beginning, that she was proud of who she was. She made it clear, that she was highly educated, and she respected high culture, such as ballet and theater. She even mentions during the interview, how she does not only educate her ballet students to dance, but she educates them to be civilized people, who can go to theatre or to watch ballet. I would say my interviewee does define herself by her territorial identity, which is a former dancer and now she owns her own dance company. She is multicultural, and we can clearly see that from the interview, as we move on to the analysis chapter.

## 2.1 Multiculturalism and ethnic background

Sometimes societies face the fact that specific groups “step out” from the mainstream in a negative way, although they are not supposed to. That is why multiculturalism can also work as a kind of policy, as Rodriguez describes it: “The term ‘multiculturalism’ can also be used to refer to a kind of policy. Multicultural policies aim at correcting the kind of disadvantages that some individuals are victims of, and that result from these individuals’ cultural identity.” (Rodriguez 2017) In a modern society we need multicultural policies. It is absurd to assume that we would all have a common political culture where we would all participate. Eagan (2015) claims that “multiculturalism stands a challenge to liberal democracy. In societies where liberal democracy exists, everyone should be treated equally under the law, no matter their background.” Eagan (2015) writes that “although claiming



the formal equality of citizens, the liberal democratic view tends to underemphasize ways in which citizens are not in fact equal in society.” This is something that my interviewee also discusses when she describes her challenges as an immigrant, female entrepreneur in Finland. She tells about an incident she had with the Finnish tax office. At the beginning of her career as the owner of the dance school in Finland, she needed to find out about something, and she called the tax office. She really had this urge to speak Finnish in a way that she will be thoroughly understood, but at the beginning of her career in Finland, she did not speak Finnish that well. During that one phone call she felt that the customer service at the other end of the phone was not listening to *what* she said, but more about *how* she said it. She says that this kind of behavior happened quite often.

When it comes to discussing the liberal democracy and how everyone should be treated equally under the law, it is quite clear that this is not the case. My interviewee faced a behavior which is not a right way to treat a customer, no matter his or her background. The service should be equal to everyone, no matter where you came from or what language you speak.

“When it comes to multiculturalism standing as a challenge to liberal democracy, the latter is a melting pot into which people of different cultures are assimilated into a unified culture, as when multiculturalism generally holds the image of a tossed salad to be more appropriate.” (Eagan 2015) To be more precise, multiculturalism is something where all the flowers can bloom, not trying to make everyone exactly the same.

According to Eagan (2015) multiculturalism is not completely a good thing. She claims that “multiculturalism privileges the good of the certain groups over the common good and thereby possibly eroding the common good in favor of a minority interest.” The other not so good aspect of multiculturalism according to Eagan (2015) is that “multiculturalism undermines the notion of equal individual rights, thereby weakening the political value of equal treatment.” Eagan (2015) also raises the question of which cultures will be recognized in multiculturalism? If we decide to value only one or two cultures over others, there will be without a doubt, problems.

## 2.2 Multiculturalism and entrepreneuring

First, we must take a closer look to the number of immigrant entrepreneurs in Finland. “There are over 10 000 immigrant established businesses in the country and between the years 2013–2016 the number of immigrants established businesses grew almost nine percent.” (Kwon, Vainio, Adnan 2021) Also during the time of COVID-19 the number of those businesses has grown even more.

How does multiculturalism make it difficult to prosper as an entrepreneur in Finland? Ashcroft and Brevir describe the common form of multiculturalism occurring when the practices of a previously dominant cultural group are challenged by the presence of a minority (Ashcroft & Brevir 2019: 3). In this case the minority are the immigrants, and the previously dominant cultural group are the Finns.

In Finland we do things in our specific ways as do all the other countries. The challenge of multiculturalism when discussing about entrepreneurship happens when the minority does not understand or do things “the right way” which in this case is the Finnish way of doing things.

We can claim that quite often the minority, in this case the immigrant entrepreneurs, are expected to behave the same way as the majority norms require. They need to speak Finnish language, because the bureaucracy in majority of cases happens in Finnish. Many of the Finns speak only Finnish, which requires the immigrant entrepreneur to speak Finnish for their customers.

It can be assumed that language in most parts is the most challenging aspect when it comes to multiculturalism in entrepreneurship. If you do not understand the language of the country you are working in, communicating with the clients, and handling the local bureaucracy can be challenging. Multiculturalism in its most parts is a richness, but for some aspects it can be challenging.

### 2.3 Aspects of ethnicity with gender in the entrepreneurship world

Ethnicity does not consist of one particular thing, it consists from variety of different characteristics.

The criteria of ethnic groups are usually background, culture, habits, religion, race, language or physical characteristics. One ethnic group can make us think about strange and out of the mainstream minority group but also a majority group can perform one ethnic group. Ethnicity is different within the group and observed from outside. (Nieminen 2013)

There are wide range of definitions when it comes to race, but in this context it means: “a group of people identified as distinct from other groups because of supposed physical or genetic traits shared by the group” (The Free Dictionary 2019). The same source explains that most biologists and anthropologists do not recognize race as a biologically valid classification. “This is because there is more genetic variation within groups than between them.” (The Free Dictionary 2019) This brings us back to globalization and multiculturalism, where multiple cultures coexist.

Ethnicity is more about identity, when race is more about the interpretation of physical traits and genetic background. This basically means that a Scandinavian person or a person with Scandinavian heritage is born in the United States, but as this person lives and grows in that cultural group, the person could and possibly will identify him/herself as an American by culture. Then we could say the person’s ethnicity is American. The person can also identify him/herself having multiple ethnicities, in this case American and Scandinavian or more precisely, American and Swedish, for example.

Gender than again is defined as “the physical and/or social condition of being male or female”. (Cambridge Dictionary 2020) Female is described as “belonging or relating to women, or the sex that can give birth to young or produce eggs”. (Cambridge Dictionary 2020) What do we get when we combine female gender and a specific ethnic background together? In this study we need to acknowledge that my interviewee comes from the former Soviet Union, where she grew up under the Soviet Union’s communist regime.

Soviet Union was a command economy, which means that the government determines what goods will be produced, how much will be produced and the price at which the goods are offered on sale. The government also determines investments and incomes. (Investopedia 2019) If we put my interviewee in the context that the society in which she grew up was very strict and there was no room for entrepreneurial way of life. I personally feel that the reason why she became an entrepreneur in Finland is that it was possible to reach out to her dream to become an owner of a dance school here. She moved to Finland in the mid 1990's, when the Soviet Union had already collapsed. I believe that one reason for her to travel abroad, besides entering a dance competition, was to chase her dreams.

Choosing Finland as a country to pursue her entrepreneurial dream, according to studies she chose wisely. A research written by Suna Løwe Nielsen, Kim Klyver and Majbritt Rostgaard Evald (2010: 60) claims, that equality was especially emphasized during the post-Second World War period by social democratic governments within the Scandinavian countries. "Policies focused on toning down the class differences, but gender equality was also considered." (Nielsen, Klyver & Evald 2010: 60) This was the period, when the definition of the welfare state was established. Nielsen et al. (2010: 60) quoting Borchorst (1999) describe that as a time when care for elderly and children, overall healthcare and education for example, became something that was provided by a public system.

This welfare system has provided an opportunity for a greater number of women to enter the labor force. Because of this, Denmark and Sweden experienced a large-scale entry of women into the labor market in the 1960s. (Nielsen et al. 2010: 60) This development has had a remarkable positive impact on laboring and entrepreneurship of women. Because of the changes in the Nordic countries after the Second World War, Finland included, where the goal was to assure that no one would be left behind and everyone would be taken care of equally, has eventually led to this day, when increasing number of women decide to become entrepreneurs. Why? Because it is safe to do so in Finland.

It is safe for women to become entrepreneurs in Finland because of the good track in gender equality. The Global Gender Gap Report from 2015 ranks Finland as 3<sup>rd</sup> in the

world (Finland Toolbox 2020). Women and men are equally represented in the Finnish labor market, although there are still ongoing debates of the quality of gender equality in Finland. But we can claim that gender equality is far better in Finland than it is in many other countries in this world. You can establish your own company, no matter what gender you represent.

No matter your background or ethnicity for that matter, if you have the citizenship of Finland, you are allowed the same benefits as someone who has been born in Finland. It does not matter if you decide to have a baby. You still get your maternity leave, even though you are an entrepreneur. First you get the maternity leave which is approximately four months, after that you get parental leave which is approximately six months. Altogether mothers get to spend almost one year at home with a child. The fathers in Finland get their paternity leave as well. During these leaves, parents, mainly the mother, get paid from the social security system. (Suomen Ekonomit 2019) In a way being an entrepreneur in Finland is, in many ways, worthwhile and parenting is not something entrepreneurs should be worried about.

Men and women are in many ways gender equal in Finland. But there are still many other faults that need to be taken care of, such as equal pay, men are still getting more salaries than women in Finland (Pakkanen 2015). There are also examples of cases where women have been fired for pregnancy, which is of course illegal. What can also happen is that a fixed-term work-contract of a woman is not continued because of pregnancy.

There are still many taboos in the Finnish labor system concerning gender-equality, breaking the old habits and changing them is hard. It is very describing that Finland has only had one female president among 11 male presidents.

## 2.4 Seizing the opportunity – female entrepreneur

When we think about the word *entrepreneur* it somehow refers to a man when you hear it. You could say that the word entrepreneur is not a neutral word, but it is a masculine word. “One needs only to read through the definitions of entrepreneurship to see that it is a male gendered concept” (J. Ahl 2002: 46).

An entrepreneur is a person who organizes, manages and assumes the risks of a business or enterprise (Merriam-Webster 2019). Usually, the entrepreneur is the one who is the owner of the business, and with that said, at the beginning of the 20<sup>th</sup> century the word entrepreneur began to mean an independent business owner. First time the word entrepreneur was used was back in the year 1762 and the word comes from French language, from old French, *entreprendre*, which basically means trying. (Merriam-Webster 2019)

Anyone can start their one business but many of us do not use this opportunity. What makes someone to take the risk and start a business in the first place then? Usually the decisions to “seize the opportunity” are made when the opportunities present themselves; if no opportunities are present or other factors constrain choices, the entrepreneurial behavior will not occur (Reynolds 1991: 61). When my interviewee came to Finland for the first time back in the mid 1990’s to enter a dance competition, she decided to stay here and continue her personal career after the competition. The opportunity to become an entrepreneur appeared to her in the year 2003, when a dance school where she was already teaching, was closing because the previous owner did not want to continue. She decided to become the owner of the dance company, when she was given the opportunity to do so, and by deciding to become the owner, she became an entrepreneur. Today she is the principal and the owner of her own dance school.

A woman entrepreneur is basically any woman who organizes and manages any enterprise, especially a business (US Legal 1997–2016). Most of the sources I have discovered concerning female entrepreneurship, are from the United States. In a way this is

challenging because it gives a sample only from one country. One of the largest female entrepreneur association in the US is the National Association of Women Business Owners (NAWBO). It was founded in 1975 and they call themselves “the unified voice of over 10 million women-owned businesses in the United States representing the fastest growing segment of the economy” (NAWBO 2019). There is also an association for female entrepreneurs in Finland, called Yrittäjänaiset. It was founded in 1947 and they have over 500 members in over 60 local associations all around the country (SuomenYrittäjänaiset 2019). Their mission is to promote female entrepreneurs’ equal position in society and affect decision making in a way that it encourages decision making based on entrepreneuring in Finland and in Europe. It is interesting to read, that in Finland an association for female entrepreneurs was established already back in 1947, almost 30 years before the US. We can and we have to assume, that there have always been female entrepreneurs, but they have not been there for everyone to see, because they have been “hiding” behind their men. If we say it as it is, for a long time, entrepreneurs were preferred to be men, or everyone assumed entrepreneurs to be men.

### 3 SEMI-STRUCTURED INTERVIEW

The method of data collection in this thesis is a semi-structured interview. It is a qualitative method of inquiry that combines a pre-determined set of open questions with the opportunity for the interviewer to ask follow-up questions, if necessary (Evaluation Toolbox 2010). I asked 12 basic questions from my interviewee, all concerning her company, entrepreneurship, female gender and immigrant background. Besides these 12 questions I asked her follow-up questions concerning establishing her company and Finnish society. The follow-up questions were simple “Why?” and “Why not?” after the main questions. The aspects I study in the analysis section are the challenges entrepreneur face when being a woman and an immigrant. I also wish to discover why and how do these specific problems occur.

When I first had the idea about my thesis topic, I wanted to do at least three or four interviews with female immigrant entrepreneurs in Finland. The reason for me to do interview-based thesis came from the fact that I am a journalist and that is why doing one or two interviews would not be that big of a challenge for me, as I have done those many times before. The idea of conducting several interviews changed quite quickly, because I found out it would be really time consuming to do that many interviews, if all of them would have been as long as the one that I did, six pages long after writing it all down on paper. We decided with my supervisor that one interview would be enough for this thesis and it has become clear along the way, that it would have been too much for one thesis if I had collected three to four interviews altogether. There had not been enough space to discuss about my findings from the analysis through theory of multiculturalism and theory of entrepreneurship.

Particularly I hope to find challenges my interviewee has faced or is currently facing and if she attached it to her women hood/immigrant background.



### 3.1 The material and the analysis

A semi-structured interview was done with a female entrepreneur. She is originally from Soviet Union. She moved to Finland in the mid 1990's. She is a ballet dancer and a teacher. Because of the ethical reasons related to my research no other info about my interviewee will be given out.

The interview was conducted in October 2017. It was a phone interview and lasted approximately for one hour. During that hour I had my questions written on a sheet of paper in front of me and I asked those questions, one by one, from the interviewee. I gave her all the time she needed to answer to each question, which is why the interview lasted so long. But that is positive, because the longer the answer, the more there is to analyze. The reason I chose to interview her on the phone was that it was easier for both of us for time management. She did not need to travel to meet me, and I did not need to travel to meet her. Thinking of the interview afterwards, I would have preferred to do it face-to-face, because I now feel that I may have gotten more out of the interview if we had met in person. "There is still an advantage when doing a phone interview, misunderstandings can be clarified, and cues can be picked up from the tone of the voice" (Gillham 2005: 102). There were few times I did pick up cues from the tone of my interviewee's voice, because there was clearly something I needed to go deeper in. From my own experience, phone interviews are as relevant as ones made face-to-face.

"The main disadvantage when conducting a telephone interview is that you are interviewing live, but you cannot see the one you are interviewing. Non-verbal elements are missing in the interview." (Gillham 2005: 103) As I pointed out before, I now wish I had done the interview face-to-face to be able to detect the facial expressions or other expressive behavior. It would have possibly made me see the interviewee in a different way. All in all, conducting the interview makes me confident about the fact, that I believe I got what I was searching for to conduct the analysis for my thesis.

The reason I chose to interview this immigrant, female entrepreneur, is simple. She was willing to tell her story. At the beginning when I decided to do my thesis based on interview, it was not easy to find immigrant women to tell their stories about entrepreneurship in Finland. I remember being quite surprised as it was challenging to find interviewees. I did not get any responses and I asked around at least from ten women and eventually I found one who was willing to answer questions through my colleague. In the conclusions I will continue with this idea proposing the fear of telling one's story as something to be studied in the future in the field of immigrant entrepreneurship.

I will go through the answers from the interview in the order I asked them during the original interview on the phone. As there is only one interview to be studied, I believe that categorizing is not necessarily needed. Eventually I decided to do the categorizing because when the analysis was concluded, I realized that this interview needed categorizing to make it easier to read and understand the narrative.

### 3.2 Pros and cons about the chosen method

The chosen method for this study, semi-structured interview, has its pros and cons. First I will discuss about the cons.

There is the question of anonymity. For research ethical reasons, I am not telling that kind of information about the interviewee that she would be recognized. This is strictly because that kind of information is not relevant in this study. "But a real identity does add something of authenticity to a report" (Gillham 2005: 13). As a journalist it is always required to give out the names of the people interviewed, but a study is different in a way that it is not a news article or feature article, it is something you are studying, trying to dig deeper and analyze. Personal information is not relevant, because yes, you are studying a person, but mainly you are studying a phenomenon and sometimes there are things in the phenomenon which are sensitive.

Pros are that through semi-structured interview you can do a wide analyze while studying the interview, you can study the case at hand. You can look closely at what you have conducted in the interview and picture those circumstances in your head. Picturing those circumstances can make it easier for you, the researcher, to relate to those things that happened.

### 3.3 Empirical approach

I also chose empirical approach for my thesis, because it is the best way to get most out of the interview. “Empirical research is based on observed and measured phenomena and derives knowledge from actual experience rather than from theory or belief” (PennState University Libraries 2019). I believe that in a case study, the empirical approach gives the writer more to think about and observe, because it is based on experience, not in theory. There is the theory part as well, but the case itself, the interview, is not based on any theory. It is just pure experience and knowledge from that experience.

“Key characteristics for empirical research are specific research questions to be answered, definition of the population, behavior or phenomena being studied, and description of process used to study this population or phenomena” (PennState University Libraries 2019). The characteristics do exist in this thesis, there are the specific research questions to be answered, definition of phenomena and description of process used to this study.

Diving deeper into the problem is the thing I am gaining to achieve in this study.

“Qualitative research is primarily exploratory research. It is used to gain an understanding of underlying reasons, opinions, and motivations. It is also used to uncover trends in thought and opinions, and dive deeper into the problem.” (DeFranzo 2011) Doing a qualitative research gives me the opportunity to act as an investigator, who needs to discover the hidden truth behind the words in the interview. This research method gives me a chance to analyze the opinions and motivations of my interviewee.

Some common methods in qualitative research include focus groups, individual interviews and participation/observations (DeFranzo 2011). The fact that I did the interview on the phone, leaves out the possibility for observation, which is to analyze body language or facial expressions. This saddens me now afterwards but gives me the knowledge of do things differently in the future, when conducting interview for research purposes.

What qualitative research is in its most basic, in my opinion, is to gain understanding about the phenomenon, to understand what the aim of the thesis is, and how can the aim be discovered and explained in a way it is understood by everyone.

## 4 ANALYSIS

What kind of challenges there are as a woman and as an immigrant, while being an entrepreneur in Finland? Second, I want to discover why and how do these problems occur.

I am analyzing a semi-structured interview, which was conducted via telephone on October 29<sup>th</sup> year 2017. The interviewee is an immigrant female entrepreneur. She owns her own business in Finland.

I have categorized the answers under three narratives. The narratives are work narrative, believe narrative, and challenge narrative. What we must remember, is that when my interviewee tells her story of her entrepreneurship, she is creating her narrative (see chapter 1.4 of this thesis).

Only the bolded phrases from each of the answers are analyzed. You can read the whole interview without any formatting from the appendices, page 58.

### 4.1 Discussing the answers

The key aspects I am focusing on are immigrant background, female gender and language. These are the elements my thesis topic is based on. Some questions to think about when reading through this analysis:

-Why did she decide to become an entrepreneur?

-How does her background appear as she copes with the problems about her company?

#### 4.1.1 Where are you from?

##### *Background*

“I am from the former Soviet Union. **I got a top education during the time of the Soviet Union in a ballet school.** I studied there for ten years. After that I was hired to the National Opera and Ballet theatre in my hometown. I danced ballet in different assortments and in

the National Opera and Ballet theatre. I came to Helsinki to compete in the international ballet competition. This was in the mid 1990's. **I wanted to try something new, to travel and see new people.** The options back then were also United States and Bulgaria, but the timing for those countries was not right for me. I sent my application to Helsinki and got accepted and then entered to the competition. **After the competition I was able to continue my personal career in Finland.**"

Discussing about the fact that she got the top education in the Soviet Union in a ballet school is worth acknowledging. It is a good foundation to begin to analyze this interview.

When discussing that her education was "the top" it tells the reader that she has gone through hard and demanding period of education. It is known that the level required in Soviet or Russian art schools is very high which means that one must be very gifted and work hard even to enter. The competition is rough, and it gets even more rough when you get in the ballet school.

The next bolded phrase from the interview is about finding her own will and chasing her own dreams. "I wanted to try something new", "I wanted to travel" and "I wanted to see new people". The story does not tell what made her to stay in Finland, but she did stay, after the competition in Helsinki was over. By doing what she wanted back then is all about empowerment, the choice to have a choice. The choice to be able to do whatever she wanted. To be a free woman.

One thing I regret not asking in the interview is that what was it like to move in Finland after growing up in the Soviet Union. It would have been interesting to hear her experiences, because what I have understood is that life in the former Soviet Union was very different compared to the life in Finland for example. The gap between the western world and the east, the Soviet Union, was enormous.

The last bolded phrase from the paragraph is also about her own free will and choice to continue her life in Finland after the competition was over in Helsinki.

4.1.2 Did you decide to stay in Finland right after the competition?

*Believe narrative*

**“Yes, I did not plan to do so at all back in my home country, it was a spontaneous act to stay here. I am that kind of a person, I believe that it is also one of the keys to success, to take risks and open doors which no one else will open for you. If it works, it works and if it does not, find another door. I tried that and I think I succeeded.”**

She describes herself as a person who takes risks and believes that is a way to success. A person who believes that success comes from taking risks is a brave person. That is important when you are thinking of becoming or have decided to become an entrepreneur. You cannot be successful if you do not take any chances as entrepreneur. The fact that she had this way of thinking before she decided to take the road of entrepreneurship in Finland, tells us that she has a strong character and a strong will. Many of us may never take any chances and they may regret of not taking them when they grow old.

This leads to another personality trait of her when she describes opening the doors by yourself because no one else will open them for you. This to me is about courage. It tells us that she is not afraid to make her own future, she is a strong independent woman who will walk through the door, people will like it or not, but she does not care. This is also another important trait when it comes to entrepreneurship. You need to believe in yourself to walk through those closed doors. This leads to the saying “breaking the glass ceiling”, which is about the “invisible barrier preventing women and minorities from rising beyond a certain level of hierarchy in the organization or in business life or in entrepreneurship” (Saxena 2019). Although we are living in the year 2021 when this thesis is being written, there are still barriers in the working life if you are a woman. Those barriers were built long time ago and it is challenging but manageable to break them down. My interviewee had a will to break down those barriers from her way when she decided to become an entrepreneur.

She also mentions “making your own future” and “deciding about your own life”. This strongly connects to things mentioned above, opening the doors by yourself. When taking chances and opening those doors which no one else will open for you, you decide the way your life will turn out to be. That is also in my opinion one good thing about being an entrepreneur, because you get to decide how you work, where you work and what you work. In a way when you are an entrepreneur, you control your life in the best way

possible. Work is for many of us something we do every day, and we must work because we need money for living, for food example. What would be better than making living out of something that is yours and something you enjoy doing. Because when she mentions about “making your own future” and becoming the owner of her own company and being a professional dancer, tells us that she is working in a field that is completely something she enjoys doing.

She also mentions “free will”. This is probably the strongest way she describes her personality. Freedom is a privilege. It is something that is common for us Finns, as we born free. When you think about where she, the interviewee, is from, the Soviet Union, do we think that she was born free? I believe that the people living in the Soviet Union were free, but they were controlled. They were free, but not as free as we Finns for example at the time, because we had the choice to travel for example. It was not easy to get a passage in the Soviet Union to travel for fun if you were a commoner. It was not acceptable to travel in the Western countries, unless you were traveling as an athlete for example, to compete in the Olympics. In a way of her traveling to Finland in the mid 1990’s and deciding to stay, was a leap of faith but she did the decision because she felt it was her right to do so.

We must acknowledge that the Soviet Union had already collapsed when she came to Finland and for that she was able to travel more freely.

The last thing she mentions is “if it does not work, try something else”. This is admirable trait in a person because it tells that you are strong as a human being. You do not mellow in problems when you think like this, you move on.

My interviewee’s characteristics are a combination of a strong, independent woman who knows her worth. She has the nature of entrepreneur.

#### 4.1.3 When did you establish your own company?

*Work narrative*



“Before I became the owner of the dance company, it was a small dance school run by the parents of children aged four and the children wanted to dance, but there was no place to do that in the town. The parents decided to establish their own union and invited a teacher from another town in Finland. They had about 20 children at first and then slowly the union grew from there. Back at the time I was living in a large town in Finland, where I was working in one of the dance schools. **I was a choreographer there because I was more interested in the choreography.** There was a teacher in the school, who had travelled to and back the dance school held by the parents to teach ballet for the children. She asked me back then if I could teach in that dance school for the whole spring. **It was a teaching job, which was quite new to me and my Finnish language was not that good just yet, but I was happy for the offer and decided to give it a go.** I moved to the town where the dance school was located in the same year and worked as a teacher substitute for six months and **it felt so right. It was a small town and I had dreamt ever since I was 16 that I would own my own business somewhere far away, not in my home country. A place where everything is near, and everyone knows each other and everything is possible to take care of quickly, because the place is small.**”

“I was a choreographer there because I was more interested in the choreography”, when she describes her work in the dance school where she used to work before she became the owner of her own company, she describes it in a way that she got to decide what she did for work. It is not clear if she was hired as a choreographer, the story does not tell us that, but the way she describes it herself, it seems like she knew her worth and worked as a choreographer because she wanted to do just that. She said she was “more interested” in the choreography but in a way, one could say that she had already made up her mind of owning her own dance school one day and by working as a choreographer was one step closer to achieve that.

The next bolded phrase is where she describes how she was given the offer to teach in the dance school run by the parents and although it was quite new to her, the teaching, and her Finnish language was not that good at the time, she still decided to give it a go. As I described in the previous section of interview questions, “my interviewee’s characteristics are a combination of a strong, independent woman who knows her worth. She has the nature of entrepreneur.” When deciding to give it a go as a teacher in the dance school run by the parents, she already had it in her to make a big step to the unknown. Knowing her Finnish language was not so good at the time, she still decided to give it a go. It takes a lot of courage to do such a thing when you are immigrant and a woman in a foreign culture. I

believe she was really chasing her dream and taking those bold steps to achieve it, although at this point, she did not know that she would become the owner of the dance school quite soon.

After working in the dance school, she describes how it “felt so right”. She was happy to work and live in a small town where everyone knew each other, and things got taken care of quickly. We could say that she was living her dream and things were about to get even better. This feeling of rightness, it is not something that comes easily for a person who is young, immigrant and a woman in a foreign culture. It is not common, that after only few years and not knowing the language as good as you would like that you feel such a belonging to some foreign place. But again, we must acknowledge that she was already a person who knew what she wanted to achieve in life.

#### 4.1.3.1 “**Only a year ago I realized that this is what I dreamed about when I was younger and that my dream came true.**”

*Believe narrative*

The interview was conducted back in 2017, which means that this realization of hers happened back in 2016. It was after over 10 years of owning her own dance school when she realized that her dream came true. I believe that only after gaining experience and becoming more confident through that experience, she began to realize her self-worth and her achievements in life. It can be that this was what happened with my interviewee, although she knew her worth very early on in her life. She would not have been that brave in life as she was without her confidence about herself in a very young age.

#### 4.1.3.2 “After those six months the parents who run the dance school, decided that they will not continue with the previous teacher. **Instead, they decided to continue the contract with me, because I was already living in the town.** At first, I taught three times a week in the ballet school and three times a week in two different towns in Finland. **I had to travel every week.**”

*Work narrative*

The parents who run the dance school decided to continue the contract with my interviewee, because she was already a teacher there and living in the town. But it was not a permanent job, because it was three times a week and she taught in two different towns in Finland as well. In her own words, she had to travel every week.

As I am analyzing this, it seems that she was teaching in three different dance schools at a time and two of them were in different towns. For me this speaks about the nature of a hard worker, who loved doing what she did and wanted to do it as much as she could. There is the question of money, of course you could think that one reason for working in three jobs was to gain a proper living. I bet that three shifts a week is not enough to cover all your living expenses.

4.1.3.3 “After some time the school runners begun to consider shutting down the dance school, because their own children had grown and were not interested to dance anymore. **The responsibility grew too heavy for the parents to keep up with the dance school.**”  
*Work narrative*

As the responsibility grew too big for the parents, it was a now or never chance for my interviewee to take the leap of faith and become the owner of her own dance company. Maybe she had anticipated this, because she had been a teacher in that ballet school for many years. In a way this is what she had been waiting, to become the owner of her own dance school, as she did mention before in the interview. That was her dream and now the time was right to become the owner.

4.1.3.4 “I decided to continue the activity. **The dance school changed from union to a company during one summer.** All the changes happened during that summer and **after that one summer I begun as the director of the dance school and at the moment I am the principle.** That is the history. **In the first year I had 60 students, now there are 400 students.** The town helps around 3000 euros per year **which I am very thankful for, and I always anticipate the help like an angel from heaven because the ballet institute lives from the incomes of the fees students pay.**”

*Believe narrative*

And she decided to do just that. Only during one summer she was able to turn the company from a union to company of her own. She became the director of the dance school and the moment this interview was conducted she was the principal of the dance school. At the beginning she had 60 students and during the time of the interview she had 400 students.

Things can happen quite quickly when you decide to do something bigger in your life. My interviewee took the leap of faith and after deciding to become the owner of the dance school she made the changes she wanted to do, and the rest is history. From a dance competitor to a business owner the path is quite remarkable, and these are the success stories which we look up to. They tell us that anyone can become whatever they want to become.

The last bolded phrase from the paragraph shows the “dark side” of the glory of being an entrepreneur. It is all about the money. My interviewee is thankful for the help she gets from the town (3000 euros per year), but she also continues her sentence by saying that “the ballet institute lives from the incomes of the fees students pay.” Although she does not say it directly in any time during the interview, but the struggle of being an entrepreneur is real. She just describes the money-challenge briefly, but that is the life of an entrepreneur. You are always very aware about the money situation in your business.

#### 4.1.4 Why did you establish your own company?

*Believe narrative*

**“I wanted to continue as a director because I was ready for it. I educated myself and now I am in control of everything.”**

After few years of living in Finland and gaining experience and learning enough the language, she felt that she was ready for the next step, which was owning her own company, to become an entrepreneur. She felt that she was, in her own words, ready for it. She describes how she educated herself and at the time this interview was conducted, she felt that she was in control of everything.

The saying “in control of everything” is quite powerful. In this sentence she means work of course, but by using these words it gives you a feeling that she likes to be in control of everything. And this is not about putting down my interviewee, not in any way, but to become an entrepreneur you must be a person who likes to be in control. You need to organize and know all the time what is going on in your company, who is doing what and where, what time, is there money coming or going in or out of the company.

By being in control can also be something which gives you the power to decide about your own life. It gives you the feeling of security that nobody else gets to decide what happens in your company. It gives you the security of independence.

4.1.5 What were the biggest challenges/steppingstones during the time of establishing your company? Describe

*Challenge narrative*

**“Finnish language, recognizability and the uncertainty of not knowing enough about everything. But then you just cope by yourself. If I were a Finn, it would have been easier. If I were an employee in the company, it would have been easier. If I had relations, it would have been a lot easier. These three things would have been good, but I did not have them. All three things were up to me to cope with, and it was my choice to establish a company in Finland. I had to work double as hard to learn the language and to adapt in the environment and work hard to get recognizability.”**

The very first thing my interviewee mentions is the Finnish language, which she found as one of the biggest challenges during the time of establishing her company. The second is recognizability and the third is not knowing enough about everything. With recognizability she means that she was unknown. Not knowing enough about everything, with this she means not knowing enough about entrepreneuring and everything that links to it. But then she continues that you just cope by yourself. This is again a powerful characteristic of a true entrepreneur; you just cope although you do not know enough. Then she continues about not being a Finn and if she had been one, probably things would have been easier for her. Or if she would have been an employee of the company, then she would have not been

in charge of everything by herself. She continues about relations, if she had them things would have been easier for her.

She acknowledges these missing traits, but she turns them into a strength in the next sentence: “All three things were up to me to cope with, and it was my choice to establish a company in Finland.” It was her *choice*. Eventually this is what life is about, it is about choices. Then she continues by saying that she must work double as hard and learn the language and to adapt the environment and work hard to gain recognizability.

In a way this does sound like she is speaking to herself about her past and how long she has come from those days when she first established her company. It is admirable to listen to someone speaking so truthfully about herself.

Her answer clearly shows the hard road of becoming an entrepreneur in Finland. There are so many things that I as a Finn take for granted. If I decide to establish a company in Finland, I already speak the language, I do not have to adapt to the environment because it is the environment I grew up in and I already know how to gain recognizability because over the years I have made some meaningful connections here and there.

All in all, my interviewee is a tough woman, who again, knows her worth and fights her way up the entrepreneurial ladder.

4.1.5.1 "Of course there were those challenges as well, **like competition. There was another dance company in the town, and they really did not like me at all. The cooperation did not work.** They wrote unbelievable articles about me in their own web page, and they acted childish. I tried not to give any attention to that. **Your own attitude needs to be healthy and iron and you have to be strong.**"

*Challenge narrative*

My interviewee speaks quite openly about the challenges she faced from the beginning of the dance school. It seems that what happened with the other dance company is something she remembers very well and obviously there has been challenging times. By saying “the cooperation did not work” tells quite a bit how bad the situation was with the other

company. I decided not to open up about it more than this, because I am protecting my interviewee's identity.

But again, she did overcome those challenges and speaks about the importance of a healthy attitude and the need of being strong. All those things are true, because, as the saying goes you need to have a thick skin for needles and pins.

Although she does not say it, but I believe by reading through the lines that these challenges which she faced at the beginning, they must have made her stronger. If I imagine myself in her situation, an immigrant in a strange culture and the competition with another company would be challenging, I would be devastated. But she decided to stand tall and tried to ignore the things they wrote about her.

4.1.5.2 “I must say that I was lucky **that I did not have more difficult challenges**. The town gave me a chance to continue in the same space where the previous dance school had held classes. The town department of culture has always granted money, although now I think they could give more money for ballet education. This education, which my institution provides, is basic training of dance, and it happens after the normal schooling time. All the children will not continue with their hobby, **but they get so much discipline and regularity from ballet, which helps them to advance themselves in their lives. I always tell the parents that I do not educate dancers, I educate civilized people who can be strong and disciplined. I teach the children discipline and understanding of regularity and life itself**. Dance is a good way of exercise, but it develops so much more as well.”

*Challenge narrative*

It is in a way quite special that my interviewee says that “luckily” she did not have more difficult challenges. In my opinion she had a handful of challenges as we continue further of this interview. But when she says it like this, it gives the reader a feeling that there are more worse things that could have happen during her time of establishing the company. Although there were challenges, she got through them and carried on.

Next thing she discusses about in this paragraph is the ballet as something more than just a way of performing art. She is telling the reader that the children get so much more from ballet than just the dance itself, they learn discipline and regularity, “which helps them to

advance themselves in their lives.” To me this kind of expression tells that my interviewee is very keen to what she teaches, and she understands it to be more than just an exercise or a way of dance. She understands very much about ballet and has her own experience as a ballet performer to support her understanding.

The next underlining goes to the category of immigrant background for she discusses herself as a teacher who educates not just only dancers, but the children to be civilized and strong people. The last underlining is mesmerizing when she uses the expression of “teaching the children discipline and understanding of regularity and life itself.” How many teachers use these kinds of descriptions about their work? She is saying that she teaches the children about life through ballet and that is a powerful expression.

When I am analyzing this interview, I sense the feeling that ballet is a high culture performing art and that if you understand ballet, you understand life more profoundly.

#### 4.1.6 What was the biggest challenge? How did you cope with it?

##### *Challenge narrative*

**“I studied entrepreneur profession to get information about everything relating to establishing and running a company. I travelled to different town to study every week. Ever since I have also studied law and accounting. You cannot know what challenges lie ahead and when the challenge is in front of you, you cope with it.** I also contact certain people, use google and get information from the website of ministry of education etc. Of course, law matters are something you need to check every now and then. **I study these things when they are happening, or I need to know more about something. Today I know a lot more than I did back then.** In the beginning it could take me six months to handle some matter and today it’s just a snap of my fingers and the thing is handled. **Positive attitude is important, and you cannot be lazy in these matters. I sleep six hours instead of eight because I want to study and investigate. If you want to find a solution for something, you need to find it yourself.** I have been lucky in a way that I have always found the answers for my questions. **There were also times when it felt like some matters were not wished to be revealed for me, but then it just took longer to find the correct answer. This was only a good thing for me, because what comes easy, goes easy.** When you thoroughly check something, the more stays in your head. **Now if something similar comes along what happened back then, I can just remember how it went.** I have also always saved all the documents. I never know if I will need them ever



again. As I have those documents already, I do not need to search and investigate again. **When you get older, the more you start appreciate time.**”

When continuing her describing about the challenges she faced during the establishing of her company, she mentions studying. She studied for that she would be aware about all things relating to entrepreneuring and this shows a strong commitment to what she was doing. She travelled to another town to study every week and even now she is studying law and accounting. She discusses about not knowing the challenges ahead and coping with them when they come along. That is a mindset, which is absolutely required from an entrepreneur. It also goes with life itself. You cannot be prepared for every challenge that comes along. You just need to face the storm as it arrives. She describes how she even today study things happening when they occur, although today she knows a lot more what she did back then. This is again a strong woman speaking, she has seen a lot and she is still standing with her own two feet but in a way, she is still humble. She still studies and finds out about things she does not know it all.

Then she continues discussing about positive attitude and that you cannot be lazy in these matters. She sleeps six hours instead of eight because she wants to “study and investigate.” The next bolded phrase is somehow brilliant but also devastating, especially the last few words “you need to find it yourself.” Yes, it is a wonderful thing that she stands there with her own two feet, but I began to wonder, is this in a way sarcasm? Has she been left there alone by the Finnish society? Us not helping her enough so that she would not feel like she must find about things by herself. Or is this just a strong woman describing her nature by doing things on her own?

The next bolded phrase is quite strange. She does not tell what the things were she felt like was not wished to be revealed for her. It left me wonder what happened. But then she continues about how it took longer for her to find the correct answer, and apparently she did find the answers. But I think it is sad that she felt that way. Was it the language or was it because she was an immigrant or because she was a woman? She continues this by saying that it was only a good thing for her because “what comes easy, goes easy.” It feels like she is telling us that she learned from the experience and became stronger. It also tells us that

she has worked hard for her career and company. And she even says that if something similar would happen today, she would know what to do now. She has saved all the documents.

The last bolded phrase comes straight from the experience, the appreciation of time. You do not want to work all the time; you also want to have some spare time and the more spare time you have the more happier you will probably be.

#### 4.1.7 Was establishing a company financially challenging?

##### *Challenge narrative*

**“I have to say it was financially challenging as well.** Luckily I am a ballet teacher, for if I was just the owner, I would have had to invite a teacher and pay him/her salary. **I have had to work for free, for example in the marketing of the ballet school, but that is totally normal. In the beginning it was difficult for example in the rents of the space, how do we get students in the ballet school because the students were the only source of income.** But of course, you must take care of taxes and payments of all sorts. **If you wish your company to grow, the outcomes will grow as well.** Besides me there had to be another ballet teacher and of course you had to pay her salary, which also includes employer’s costs and insurances and that way the expenses grow. **Anyway, I survived of them.”**

This chapter is about money and income. Every entrepreneur has struggled at some point in their career with money and my interviewee was no exception. She says that it was financially challenging, she had to work for free for example in the marketing of the ballet and then she ends the sentence by saying “that is totally normal.” I can claim that she had the mindset of an entrepreneur from the very beginning and for that reason she can say that it was totally normal to work for free. She worked for herself and probably that is the reason why she says that it is totally normal.

She continues saying that they had challenges with the rent of the space, but she does not tell more than that. The students were the only source of income, but she does not tell how it all evolved with them. She describes that if you want your company to grow, the outcomes will grow as well. She took the risk of employing another ballet teacher, but I

believe that she knew what she was doing and did it because she had to. She knew she would not have coped by herself.

Then the last bolded phrase she says that anyway “I survived of them”. She lived through the financial challenges and that is that.

#### 4.1.8 Did the legislation cause you any challenges?

##### *Challenge narrative*

**“Of course there was a lot of paper work, in my opinion even about the smallest things. Then again if you relate to it positively, I guess that is why I do not remember those things so well. Sometimes I remember there were really irritating moments and I have lost my nerves because I had to go and train a dancing class and things about this and that were not ready. That happened a lot. For example, tax business!** (laughing). **What was most irritating was that when you called to the tax office.** You needed to book a whole day for that you catch the right person and tell him/her what the issue was and tried to get the right answer from them. This happened rarely though, **usually when I called there, I remember that speaking in Finnish was really difficult for me. I am that kind of person who wants to speak the language understandably so that I will be understood in the right way. Sometimes it felt like they were listening more about how I spoke, not what I spoke. This happened quite often. This happened during some meetings, and it still happens. I relate to it positively because I believe they have never heard this accent or that things can be presented my way.** But then when you are in a hurry, and you really mean something, and they do not understand you or then they do understand you, but they do not *listen* to what you have to say. Then you need to explain everything from the beginning and then the customer service understands what you are trying to say and then he/she says, “connecting you, just a minute”. Then the next person to answer, and that is a good thing that someone answers because if no one answers, the phone goes back to the previous person and then you must say to him/her that no one answered and then the call can cut off. Then I had to call there again and go everything through from the beginning and this all can take a whole morning. **Then when I finally get connected with the right person and I get to explain my issue to him/her, I must say the attitude is quite negative.** After doing this a few times I decided not to handle these things on the phone anymore, **I decided to go there in person to handle these things, you just cannot handle tax business on the phone. I needed to learn things their way.** I felt that some of them did not listen to me and if some matter did not concern him/her they just connected me with someone else. This can take even a whole year and only after that I got the answer I needed.”

There were a lot of challenges during the time of my interviewee establishing her company. This next section of the interview was the one that got stuck in my head for a long time.

She discusses about the paperwork and mentions that there was paperwork “even about the smallest things”. This is something which I believe she thought was irritating, to do paperwork even about the smallest things. It is necessary for an entrepreneur to do all those things, but I understand why it can be irritating. It can be overwhelming as a new entrepreneur because it is a lot of work to do all those paperwork. That is why I think she was irritated. Then she continues that she relates to all that paperwork positively, because that is probably the reason why she does not remember those things so well.

In the next bolded phrase, she lets it go and discusses how she was irritated about all the things that had to be done to get the business going. She tells how she lost her nerves because she had to do multiple things at the same time. You can actually read between the lines how the company was up and running but it was only the beginning, and everything was still finding its place.

But the main irritating thing for my interviewee was when she had to call to the Finnish tax office. She describes how speaking Finnish at the time was “really difficult” for her. She continues by saying that she is that kind of person who wants to speak the language understandably so that she will be understood in the right way. The next bolded phrase is the one that got stuck in my mind, “sometimes it felt like they were listening more about *how* I spoke, not *what* I spoke.” And then she continues by saying that this happened quite often, it happened during some meetings, and it still happens. She says she relates to it positively because that is just the person she is. A strong woman.

It is really overwhelming for me as a Finn to hear about these things my interviewee was telling me, but then again, I am not surprised at all about the issues she had with the tax office or about the issues she has had in the meetings. It saddens me and when I think myself in my interviewee’s shoes, I would not have coped as well as she did. She showed and still shows such courage to overcome all these challenges, although there were, actually a bad behavior from the people acting in a way they did towards her.

In the next bolded phrase, she discusses how the attitude of the person on the phone in the tax office was quite negative. She experienced the behavior of the customer service in a negative way probably because of the language barrier and because she was an immigrant. Or than again sometimes customer service can be quite negative in Finland. I speak from my own experience about this and as a Finn. But I am sure that what my interviewee experienced was true and she should not have been treated in a way she was. I did not ask her if she ever made a complaint about this kind of behavior, but I believe she would have mentioned it if she did.

In the last bolded phrase, she explains her challenges from the positive angle. She changed the negative to positive by deciding that after few times of negative experience by telephoning to the tax office that she would go there and handle her tax business in person. She tells how “I needed to learn things their way”.

All in all, to me she showed a tremendous courage by coping all the big issues by herself. As it was mentioned before, she was used to handle everything by herself. Although it felt quite sad that she felt that way, but in this case coping by herself was her biggest asset. She did not give up; she was determined to achieve her dream.

4.1.9 Did you feel that establishing a company was challenging because you are an immigrant? Did you feel it to be challenging because you are a woman? Why? Why not?  
*Challenge narrative*

**“The only challenge I had was that I was not taken seriously. That was the most irritating thing. I have never faced racism. I have had occasions when I have felt I was not taken seriously because I was a woman. It happened here in the town where I live. It is a special place. The first impressions I had were that I was exotic. Then the next thing I felt was that people thought of me, was why there is an immigrant in this position I am now, entrepreneur and a manager. I still know one person who underestimates women, but that is individual behavior, I do not believe that everyone is like that. I do not believe that it is nations principle or that everyone would think that way. But quite often I have faced that in work related matters someone may think that what does she know etc. I have also received quite ugly sentences pointed to me when I have had to demand things. I heard quite terrible curse words and I was surprised about them. I am so happy that there is now a good atmosphere in the dance school, I know**

that the parents and the children respect me and thank me. The shows we have are fabulous, I always try to bring some festivity in the shows. **There used to be challenges but there are not anymore. I always tried to smile even though I did not feel like it.** But that was then, this happened about ten years ago, it had to with the teaching facilities. **I went to the town lawyers and finally I got what I wanted. I did not put my head in the pillow, that is not my style.”**

My interviewee describes how the only challenge she faced was not being taken seriously. She has never faced racism. She discusses how not being taken seriously was because she was a woman. Either way, it is something that women, wherever they come from, should not have to face in any circumstance.

She tells how this kind of behavior happened in the town she currently lives in. She describes it as “a special place”. It has a negative tone by describing a place that way, but I understand what she means. A special place is a description I would use for example from a place where there is something odd, but you cannot really say what it is.

The first impressions she had in the town were that she was “exotic”. She does not tell why she felt being exotic to others in the town, but my impression is, that she somehow relates to it being a foreigner and not speaking Finnish that well. She continues by describing the feeling of “why there is an immigrant in this position I am now, entrepreneur and manager”. For me this speaks about the jealousy the people saying these things about her had towards her.

Next, she mentions “one person who underestimates women”, but she does not believe everyone is like that. “I do not believe that it is nations principle or that everyone would think that way.” It is interesting why does my interviewee describes this last sentence. Is it because she is afraid she might give the wrong expression by saying something about person who underestimates women or is there something else? Does she feel that as an immigrant she has to be careful about what she says about these things?

In the next two bolded sentences she clearly points out the bad behavior she has faced as a woman and as an immigrant. Pointing out the word “demand” it rings a tone to misogyny in some way, because not so long ago, women were not meant to be demanding, at least that is

the general opinion of many women and in some way and in some places that still is happening, women to not be demanding. It had to be a struggle in many ways during the beginning of my interviewee's career.

The next bolded sentence is like she overcame her challenges. She describes the times when she smiled although she did not feel like smiling. Eventually she went to the town lawyers and got what she wanted. She did not "put my head in the pillow, that is not my style".

4.1.10 Do you feel that Finnish society is challenging for an entrepreneur woman with immigrant background? (For you?) Why? Why not?

*Challenge narrative and work narrative*

**"I do not feel that way, I think it has a lot to do with your own personality. Everyone can establish a business of their own, but the competition is the same whether you are a foreigner or a Finn. It has a lot to do with your own attitude. If there is already a business which you want to establish as an immigrant woman, you need to have something else to offer. You also need to have a skill to have good relations with everyone. I think everyone is not capable of doing that. That is why there are not so many immigrant entrepreneurs in Finland. Competition is competition, it does not matter whether you are a Finn or an immigrant."**

In the first bolded sentence she describes the challenge of a Finnish society as something to do with your own attitude. I believe that what she means is that it is up to you how you decide to handle things and how you decide to cope. Both, the deciding and handling, have a lot to do with personality. And we can clearly see again the toughness of my interviewee, because in the next bolded sentence she describes that "the competition is the same whether you are a foreigner or a Finn" and then she continues how "it has a lot to do with your own attitude".

Attitude is probably the best to describe my interviewee. She was determined to succeed when she first became an entrepreneur and is still going strong. Her attitude is one of the reasons why her story is so unique that I decided to do my thesis about her. She has this amazing courage and during the time of the interview with her, she had gained so much

experience from her time as an entrepreneur that I was able to hear it from her voice, the wisdom. Not everyone can do what she did. Not everyone can face the challenges the way she did. The challenges made her strong and tough. The “bad things” made her who she is today.

She even says it herself, when she describes in the last bolded sentence how you need to offer something else as the competition in the entrepreneurship is so tough and you need to have skills to have good relations with everyone. Those are the reasons why she believes not all immigrant entrepreneurs succeed in Finland.

#### 4.1.11 Describe what it is like to be an entrepreneur in Finland?

*Work narrative*

**“It has a lot to do with my own attitude. It does not matter where I am as an entrepreneur, as long as I do my best and keep the customers happy. I do not concentrate on what other people think of me.** I know that this is a good thing, this early education I give to the children. **When you show that you care, you can make it anywhere.** I could transform my business to other country for example and I would get students and the parents would be happy **because it is what you give that is worthy, not where you are.** But I must say that I am very happy that I established my business back then and I continue doing what I do. I feel that it would be nice to have some help now and then, and that **I would not need to ask it myself every time. I believe that I am meant to be here.** We all have our own destinies, and this was mine. **I do not regret anything; this was a good choice.** I also have a good home. I do well in Finland, I like Finnish people. People are honest. They are kind.”

In the first bolded sentence she describes again how entrepreneuring in Finland has a lot to do with her own attitude. Then she says how “it does not matter where I am as an entrepreneur, as long as I do my best and keep the customers happy.” And then she continues how she does not care what other people think of her. What is she saying here actually? To me it sounds even a little bit harsh and quite literal to say that, but for her this is probably one of the main reasons how she has been able to cope through so many challenges during her time as an entrepreneur in Finland.



After this she describes how she knows that what she is giving to the children, the education through dance, is a good thing. Her next bolded sentence “when you show that you care, you can make it anywhere” is a precious thing to say about life. I believe that although she is tough, she also has this big heart because she truly believes in what she does. Also, the next bolded sentence backs this up when she tells how “it is what you give that is worthy, not where you are”. Maybe this is something she has learned during her time as an entrepreneur, or this can also be possibly just who she is inside. By believing in herself and to what she does is how she has been successful.

Although she said before, how she has been used to cope by herself but in this next bolded phrase, she tells how it would be nice to have help sometimes so “that I would not need to ask it myself every time”. I sense somehow that as the interview is coming to an end, she opens up maybe a little more because we had been discussing for at least an hour at this point. At first, she is tough and remains that way all the time during the interview, but at the end, she softens a bit. Some help now and then is not a bad thing and saying out loud of needing it is just normal.

The last bolded sentence from this section of the interview sums everything up quite good. She does not regret anything and says that “this was a good choice”. That is something that is good to hear, that she is content and does not regret anything. And what is there to regret? She has succeeded and she gained her dream. She did what she came to do.

#### 4.1.12 What positive things entrepreneurship has brought to your life?

*Believe narrative*

**“Everything. This is wonderful! Freedom, independence, security, everything is good. Education comes along with the business, you are free to make your own decisions, you are only dependent on the law and official things. I walk with my own two feet, freely my high heels on.”**

I bolded all the text from this last paragraph in purpose. She truly is happy with her choice of becoming an entrepreneur and her life that she is living. Entrepreneurship for her means “freedom, independence, security”. Education from the work comes by making the work,

she is free to make her own decisions, she is her own boss. The only things she is dependent on are “the law and official things”.

She walks with her own two feet, “freely my high heels on”.

Entrepreneurship as a woman must be empowering. You are in charge of your own career, and you do not answer to no one but yourself, and of course the law and officials. Of course, with the good comes the bad, that is just the way of life. But what my interviewee has proven many times during her interview, is that although there were challenges, they were only there to make her the strong and independent woman that she is today.

As the quotation in the cover says: “It will be challenging. Believe, be positive and work hard.” Those are her own words, and they sum up this interview and thesis in a perfect way.

## 5 CONCLUSION

In this thesis I analyzed a semi-structured interview with an immigrant woman entrepreneur who has lived in Finland since the mid 1990's and owned her own business since the year 2003. I found out that there had been many challenges during the beginning of her career as an entrepreneur and there are still some challenges existing.

The main challenge that I discovered was the language barrier. It is clear to me now, that if you are an entrepreneur in Finland and do not speak the native language, it can be very difficult for you to go through all the bureaucracy. I can even assume after concluding this thesis that if you do not understand Finnish language, it can be overwhelming to even start your own business in here. The challenge of Finnish language also brings up the thought of do people take you seriously. This was something my interviewee brought up during our interview, as she felt that sometimes she was not taken seriously, because she did not speak Finnish that well. She did feel that way also because of her female gender.

In my thesis the entrepreneur is also a woman, a woman immigrant precisely. I discovered that it does bring its own "extra" to the table if you are an immigrant woman entrepreneur. My interviewee has faced bad behavior from men, she does not mention any bad behavior from women. She even told me that she has never faced racism and the bad behavior has all in all happened because she is a woman. What does that tell us about our society?

This brings up the question of does immigrant men entrepreneur face same kind of bad behavior because they are men? It really is something worth searching for. Or do native Finns have the same challenges, or would the challenges be less acknowledged? As we can see, there are many ways to continue this research.

I would recommend a comparative study between men and women immigrants. Things that would need comparison are the question of language, is it the same between men and women immigrant entrepreneurs? Do they face the same challenges because of the language barrier? Then there is the question of prejudice towards men and women

immigrant entrepreneurs, do they differ somehow? What kind of behavior do men and women immigrant entrepreneurs face in Finland?

There were many challenges for me as I worked on this thesis. The main challenge was that there was so much to study, and I had to narrow down my findings in these 50 pages. There are many studies made throughout the world that somehow cross my topic, but the challenge was to find research material from the Northern countries and especially from Finland. Which was quite surprising, that there were not that many studies made from this subject. Surprising because there are many immigrants living in Finland in this moment and the number is increasing because Finland needs immigration. Our birthrate is going down every year and that is one of the reasons Finland needs immigration.

I would continue my research about the topic by making a semi-structured interview with a male immigrant entrepreneur. He would be about the same age as my interviewee and possibly he would have had his own business about the same amount of time as my interviewee. I would ask him the same questions I did from my female interviewee and then I would comparison the same three key aspects: immigrant background, gender and language. It would be very interesting to see what I will find out from the comparison.

This thesis shows that there is still a lot to discover from the immigrant entrepreneuring and especially from the female perspective. What I would like to read someday is a comparison study among immigrant male and female businesses, which ones are more successful and why? The gender aspect leaves us with so many questions that there are many studies still yet to come.

As my final words I need to acknowledge, that it was not an easy task to conclude this thesis. It was a journey of long hours and many challenges, but now that it is done, I am glad I did it.

Hopefully this thesis will give someone the need to study this subject further.

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## APPENDICES

-Where are you from?

“I am from the former Soviet Union. I got a top education during the time of the Soviet Union in a ballet school. I studied there for ten years. After that I was hired to the National Opera and Ballet theatre in my hometown. I danced ballet in different assortments and in the National Opera and Ballet theatre. I came to Helsinki to compete in the international ballet competition. This was in the mid 1990’s. I wanted to try something new, to travel and see new people. The options back then were also United States and Bulgaria, but the timing for those countries was not right for me. I sent my application to Helsinki and got accepted and then entered to the competition. After the competition I was able to continue my personal career in Finland.”

-Did you decide to stay in Finland right after the competition?

“Yes, I did not plan to do so at all back in my home country, it was a spontaneous act to stay here. I am that kind of a person, I believe that it is also one of the keys to success, to take risks and open doors which no one else will open for you. If it works, it works and if it does not, find another door. I tried that and I think I succeeded.”

-When did you establish your own company?

“Before I became the owner of the dance company, it was a small dance school run by the parents of children aged four and the children wanted to dance, but there was no place to do that in the town. The parents decided to establish their own union and invited a teacher from another town in Finland. They had about 20 children at first and then slowly the union grew from there. Back at the time I was living in a large town in Finland, where I was working in one of the dance schools. I was a choreographer there because I was more interested in the choreography. There was a teacher in the school, who had travelled to and

back the dance school held by the parents to teach ballet for the children. She asked me back then if I could teach in that dance school for the whole spring. It was a teaching job, which was quite new to me and my Finnish language was not that good just yet, but I was happy for the offer and decided to give it a go. I moved to the town where the dance school was located in the same year and worked as a teacher substitute for six months and it felt so right. It was a small town and I had dreamt ever since I was 16 that I would own my own business somewhere far away, not in my home country. A place where everything is near, and everyone knows each other and everything is possible to take care of quickly, because the place is small.”

“Only a year ago I realized that this is what I dreamed about when I was younger and that my dream came true.”

“After those six months the parents who run the dance school, decided that they will not continue with the previous teacher. Instead, they decided to continue the contract with me, because I was already living in the town. At first, I taught three times a week in the ballet school and three times a week in two different towns in Finland. I had to travel every week.”

“After some time the school runners begun to consider shutting down the dance school, because their own children had grown and were not interested to dance anymore. The responsibility grew too heavy for the parents to keep up with the dance school.”

“I decided to continue the activity. The dance school changed from union to a company during one summer. All the changes happened during that summer and after that summer was over, I begun as the director of the dance school and at the moment I am the principle. That is the history. In the first year I had 60 students, now there are 400 students. The town helps around 3000 euros per year which I am very thankful for, and I always anticipate the help like an angel from heaven because the ballet institute lives from the incomes of the fees students pay.”

-Why did you establish your own company?

“I wanted to continue as a director because I was ready for it. I educated myself and now I am in control of everything.”

-What were the biggest challenges/steppingstones during the time of establishing your company? Describe

“Finnish language, recognizability and the uncertainty of not knowing enough about everything. But then you just cope by yourself. If I were a Finn, it would have been easier. If I were an employee in the company, it would have been easier. If I had relations, it would have been a lot easier. These three things would have been good, but I did not have them. All three things were up to me to cope with, and it was my choice to establish a company in Finland. I had to work double as hard to learn the language and to adapt in the environment and work hard to get recognizability.”

"Of course there were those challenges as well, like competition. There was another dance company in the town, and they really did not like me at all. The cooperation did not work. They wrote unbelievable articles about me in their own web page, and they acted childish. I tried not to give any attention to that. Your own attitude needs to be healthy and iron and you have to be strong.”

“I must say that I was lucky that I did not have more difficult challenges. The town gave me a chance to continue in the same space where the previous dance school had held classes. The town department of culture has always granted money, although now I think they could give more money for ballet education. This education, which my institution provides, is basic training of dance, and it happens after the normal schooling time. All the children will not continue with their hobby, but they get so much discipline and regularity from ballet, which helps them to advance themselves in their lives. I always tell the parents that I do not educate dancers, I educate civilized people who can be strong and disciplined.

I teach the children discipline and understanding of regularity and life itself. Dance is a good way of exercise, but it develops so much more as well.”

-What was the biggest challenge? How did you cope with it?

“I studied entrepreneur profession to get information about everything relating to establishing and running a company. I travelled to different town to study every week. Ever since I have also studied law and accounting. You cannot know what challenges lie ahead and when the challenge is in front of you, you cope with it. I also contact certain people, use google and get information from the website of ministry of education etc. Of course, law matters are something you need to check every now and then. I study these things when they are happening, or I need to know more about something. Today I know a lot more than I did back then. In the beginning it could take me six months to handle some matter and today it’s just a snap of my fingers and the thing is handled. Positive attitude is important, and you cannot be lazy in these matters. I sleep six hours instead of eight because I want to study and investigate. If you want to find a solution for something, you need to find it yourself. I have been lucky in a way that I have always found the answers for my questions. There were also times when it felt like some matters were not wished to be revealed for me, but then it just took longer to find the correct answer. This was only a good thing for me, because what comes easy, goes easy. When you thoroughly check something, the more stays in your head. Now if something similar comes along what happened back then, I can just remember how it went. I have also always saved all the documents. I still have documents from 2004. I never know if I will need them ever again. As I have those documents already, I do not need to search and investigate again. When you get older, the more you start appreciate time.”

-Was establishing a company financially challenging?

“I have to say it was financially challenging as well. Luckily I am a ballet teacher, for if I was just the owner, I would have had to invite a teacher and pay him/her salary. I have had to work for free, for example in the marketing of the ballet school, but that is totally normal. In the beginning it was difficult for example in the rents of the space, how do we get students in the ballet school because the students were the only source of income. But of course, you must take care of taxes and payments of all sorts. If you wish your company to grow, the outcomes will grow as well. Besides me there had to be another ballet teacher and of course you had to pay her salary, which also includes employer’s costs and insurances and that way the expenses grow. Anyway, I survived of them.”

-Did the legislation cause you any challenges?

“Of course there was a lot of paper work, in my opinion even about the smallest things. Then again if you relate to it positively, I guess that is why I do not remember those things so well. Sometimes I remember there were really irritating moments and I have lost my nerves because I had to go and train a dancing class and things about this and that were not ready. That happened a lot. For example, tax business! (laughing). What was most irritating was that when you called to the tax office. You needed to book a whole day for that you catch the right person and tell him/her what the issue was and tried to get the right answer from them. This happened rarely though, usually when I called there, I remember that speaking in Finnish was really difficult for me. I am that kind of person who wants to speak the language understandably so that I will be understood in the right way. Sometimes it felt like they were listening more about *how* I spoke, not *what* I spoke. This happened quite often. This happened during some meetings, and it still happens. I relate to it positively because I believe they have never heard this accent or that things can be presented my way. But then when you are in a hurry, and you really mean something, and they do not understand you or then they do understand you, but they do not *listen* to what you have to say. Then you need to explain everything from the beginning and then the customer service

understands what you are trying to say and then he/she says, “connecting you, just a minute”. Then the next person to answer, and that is a good thing that someone answers because if no one answers, the phone goes back to the previous person and then you must say to him/her that no one answered and then the call can cut off. Then I had to call there again and go everything through from the beginning and this all can take a whole morning. Then when I finally get connected with the right person and I get to explain my issue to him/her, I must say the attitude is quite negative. After doing this a few times I decided not to handle these things on the phone anymore, I decided to go there in person to handle these things, you just cannot handle tax business on the phone. I needed to learn things their way. I felt that some of them did not listen to me and if some matter did not concern him/her they just connected me with someone else. This can take even a whole year and only after that I got the answer I needed.”

-Did you feel that establishing a company was challenging because you are an immigrant? Did you feel it to be challenging because you are a woman? Why? Why not?

“The only challenge I had was that I was not taken seriously. That was the most irritating thing. I have never faced racism. I have had occasions when I have felt I was not taken seriously because I was a woman. It happened here in the town where I live. It is a special place. The first impressions I had were that I was exotic. Then the next thing I felt was that people thought of me, was why there is an immigrant in this position I am now, entrepreneur and a manager. I still know one person who underestimates women, but that is individual behavior, I do not believe that everyone is like that. I do not believe that it is nations principle or that everyone would think that way. But quite often I have faced that in work related matters someone may think that what does she know etc. I have also received quite ugly sentences pointed to me when I have had to demand things. I heard quite terrible curse words and I was surprised about them. I am so happy that there is now a good atmosphere in the dance school, I know that the parents and the children respect me and thank me. The shows we have are fabulous, I always try to bring some festivity in the



shows. There used to be challenges but there are not anymore. I always tried to smile even though I did not feel like it. But that was then, this happened about ten years ago, it had to with the teaching facilities. I went to the town lawyers and finally I got what I wanted. I did not put my head in the pillow, that is not my style.”

-Do you feel that Finnish society is challenging for an entrepreneur woman with immigrant background? (For you?) Why? Why not?

“I do not feel that way, I think it has a lot to do with your own personality. Everyone can establish a business of their own, but the competition is the same whether you are a foreigner or a Finn. It has a lot to do with your own attitude. If there is already a business which you want to establish as an immigrant woman, you need to have something else to offer. You also need to have a skill to have good relations with everyone. I think everyone is not capable of doing that. That is why there are not so many immigrant entrepreneurs in Finland. Competition is competition, it does not matter whether you are a Finn or an immigrant.”

-Describe what it is like to be an entrepreneur in Finland?

“It has a lot to do with my own attitude. It does not matter where I am as an entrepreneur, as long as I do my best and keep the customers happy. I do not concentrate on what other people think of me. I know that this is a good thing, this early education I give to the children. When you show that you care, you can make it anywhere. I could transform my business to other country for example and I would get students and the parents would be happy because it is what you give that is worthy, not where you are. But I must say that I am very happy that I established my business back then and I continue doing what I do. I feel that it would be nice to have some help now and then, and that I would not need to ask it myself every time. I believe that I am meant to be here. We all have our own destinies, and this was mine. I do not regret anything; this was a good choice. I also have a good home. I do well in Finland, I like Finnish people. People are honest. They are kind.”

-What positive things entrepreneurship has brought to your life?

“Everything. This is wonderful! Freedom, independence, security, everything is good. Education comes along with the business, you are free to make your own decisions, you are only dependent on the law and official things. I walk with my own two feet, freely my high heels on.”