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BLACK AFRICAN ENTREPRENEURS IN FINLAND: STRUCTURAL BARRIERS

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The present thesis is devoted to the phenomenon of migrant entrepreneurship in Finland. The multidisciplinary subject is formed at the intersection of economics, migration and social studies. The research aims at identifying existing structural barriers to migrants' self-employment. The case study is based on experiences of a racial group with the lowest self-employment rate, namely, black Sub-Saharan African entrepreneurs.

The findings of the study support the disadvantage theory highlighting the unfavorable position of migrants in a market of a host state. Indeed, the content and discourse analyses of qualitative data discovered numerous structural constraints embedded in different dimensions of local opportunity structure. The research indicates that identified barriers are of relational and interactional nature.

First, the study demonstrates that black African entrepreneurs are refused in the role of equal economic actors. Wide-spread racialization that they experience affects their economic position negatively in both local and global power networks. Second, diversity has not yet become an integral part of Finnish business life. Intersectional identities with unusual combinations of race, gender, age and a business sector complicate entrepreneurial activities of immigrants. Third, opacity of local legal system demotivates and depowers migrants. Fourth, the architecture of local policies on migrants' economic integration and protection proved to have numerous shortcomings. These findings allow to conclude that, despite the political action which is undertaken on migrant entrepreneurship promotion, Finland remains at a stage of transition towards the creation of an inclusive business environment.

The main broad direction of relevant political action can be formulated as celebration and facilitation of diversity in entrepreneurial activities, policy-making and mainstream society. More specific policy recommendations conclude the current research.

Keywords: migration, immigrants, entrepreneurship, SMEs, migrant entrepreneurship, ethnic entrepreneurship, Finland, Africa, Africans, structural inequality, discrimination, integration, economic integration, intersectionality, racial stereotypes, networks, policy-making, identity, race, class, gender, nationality.

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I. INTRODUCTION

The current stage of migrant entrepreneurship appears to be formed at the intersection of the golden age of entrepreneurship and the age of migration (DeMers, 2016; Baycan-Levent and Nijkamp, 2007; Dana and Morris, 2007; Irastorza and Peña, 2014; Castles et al., 2013). Both the phenomena of migration and entrepreneurship seem to have been enabled, on the one hand, by processes of globalization, development of technologies, establishment of new migration routes and discovery of new markets. On the other hand, recent crucial geopolitical changes and high unemployment rate in many European countries made entrepreneurship the only feasible way to earn a living. In this modern economic era, particularly those countries characterized by meritocratic thinking, flexible labour market, simple establishment procedures, favourable fiscal regimes, successful accommodation of ethnic diversity manage to become the global hubs of business, innovations and development (Baycan-Levent and Nijkamp, 2007; Dana and Morris, 2007; Portes and Yiu, 2013; Drori et al., 2010). These new economic and social practices of states as well as stemming from them values have been labeled as "entrepreneurial economy" or "enterprise culture" (Baycan-Levent and Nijkamp, 2007, p.1; Jones et al., 2012, p.3163). Migrants appear to be the crucial actors in this economic system, "the lifeblood of this dynamism" as Ensign and Robinson (2011, p.36) put it. Migrant became "agents of change" who are supposed to bring new business practices and ideas, rise competitiveness, create jobs, establish cooperation, rise life satisfaction, increase attractiveness of locations, fight demographic and economic crises and revolutionize customers' preferences (Dana and Morris, 2007, p.809; Ensign and Robinson, 2011, Baycan-Levent and Nijkamp, 2007: Desiderio and Mestres-Domènech, 2011; Desiderio, 2014; Jones et al., 2012). Moreover, brought about by globalizing world, immigrant entrepreneurs are expected to accelerate the very processes of globalization by transferring concepts and products around the globe (Ensign and Robinson, 2011; Jackson, 2004).

Furthermore, in recent years, entrepreneurship has been rediscovered by policy-makers and stakeholders (Baycan-Levent and Nijkamp, 2007). In many respects, the process was triggered by apparent positive contributions of entrepreneurship to prosperity of society as well as scale of the phenomenon. According to estimations of the European Commission, small and medium-sized enterprises (SMEs) currently constitute 99% of all

business in the European Union (European Commission, n.d., a). Along with literacy and critical thinking, entrepreneurship has been recognized as a vital competence (Bacigalupo et al., 2016). In order to develop entrepreneurial skills of European citizens, numerous entrepreneurship hubs and centers have been created together with dozens of training courses, mentorship programmes, startup awards and funding organizations.

Often pushed and more rarely pulled into self-employment, migrants constitute a significant share of the total number of entrepreneurs in the European Union. According to Eurostat (2018), in 2017 out of 30.4 million self-employed in Europe, 3.5 million were foreign-born. Expressed as a percentage, that accounts for around 11.5% of all the European enterprises. Moreover, self-employment rates of migrants remarkably fluctuate from one state to another, accounting from 36.5% in Slovakia to 7.9% in Cyprus.

Nevertheless, on their way to business creation migrants face numerous "legal, cultural and linguistic" obstacles as recognized by the European Commission (European Commission, n.d., b, Introduction). Structural inequality presents one of the most challenging barriers due to its rigidity and complexity. Migrants often experience social and institutional discrimination during different phases of business launch, development and management. Moreover, migrants might lack vital knowledge of local environment, language and business culture. Being a significant source of funding, clients and relevant advice, local appropriate networks are often inaccessible to foreigners. Finally, being far away from their properties, migrants have limited financial resources available for enterprise establishment.

To overcome the outlined limitations, there is a vital need to design tailored policies. These policies should effectively tackle structural inequality and ensure a smooth path for migrants to entrepreneurship. At the supranational level, these aims have been highlighted by Entrepreneurship 2020 Action Plan (European Commission, n.d., b). It encourages member states to provide entrepreneurial education, to create a supportive environment and to allow access to micro-credit schemes for prospective migrant entrepreneurs. Being one of the corner stones of relevant policy-making, effective identification of the most vulnerable groups remained problematic due to the absence of suitable methodology. At this point, the paradigm of intersectionality was offered as a possible methodological solution (Hankivsky and Cormier, 2011; Hancock, 2007). "Intersectionality analysis encourages looking beyond the most clearly visible dimensions of inequality" assisting in provision of strategical and tailored support (Hankivsky and Cormier, 2011, p.219). The approach proved to be able to mitigate multiple vulnerabilities in the EU

Commission-supported projects on migrant entrepreneurship such as, for example, ME4Change, EntryWay, Fresh Start and YOU-ME (Hancock, 2007; Hankivsky et al., 2014; Manuel, 2006). Hankivsky and Cormier (2011, p.219) even state that "there is no area of policy that would not benefit from the application of intersectionality".

Over the last few years, the number of foreign-born businessmen dramatically increased in Finland due to various reasons (Fornano, 2018). Finland as a country with a relatively limited experience of immigration has faced the issues of newcomers' social and market integration. In many respects, local community as well as governmental system had not been prepared to effectively integrate nationals of Africa, Asia and Middle East in Finnish economic life (Yeasmin, 2016). The situation has also been aggravated by the fact that the number of available jobs remains limited; currently, 200 000 Finns search employment (Statistics Finland, n.d., c). Despite the fact that local administrations have started providing consultations and additional services for migrant entrepreneurs, foreigners still face numerous structural barriers in their business activities. Deriving from the existing body of research, knowledge about experiences of migrant entrepreneurs in Finland seem to remain scarce (Aaltonen and Akola, 2012). Moreover, in available scientific literature, black African entrepreneurs have not become a primary focus of any scholarly work in Finland.

Thus, the topic of the current study is well-justified by the growing scale of the phenomenon as well as its relative novelty for Finland. Following the directions pointed by previous research, the study is interested in the interaction of migrant entrepreneurs and local opportunity structure (Ram et al., 2017). The objective of the current investigation is to identify structural factors that hamper business activities of black migrant entrepreneurs in Finland using a case study. The main research questioned that guided the study were: 1) What difficulties do the black African entrepreneurs experience in their entrepreneurial activities in Finland? 2) Which of the identified barriers are related to the local structure? 3) Where do these constraints derive from, according to the black African entrepreneurs? 4) What political action could be taken in order to create more inclusive business environment?

To discover as many structural constraints to migrant entrepreneurship as possible, the group of migrants in Finland with the lowest self-employment rate has been chosen, namely, the nationals of Sub-Saharan African states (Fornano, 2018). The original qualitative data has been collected among African entrepreneurs, residing in the cities of Helsinki, Turku, Tampere and Lahti, in the period from autumn 2017 to spring of 2018.

To be noted, the phenomenon of African entrepreneurship is extremely overlooked not only in Finland, but also in the general body of relevant studies (Young, 2007). Thus, the current study has an additional ambition to shed some light on how various categories such as race, nationality or gender intersecting with entrepreneurship shape migrants' lives. For this purpose, in this thesis the paradigm of intersectionality is used. The approach proved to be capable to identify multiple vulnerabilities as well as provide insights into actual process of construction of privilege and marginalization. Based on the outcomes of the previous studies of Young (2007) and Ram, Jones and Villares-Varela (2017), the hypothesis of the current study suggests that the intersection of entrepreneurship and race can be especially problematic and conflictual in the case of black Africans in Finland. In other words, racialization in entrepreneurial activities can pose additional constraints to those racialized.

Thus, together with intersectionality approach, Kloosterman's (2010) interactionalist approach of mixed embeddedness has been applied during the data analysis. This approach combines both structuralist and culturalist attitudes to migrant entrepreneurship. In other words, it explores the interaction of a migrant's culture and local social structures, thus, connecting the micro-level of an individual with meso-level of a social system (Kloosterman, 2010). The main principles of the approach will be described in the section one of theoretical framework in more detail. Shortly, often seen as a source of resources, in the current study, nevertheless, native culture is rather framed as a possible source of limitations during the interaction with a host environment.

However, despite the fact that the structuralist approach intends to victimize studied individuals, the current research does not deny agency of a migrant. Indeed, the thesis postulates that migrant entrepreneurs act as individual agents that can make own decisions, improve their well-being and change an environment where they live (Cederberg and Villares-Varela, 2019). This assumption is crucial as it replaces the popular vision of migrants as passive recipients of assistance and objects of policy-making with powerful image of active participants in public life.

In order to achieve the research goals, the study is organized according to the following structure. First, it describes all crucial theories and definitions used in the discussion on migrant entrepreneurship. Then, the complex relations of social structure and a migrant entrepreneur are briefly outlined. After that, the study explores relevant political initiatives, their goals and methodological approach of intersectionality applied in relevant policy-making. In the end of the theoretical part of this study the debate on

opportunity structure in Finland and its relations to migrants is summarized. The theory is succeeded by the description of collected data. Utilized methods are presented and justified in the corresponding section. The analysis of empirical material includes key findings and insights provided by the data. The empirical part starts with an introduction into the backgrounds and business activities of my respondents. The first section of empirical data analysis is devoted to constraints embedded in the nature of Finnish-African business relations. The second section discusses limiting conditions of Finnish market and their effect on migrant entrepreneurship. The third section presents barriers existing within relevant legal frameworks. Finally, a lack of political actions, namely, policy gaps, is identified as a crucial constraint to entrepreneurial activities of migrants. In the section "Discussion and Policy Recommendations" all findings in the context of previous research as well as political initiatives for the interested parties have found their place. The section "Concluding Remarks" serves as a last comment in the debate over migrant entrepreneurship in Finland.

II. THEORETICAL FRAMEWORK

2.1 Migrant Entrepreneurship: Previous Research Findings, Theories and Definitions

Although migrant entrepreneurship is not a new phenomenon and may be traced back to the times of ancient and medieval travelling traders, research interest in the subject has emerged relatively recently (Wahlbeck, 2007). Not dismissing Volery's (2007) argument that already Weber and Simmel were thrilled by connection between ethnicity and entrepreneurship, the first work with primary focus on migrant entrepreneurship is attributed to American sociologist Ivan Hubert Light (1972) (Baycan-Levent and Nijkamp, 2007; Werner, 2012). In his book "Ethnic Enterprise in America: Business and Welfare among Chinese, Japanese and Blacks" he has presented the results of comparative research on business practices of three different ethnic groups in the USA (Light, 1972). In fact, that study paved a way for the appearance of a glorified portrait of an immigrant entrepreneur mainly exploiting characteristics of self-employed Asians; an independent and hard-working outsider who managed to make a fortune and achieve recognition in a far land against all odds (Jones et al., 2012). One decade later, in 1980s, scholars from Europe joined the debate. Pioneers in this research were France and the UK followed by other European states (Baycan-Levent and Nijkamp, 2007; Werner, 2012). Primarily, the studies were interested in the contribution of migrants to creation of small and medium-size enterprises; later, social consequences, integration and innovations attracted scientific attention (Werner, 2012). Concerning the roots of the phenomenon, Volery (2007) claims that the first migrant entrepreneurs in Europe came out of the groups of labourers invited after the World War II. German Gastarbeiters are, probably, the clearest case in point.

With the help of the classification offered by Oliveira (2007), the body of research on migrants' entrepreneurial activities can be divided into five main thematic sections: 1) general overview of trends in migrant entrepreneurship (e.g., Volery, 2007; Baycan-Levent and Nijkamp, 2007; Desiderio, 2014; Portes and Yiu, 2013) 2) migrants' motivations for self-employment (e.g., Ensign and Robinson, 2011); 3) factors predicting business success of migrants (e.g., Nijkamp et al., 2010); 4) the role of legal framework in promotion and regulation of migrants' business activities (e. g., Jones et al., 2012); 5) human, social and financial capital of migrant entrepreneurs with the special focus on ethnic networks (e.g., Kloosterman, 2010; Wahlbeck, 2007). The crucial place in this

discussion seems to be occupied by “Handbook of Research on Ethnic and Minority Entrepreneurship; A Co-evolutionary View on Resource Management” (2007) edited by Leo Paul Dana, Canadian Professor of Entrepreneurship. The book contains an impressive collection of 48 scholarly articles devoted to ethnic and migrant entrepreneurial practices all over world. The articles accumulate an exhaustive knowledge of the subject. As the size of the current study does not allow to present the whole debate in detail, instead, the main trends will be discussed.

The results of the studies proved to be context as well as case dependent. For example, the research of Desiderio (2014) indicates that high education level can be both an entrepreneurship motivating and de-motivating factor. In the USA and France well-educated individuals are more inclined to start up their own businesses while in Spain and the UK the opposite was found to be true. Moreover, the same is relevant in respect to entrepreneurship rate of immigrants: entrepreneurship propensity of foreign-born individuals significantly differs not only from one host country to another but also fluctuates markedly among ethnic groups in one host country (Fornaro, 2018; Oliveira, 2007). Although they might be less active in comparison to natives, Asian and Turkish migrants, nevertheless, occupy the higher lines in migrant entrepreneurs’ rates in many Western countries, while the lowest ones often belong to blacks (Young, 2007; Desiderio, 2014; Fornano, 2018; Oliveira, 2007). Also, the impact of self-employment on financial well-being of migrants in comparison to salaried newcomers remains unclear. The positive correlation between earnings of migrants and entrepreneurship has been identified in the USA and Germany, while the negative one is found in Sweden (Irastorza and Peña, 2014).

Although the above-mentioned findings warn against generalizations, some studies pointed out a few tendencies which might be independent from a context and ethnicity. Based on these outcomes a general portrait of a migrant entrepreneur might be drafted. The studies suggest that the entrepreneurship scene still remains a playground of white males in their 30s or 40s (Desiderio, 2014; Portes and Yiu, 2013; Ram et al., 2017). In contrast to the cultural theory, the prevalent disadvantage or structuralist theory argues that a migrant entrepreneur is pushed to, rather than pulled into, self-employment due to labour market discrimination, dissatisfaction with working conditions, non-recognition of professional value, immobility or a lack of relevant skills (Dana and Morris, 2007; Desiderio, 2014; Ensign and Robinson, 2011; Jones et al., 2012; Kloosterman, 2010; Irastorza and Peña, 2014; Volery, 2007; Yeasmin, 2016; Nijkamp et al., 2010). Lacking

necessary finances, country-specific knowledge and social capital, a migrant entrepreneur finds himself/herself disadvantaged and leans towards sectors with low entry barriers (Desiderio, 2014; Fornano, 2018; Jones et al., 2012; Nijkamp et al., 2010; Volery, 2007). Cutthroat competition, high labour intensity and low revenue of such sectors often become the main reasons for shutdowns of migrant enterprises (Desiderio and Mestres-Domènech, 2011; Jones et al., 2012; Nijkamp et al., 2010; Volery, 2007). In respect to locations, the migrant businesses are predominantly situated in urban areas (Irastorza and Peña, 2014). In terms of business management strategies, foreign-born businessmen rely heavily on their networks; in-group and out-group ties act as a human resources service, business advisory, funding organization, clientele and role models' source. (Volery, 2007; Drori et al., 2010; Ensign and Robinson, 2011; Jones et al., 2012; Nijkamp et al., 2010).

Among other insights into rationale behind migrant self-employment, the classifications offered by Den Butter, Masurel and Mosch (2007) could be named. The group of researchers argues that there are three main explanations for migrant businesses emergence. Assimilation theories explain migrant entrepreneurship through socio-economic upward mobility coming along with integration into a host community. Second type of theories see entrepreneurship as a refuge due to migrants' inability to enter the labour market. The third one introduces the notion of enclave economy, a group of immigrant-owned firms relatively independent from a host country economy. Obviously, in reality, emergence of migrant enterprises emanates from a mix of the factors.

Business management strategies of migrants have also attracted attention of scholars. For example, Oliveira (2007) offers four types of business strategies developed by migrants in response to problems embedded in business environment. There are social strategies based on available networks, contextual strategies based on local opportunities, personal strategies based on education and knowledge, and a mix of all the above-mentioned. Oliveira (2007) notices that while in rare cases one strategy might dominate over others, their combination is more common.

To be noted, in the relevant literature the terms "ethnic entrepreneurship" and "migrant entrepreneurship" are often used as synonyms despite obvious difference in their meanings (Tolciu et al., 2010). It partly originates from the fact that clearly formulated definitions are still lacking in this discussion. The phenomena are often described through the interlinked notions of ethnicity or immigration. According to Ram, Jones and Villares-Varela (2017), ethnic entrepreneurs include both immigrants and children or grandchildren of these immigrants. The research on ethnic entrepreneurship often

concentrates on one ethnic group exploring its business practices, ideas and trajectories. However, Tolciu, Schaland and El-Cherkeh (2010) underline the vague nature of the notion; "ethnic" has been used to refer to both roots of a businessman and methods of business management.

In contrast, the concept "migrant" seems to be more restricted in terms of group membership. An individual might be considered an immigrant if 1) he has been born abroad and moved to a host country at the age not exceeding 12 years old 2) he is a child of a foreign-born individual (Ram et al., 2017; Tolciu et al., 2010). Thus, an immigrant is always a member of an ethnic group, although the member of an ethnic group is not always an immigrant as he can belong to locally born ethnic minority (Volery, 2007). Interestingly, there was even an attempt undertaken by Dana and Morris (2007) to summarize findings on both immigrant and ethnic entrepreneurship in order to create one single body of general trends and research outcomes. Although ethnicity may play a crucial role, in the current study it does not constitute the primary focus. Instead, a more rare focus on immigration and racialization process has been chosen.

Sahin, Nijkamp and Baycan-Levent (2007) suggest their definition of migrant entrepreneurship. They state that migrant entrepreneurship is economic activities which clientele is presented by other migrants and which strategies are developed by migrants. Nevertheless, the current study cannot agree with the definition as it highlights only one of possible business strategies that migrant may or may not choose in order to succeed. Indeed, Portes and Yiu (2013, p.80) also support the argument by claiming that migrant enterprises serve "both to an ethnic clientele and to mainstream clients". As one widely accepted definition is lacking, in the current research, I would like to introduce a working definition of migrant entrepreneurship compiled from definitions of other scholars. Thus, in this study, migrant entrepreneurship is understood as a set of business activities, including product creation, enterprise management and expansion, started by foreign-born individuals in a host country and aimed at a diverse audience (Portes and Yiu, 2013; Sahin at al., 2007; Desiderio and Mestres-Domènech, 2011; Ram et al., 2017). In this research, I use more restricted notion of an immigrant in order to highlight the transition state and social conflict that an outsider finds himself/herself in upon arrival to a new destination. A migrants is defined as a foreign-born person who voluntarily, independently from his parents or guardians, without the pressure of geopolitical conflict, absolute poverty or other extreme push factors, moved to a host country. With this definition, I would like to emphasize the voluntary nature of immigration and the role of

individual agency in life-changing processes. Summarizing, in more abstract terms, the current study is thrilled by a merge, twist and interchange of two different economic ways of thinking and practices, one of migrants and one of local structure. To clarify the terminology, in the current research, the words (im)migrant entrepreneurs, foreign-born businessmen and self-employed migrants are used interchangeably following previous research examples (Desiderio and Mestres-Domènech, 2011).

Nevertheless, despite the research history is almost 5 decades long, Ram, Jones and Villares-Varela (2017) note that the phenomenon of ethnic and migrant entrepreneurship still has not received due attention from scholars and policy-makers. The scholars also mentioned that "the entrepreneurial activities of migrants do not seem to be prominent within 'mainstream' entrepreneurship research" (Ram et al., 2017, p.4). They point to the necessity to investigate more closely the relations between a structure and an entrepreneur, the impact of regulations on migrant entrepreneurship, the historical and cultural context of entrepreneurial activities. Finally, they also argue that ethnic entrepreneurship should play a more significant role in the EU policies concerning migrants' integration (Ram et al., 2017).

Moreover, the existing body of research appears to have its ethnic bias; it does not cover equally all relevant ethnic groups. It means that the ethnicities with higher rates of self-employment such as the Turks or the Arabs seem to attract more scholarly attention than those with the lowest entrepreneurship rates such as blacks. Indeed, Young (2007) notes with regret that the topic of African American business activities has been hugely overlooked in scholarly work. Moreover, he underlines that denying the importance of racialization in entrepreneurial activities prevents the researchers from explaining the low self-employment rates of black Africans in the USA. Young (2007, p.175) suggests studying "how entrepreneurial opportunity is affected by positions in networks". Continuing the discussion but not limiting themselves to the category of race alone, Ram, Jones and Villares-Varela (2017) identified the necessity to explore intersectionality in entrepreneurial activities, namely, how race, class, gender, age and nationality may affect migrants' self-employment experiences. The current research has an ambition to fill in some of the above-mentioned gaps.

2.2. Migrant Entrepreneur and Structure: Opportunities and Barriers

Although global business trends often guide local entrepreneurs' activities, the host country environment proved to play a crucial role in economic decision-making of immigrant entrepreneurs. As Kloosterman (2010, p.26) notices, "businesses are evidently not started in a socio-economic vacuum but in concrete, time-and-place specific contexts". Structural theory highlights that a host country environment can act as the main motivation for migrants' self-employment. The states have different predisposition towards entrepreneurship in general and immigrant entrepreneurship in particular. It depends on accumulated wealth, labour market flexibility, level of meritocracy, competitiveness and tolerance if a country is capable to successfully accommodate, support and benefit from migrants' businesses (Dana and Morris, 2007; Ensign and Robinson, 2011). "Thus, these structures, their contexts and traits, are present in multilevel realms, both macro and micro, imbued with the capacity to enable or constrain human agency" (Drori et al., 2010, p.24).

As in the current study the notion "structure" is often used, clarification of terminology is necessary. Following Giddens (1984, p.xxxi), in this research, structure is perceived as "rules and resources, recursively implicated in the reproduction of social systems". He also underlines that it is both the medium of social relations and the result of interactions. In the above-mentioned definition, Giddens (1984, p.25) uses another important term, namely, social systems, under which "regular social practices" between community members are meant. In their turn, social systems are heavily relying on institutions which play a crucial role in regulating and facilitating the social practices. Finally, as structure is coming into view in social interactions, it appears to be fluid and relational (Drori et al., 2010). In simple words, formation and distribution of rules and resources (structure) are realized through clusters of social relations the core of which is presented by institutions.

Putting the notion of structure into the context of entrepreneurship, in the current research, under structure all rules and resources related to business activities and controlled by the relevant institutions are implied. The relevant institutions were found to be those which directly or indirectly affect migrant entrepreneurship. Thus, the term covers not only mechanisms regulating migrant entrepreneurship but also authorities responsible for more broad economic integration of migrants. Indeed, it appears to be true that education and media institutions impact local structure not to a lesser extent than legal frameworks do.

Indeed, universities and newspapers shape and reproduce social rules, create and spread human and social capital and, thus, drastically affect the social system.

In respect to entrepreneurship environment, a more specific term of "opportunity structure" cannot be overlooked. It helps to grasp the very intersection of structure and business activities. As it was mentioned above, business opportunities that migrant entrepreneurs identify are embedded in local markets (Kloosterman, 2010). The term "opportunity structure" of a host country refers to "market conditions, access to ownership, job market conditions, and legal and institutional frameworks", following Volery's (2007, p.34) interpretation. Basically, the term outlines the whole environment in which an entrepreneur operates. As defined by Volery (2007), the main dimensions or levels of opportunity structure seem to be market conditions, legal frameworks and existing facilitating policies. Obviously, not only the opportunity structure differs from one region to another, from a country to a country, but also different ethnicities might find different opportunities in the same opportunity structure (Volery, 2007). It is proved by existence of ethnic niche markets. For instance, there are a lot of Kebab cafes in Finland while only a few African cafes have been open. At the same time, the opposite is relevant in respects to night clubs for two of these ethnic groups. Moreover, Oliveira (2007) claims that opportunities are not distributed equally among all ethnic groups. Migrants are involved in the process of constant opportunities negotiation. Thus, as any structure, opportunity structure is a subject to interpretation. It is constantly becoming through an interaction of a migrant and a market.

Stepping a bit aside and referring to a market rationale, it was believed that the market is supposed to reward those who generated significant human capital, independently from ethnic characteristics. For instance, Ensign and Robinson (2011) claim that markets are literarily blind to genders and nationalities, being open for new ideas and innovations. Nevertheless, claiming that the market is non-discriminative appears to be at least idealistic if not dangerous. On the opposite, Ram, Jones and Villares-Varela (2017. p.7) underline that "the business sphere is as much subject to racism as every other aspect of life, with entrepreneurs subject to resistance and hostility from customers, suppliers, banks and insurance companies". Furthermore, in rare cases, indeed, market might be blind to nationalities but it is never blind to financial capital which is, as a rule, unavailable to migrants. Thus, migrants experience not only direct discrimination in a local environment but also indirect one embedded in their position as newcomers separated from their financial and social capital.

Thus, mentioning opportunities in the term "opportunity structure" shall not mislead us; it contains not only opportunities, apparently, but also constraints and barriers. Indeed, Giddens (1984, p.25) also mentioned the dualistic nature of structure: "Structure is not to be equated with constraint but is always both constraining and enabling". Thus, it seems to be obvious that structural barriers are an integral part of opportunity structure. Continuing the debate, Ram, Jones and Villares-Varela (2017. p.7) describe a local environment as "hostile" to migrants, who are "crucially disadvantaged even before business entry". They underline that migrants' disadvantage has a long-lasting structural character. They even go so far to claim that, despite the potential of migrants, exclusion from the market is a distinctive feature of migrant entrepreneurship. Thus, in this study, structural disadvantage or structural inequality is conceived as "a condition that arises out of attributing an unequal status to a category of people in relation to one or more other categories of people, a relationship that is perpetuated and reinforced by a confluence of unequal relations in roles, functions, decision rights, and opportunities" (Dani and de Haan, 2008, p.3). Structural inequality is a subject to reproduction through, cultural, economic and political institutes (Dani and de Haan, 2008). Certain ethnicities or races are labelled with a particular social and economic role that prevents them from enjoying equal status.

Together with opportunity structure, the notion of embeddedness, introduced by American sociologist Mark Granovetter in 1985, also assists in describing surroundings of a migrant entrepreneur. In his article on economic behavior and structure, Granovetter (1985) assumes that a migrant is embedded in the local environment through his connections to both people and institutions. Thus, relational embeddedness manifests itself through the network that an entrepreneur is involved in and includes clients, co-workers, suppliers, competitors and bankers. Transcending "direct personal relations", structural embeddedness highlights the connection of a migrant to institutions, laws and other enforcements of a host country (Kloosterman, 2010, p.27). Nevertheless, the approach does not take into account crucial characteristics of an ethnic group. Foreseeing limitations of Granovetter's division (1985), Kloosterman (2010) has proposed the interactionalist approach of mixed embeddedness. In contrast, the approach is interested in interaction between migrants' capacities and structural opportunities. Thus, the mixed embeddedness attempts to combine "the micro-level of the individual entrepreneur and his or her resources, with the meso-level of the local opportunity structure and link the latter, in more loose way, to the macro-institutional framework." (Kloosterman, 2010,

p.27-28). In short, it attempts to present a more complex overall picture of different realms in which a migrant entrepreneur is embedded and to describe how those realms interact among themselves. With the help of this approach, Kloosterman (2010) has an ambition to explain a variation in entrepreneurship rates between ethnic groups. Oliveira (2007, p.61) especially appreciates this attempt due to its ability to highlight the relations between "group characteristics and the opportunity structure". Volery (2007) also claims that the mixed embeddedness approach has a potential to unite culturalist and structuralist views in a more productive framework.

The European Commission acknowledges that migrants often experience various structural constraints on their way to entrepreneurship (European Commission, n.d., b). Indeed, foreigners often experience difficulties with acquiring necessary information and startup capital, developing crucial skills, recruiting workers, establishing relationships with clients, surviving competition and even "protecting themselves from political attacks" (Boissevain et al., 1990, p. 46). The foreigners naturally lack beneficial local social networks and country-specific knowledge including familiarity with legal framework and "the mainstream business-support infrastructure" (Desiderio, 2014, p.5; Ram et al., 2017; Jones et al., 2012). Moreover, legal status of migrants might become a constrain to entrepreneurship in some states (Desiderio, 2014). The migrants experience more often difficulties in financing their companies due to discrimination by banks, a lack of credit history and absence of capital (Desiderio and Mestres-Domènech, 2011; Desiderio, 2014). Different forms of gender or racial discrimination can hamper natural development of migrant enterprises (Ensign and Robinson, 2011; Ram et al., 2017). Another question is concerned with relations of a migrant and his ethnic community that is often seen as a source of jobs, capital and information. Nevertheless, taking a long-term perspective, we can observe that ethnic enclaves might exploit co-workers, lock them in the dead-end jobs, increase segregation and decrease their chances for upward social mobility or successful integration (Den Butter et al., 2007; Dana and Morris, 2007; Kloosterman, 2010; Portes and Yiu, 2013). It creates a vicious circle as a lack of integration might affect growth of migrant enterprises (Dana and Morris, 2007).

By analogy with opportunity structure which proved to be relational, we may claim that structural challenges are also fluid and becoming in interactions. Indeed, echoing the assumption, Dani and de Haan (2008, p.13) state, "structural inequality is relational". Thus, different ethnicities will experience different challenges in the same market. The special attention in this debate should be paid to the research of Young (2007) exploring

a topic of African entrepreneurship. He states that low rates among African entrepreneurs were often explained through the blacks' low capital resources, neglecting the role of racialization and multilayered structural inequality affecting Africans. He demonstrates that blacks suffer negative racialization by the market, banks and customers more drastically than other races or ethnicities. Moreover, wide-spread poverty due to exploitation, discrimination and low access to education made almost impossible for blacks to compete with the whites' businesses. Relying on ethnic customers are not the option for the Africans either, as other blacks are often characterized by low purchasing capacities. Moreover, the migration of other ethnicities to the USA only worsened the position of African Americans, rose the discrimination and increased blacks' segregation. Finally, due to the Africans' low social status, "their legitimacy as economic actors and existence as equal humans was still being questioned" (Young, 2007, p.168). Thus, the paper of Young (2007) beautifully highlights how the interaction between structure and race can affect entrepreneurship opportunities of Africans. In other words, it may be concluded that opportunity structure as well as structural inequality can be ethnically or racially biased.

In order to eliminate existing inequality, Tolciu, Schaland, El-Cherkeh (2010), Young (2007) and Desiderio (2014) suggested several support mechanisms aiming at disadvantaged migrants. Among the most promising support measures, there is a Desiderio's (2014) proposition that counselors with immigrant backgrounds must be present at the local business centers to provide more tailored advice. He also mentioned tax breaks, tax deductions for investors, tax reductions for new hires, simplified employment procedure and reduced social security payments for innovative enterprises as possible support mechanisms. The researcher also calls for better cooperation between education institutes and entrepreneurial programmes. Finally, he suggests to promote entrepreneurship values through the media coverage. Tolciu, Schaland, El-Cherkeh (2010) and Young (2007) advocate for recognition of migrants' special needs and their consideration in the design of mainstream initiatives.

To sum up, opportunity structure can become the main trigger as well as demotivation for migrants' self-employment. Embedded in social, economic and cultural institutes, both barriers and opportunities proved to be relational, fluid and interactional. Migrant entrepreneurs are engaged in constant interpretation, negotiation and alteration of market conditions and rules.

2.3. Migrant Entrepreneurship in Policy-making: Existing Initiatives, Complex Inequality and the Approach of Intersectionality

Following the scholars, the American and European policy-makers have started paying attention to the phenomenon of migrant entrepreneurship (Baycan-Levent and Nijkamp, 2007; Jones et al., 2012). Starting from the 1980s, entrepreneurship occupied a special place on the European political agenda and in development of support services (Jones et al., 2012). In the very end of the 20th century "entrepreneurship re-emerged as a key agenda item of economic policy makers across Europe, both for specific nations as well as for the European Union as a whole" (Baycan-Levent and Nijkamp, 2007, p.1).

Initially, the interest of policy-makers was driven by economic contributions of migrants to growth and advancement of host states (Jones et al., 2012). Nevertheless, numerous positive outcomes of migrants' self-employment for both host and sending countries have been discovered later. First, migrants proved to be the main drivers of new business practices and innovations in both countries of residence and origin (Dana and Morris, 2007). Financial and so-called social remittances, knowledge and values brought from a country of residence to a country of birth, have had a positive correlation with development trends. Second, migrant entrepreneurs create jobs not only for themselves and their compatriots but for the native-born population as well (Baycan-Levent and Nijkamp, 2007; Desiderio and Mestres-Domènech, 2011). Third, they have skills to serve as cultural mediators and enhance international cooperation. Fourth, as underlined by Desiderio and Mestres-Domènech (2011), migrant entrepreneurs have a potential to alleviate demographic and economic crises redistributing benefits of migration (Desiderio, 2014). Fifth, they increase attractiveness of locations by spreading tolerance, new services and products (Desiderio, 2014). Sixth, they actively participate in refinement of local markets by questioning the established order (Ensign and Robinson, 2011). Seventh, according to Ensign and Robinson (2011), migrant entrepreneurs make a crucial contribution to development and change of local and global economic tastes. Many essential products used on a daily basis today have been once introduced by migrant entrepreneurs (Ensign and Robinson, 2011). Thus, migrant entrepreneurs are, indeed, enabled to change business environment and bring about positive change.

All these factors pushed countries to compete in designing attractive and favorable environments for migrant entrepreneurs. The governments try to adjust their legal systems to new market requirements and eliminate legal barriers to entrepreneurship (Baycan-

Levent and Nijkamp, 2007). The debate on creation of inclusive states, characterized by the ambition to satisfy needs of all residents regardless their nationalities, has been revitalized (Dani and de Haan, 2008). The states attempted to create better fiscal regimes, to simplify establishment and recruitment procedures (Desiderio, 2014). In this process, studies often guided the states in respect to necessary institutional changes. For instance, it was scientifically proven that meritocratic economic practices, namely, rewarding people for completed work, have a positive impact on self-employment of migrants (Ensign and Robinson, 2011). For instance, Ensign and Robinson (2011) mention Silicon Valley as a good example, arguing that its meritocratic hiring process gathered together diverse talents. Those talents proved to be vital for innovation-based enterprises. Flexibility in labour market as well as friendly regulatory framework also have a positive correlation with self-employment rates (Baycan-Levent and Nijkamp, 2007; Dana and Morris, 2007). Dana and Morris (2007) argue that countries with high rates of immigration also experience positive effects of diverse ethnic pool on self-employment rates. They emphasize that "cultural heterogeneity is consistent with higher levels of entrepreneurial activity" (Dana and Morris, 2007, p.806).

Except the outlined changes in institutional framework, formation of "enterprise culture" implies consistent support mechanisms for foreign-born businessmen (Jones et al., 2012, p.3163). In order to achieve two goals at once – namely, to integrate migrants as well as to increase economic growth and a number of innovations – supranational and national governments introduced relevant policies on migrant entrepreneurship promotion (European Commission, n.d., a; Desiderio, 2014). The initiatives are implemented not only by the governments but also by NGOs, trade unions and private organizations. Although the measures are predominantly multi-directional, overall, the body of policies might be divided into mainstream initiatives, sectoral programmes, support schemes for different business development stages, and support measures for various vulnerable groups. Mainstream entrepreneurship support initiatives may include entrepreneurship education, business setup assistance, distribution of startup capital, counseling, legal advice and mentoring (Desiderio, 2014). Together with mainstream policies, there are policies designed for specific sectors; for instance, nowadays IT, Healthcare and Education are among the most prioritized industries. In respect to stages of business launch, existing measures aim at two groups - established entrepreneurs and perspective entrepreneurs (Desiderio and Mestres-Domènech, 2011). First type of the measures seeks to ensure equal access to information, finances and education for migrants and natives.

Second type assists the most ambitious projects of migrants in entering the market. Finally, the policies may target certain groups of migrants, namely, migrant women, young immigrants or refugees (Desiderio and Mestres-Domènech, 2011). The projects Entrepreneurship Without Borders (EntryWay) and EU Startup Programme for Refugees and Young Migrant Entrepreneurs represent the cases at point.

All the initiatives are being implemented under a supranational umbrella of the EU Commission directives. The EU Commission establishes objectives to promote and support migrant entrepreneurship in the Europe 2020 Strategy and Entrepreneurship 2020 Action Plan (European Commission, n.d., b). They encourage member states to introduce effective support mechanisms and to adjust legal framework to ensure equal opportunities for migrants. The Action Plan is relying on 3 main pillars: education and training, favorable environment and outreach to vulnerable groups (European Commission, n.d., b). As particular practical measures, the EU Commission mentions access to micro-credit schemes, mentorship and other mainstream support mechanisms. Outlining a wider legal framework, entrepreneurship is discussed as a part of integration strategies for immigrants. For this reason, the EU Action Plan on the integration of third-country nationals has also highlighted self-employment as a tool for successful integration (European Commission, n.d., c).

Currently the EU Commission supports twelve projects on promotion and facilitation of migrant entrepreneurship. Interestingly, majority of them, eight out of twelve, aim at development of entrepreneurship competence of young migrants. Apparently, they address two objectives – spread of entrepreneurship education and empowerment of vulnerable groups. Young migrants are defined as people at the age of 18-34 years in ME4Change project's description (Migrants Empowerment for Change, 2017). Such projects as Young Migrant Entrepreneurs (YOU-ME), EntryWay – Entrepreneurship without Borders, Entrepreneurial Capacity Building for Young Migrants (YMCB) and others see their purpose in educating, mentoring and counseling young migrant entrepreneurs. The projects cover twelve European states: Belgium, Finland, Germany, France, Greece, Italy, Austria, the Netherlands, Spain, Poland, Sweden and the UK. Another four projects are designed for organizations facilitating migrant entrepreneurship. They primarily aim at creation of favorable business environment as recommended by Entrepreneurship 2020 Action Plan. The initiatives ensure better exchange of good practices among organizations, mutual learning and evaluation of existent support mechanisms. Eleven countries, namely, Austria, Belgium, Bulgaria,

France, Germany, Greece, Italy, the Netherlands, Poland, Spain and the UK, take a part in this international collaboration.

As the projects' target audience indicates, the EU Commission recognizes various subgroups inside a community of migrant entrepreneurs (Desiderio, 2014). The initiatives list forced, female and young migrants as would-be entrepreneurs being in need for special assistance. Thus, these projects problematize not only nationality but also gender and age in the process of economic integration. The approach of twisting class, nationality, gender and age in order to identify groups with multiple vulnerabilities is a clear indicator of presence of intersectionality thinking in policy-making.

Originated from black and multiracial feminism, critical race theory and post-colonialism, intersectionality has been reinforced by recent processes of globalization, transnationalism and super-diversity (Vertovec, 2007; Crenshaw et al., 1995; Hancock, 2007; Manuel, 2006). Intersectionality is initially a research approach interested in intersection of different identity makers and their relation to power structures. The term was primarily created "to describe interconnections and interdependence of race with other categories" (Valentine, 2007, p.12). Believing that identity happens in interactions, the paradigm highlights fluidity and contextuality of identity categories (Verloo, 2006). Concerned about power relations, intersectionality has also been detecting complex systems of oppression based on different categories. Many activist and human rights movements got inspired by findings of intersectionality studies (Hancock, 2007). Having a political tone, those movements often aimed at institutional changes. Indeed, target audience has been chosen correctly; the governments themselves often act as the main reproducers of inequalities (Verloo, 2006; Hankivsky and Cormier, 2011). As a result, this minority rights activism has had a profound impact on anti-discrimination legislation including such fundamental pillars as Article 13 of Amsterdam Treaty, Racial Equality Directive or Employment Equality Directive and EU Chapter of Fundamental Rights (Verloo, 2006).

Nevertheless, conceptual and methodological ambiguity of intersectionality has been a major source of concern for policy-makers (Choo and Ferree, 2010; Hankivsky and Cormier, 2011; Davis, 2008). It still remains unclear how, when and where the paradigm shall be applied, and which identity makers should be considered in each case (Hankivsky and Cormier, 2011). Nevertheless, the ability of approach to bring to light invisible inequalities and provide targeted solutions has been highly appreciated by officials (Hankivsky and Cormier, 2011; Hancock, 2007).

Due to multiple advantages of the approach, some attempts to establish intersectionality methodologically have been undertaken. For instance, Hancock (2007) suggests fuzzy-set analysis letting empirical study guide a choice of relevant identity makers. Hankivsky and her colleagues (2014), Parken and Young (2007) and Bishwarkarma's et. al (2007, quoted in Hankivsky, 2012, p. 19) offered their methodologies to guide creation process of intersectionality policies. They present main steps and questions that officials should follow during formulation of intersectionality policies. Thus, intersectionality has grounded itself as a significant paradigm in equality policy-making. As migrant entrepreneurship initiatives are concerned with providing equal opportunities for vulnerable groups, intersectionality seems to constitute a perfect tool for relevant policy design.

Ram, Jones and Villares-Varela (2017) were among a few researchers who has recognized the high value of intersectionality for research on migrant entrepreneurship. They argue that the paradigm can help to move beyond the limitations of culturalist views presenting a more complex picture of entrepreneurs' identities (Ram et al., 2017). The scholars also notice that "intersectional approaches take a broader view of an entrepreneur's social location" (Ram et al., 2017, p.8). They encourage to recognize special needs of subgroups within migrant entrepreneurs' community such as those of migrant women or young migrants. The researchers beautifully emphasize: "Accounting for ethnic relations, racism and discrimination is not sufficient to explain the ways in which migrant entrepreneurs find their way in the markets of the countries of destination. Its intersection with gender and class is central to these experiences" (Ram et al., 2017, p.8). Thus, the investigation of axes of difference may help to bring to light different dimensions of structural oppression and systems of privilege.

2.4. Opportunity Structure and Migrant Entrepreneurs in Finland: Previous Research, Market Conditions and Existing Support Mechanisms

Large-scale immigration in Finland remains a relatively new phenomenon which origin can be dated back to the late 1980s (Aaltonen and Akola, 2012; Egharevba, 2011; Katila and Wahlbeck, 2011; Wahlbeck, 2007; Yeasmin, 2016; OECD, 2017). Nevertheless, statistics illustrates an accelerated growth in share of foreign-born individuals in Finland within the last decade (Statistics Finland, n.d., a; OECD, 2017). Data from 2017 demonstrates that the amount of persons with immigrant roots accounted 384 123 (Statistics Finland, n.d., a). As a percentage, it constitutes around 7% of the total population of Finland. Moreover, during so-called immigration crisis of 2015, Finland experienced a significant influx of 30 000 refugees. This number ten times exceeded the amount of refugees accepted one year before (YLE, 2015). As a result, a considerable change has happened in ethnic composition of many Finnish locations. Only in Helsinki the number of people with foreign background has grown from 85 592 in 2014 to 99 996 in 2017, from 13.8% of the city population to 15.5% (Statistics Finland, n.d., b). More importantly, immigration has gained more visibility; predominantly white, fair-haired Finns encountered thousands of Afghan, Iraqi, Syrian and black African refugees and asylum seekers (Finnish Immigration Service, 2019a). In the light of general local conservatism, relatively high unemployment and cultural difference, the migration reinforced the local debates on social and market inclusion of newcomers (Yeasmin, 2016).

As a responsibility to integrate immigrants has been delegated to the Ministry of Economic Affairs and Employment, it might be assumed that Finland has been primarily concerned with the economic integration of foreigners (Finnish Immigration Service, 2019b). Some of local researchers support this approach as well. For instance, Wahlbeck (2007) states that work not only economically integrates a migrant but also gives him/her a certain identity and a social role in a host country. Acknowledging existing constraints to labour market for immigrants, the Ministry emphasizes the need to tackle discrimination and provide equal employment opportunities (Ministry of Economic Affairs and Employment, 2019). It is particularly relevant in the light of statistics from 2014 which demonstrates that long-term unemployment was more wide-spread among people with foreign background than among locals: 31.4% migrants were unemployed against 14.7% natives (Statistics Finland, n.d., c). The most dramatic gap has been

identified between employment of Finnish and migrant women: 73.5% against 56.1% respectively (Statistics Finland, n.d., c). Statistics Finland suggests two main factors explaining this difference. First explanatory factor is considered to be a duration of living in the country. In other words, the longer migrant female lives in the state, the higher her chances for employment are. The motivation behind migration has been named as the second explanatory factor. Unlike labour migrants, forced migrants experienced greater problems with finding jobs (Statistics Finland, n.d., c). Moreover, unemployment among different ethnic groups may significantly vary. Using average numbers for the period of 2006-2014, Fornano (2018) demonstrates that the Middle East and North Africans as well as the Sub-Saharan Africans suffered the severest unemployment in Finland (46% and 33% respectively). On the other side of the scales, there are the Oceanians, Western and Southern Europeans, Chinese and Estonians. Unemployment rate among these ethnic groups does not exceed 13% (Fornano, 2018).

Unlike employment of foreign-born individuals, information about self-employment of migrants in Finland remains limited (OECD, 2017). OECD provides only an approximate number of self-employed migrants which accounts 14.4% for 2015 (OECD, 2017). Moreover, Wahlbeck (2007) noted that around two decades ago there was no relevant data at all. Yeasmin (2016) explains it by specifying that in 2000s immigrant groups were not big enough to establish their own enterprises. Thus, the phenomenon of migrant entrepreneurship in Finland seems to exist only for a few decades.

Nevertheless, based on the recent research of Fornano (2018), it may be concluded that migrants and locals appear to be equally interested in self-employment in Finland. Looking at dynamics inside the community of immigrants, Fornano (2018) argues that substantial increase in entrepreneurship can be indicated during the period of 2006-2014. He states that the growth in self-employment of foreign-born individuals expanded by 92%. Statistics Finland (n.d., c, section “In working life: Persons with foreign background in working life”) specifies that “if agriculture and forestry are not taken into account, entrepreneurship was more common for persons with foreign background (14%) than for those with Finnish background (11%)”. Indeed, the data of OECD (2017) confirms that a general increase in self-employment in Finland during the last years should be attributed to the influx of migrants. Furthermore, following general trends, migrant self-employment rates differ not only in comparison to rates of locals but also among different ethnic communities in Finland. For instance, among immigrants with Turkish roots

entrepreneurship rate reaches 38% while only 4% of Sub-Saharan Africans enjoy self-employment (Fornano, 2018).

In respect to entrepreneurship promotion among migrants, Finland as an EU member state is a subject to already mentioned Europe 2020 Strategy, Entrepreneurship 2020 Action Plan and the EU Action Plan on the integration of third-country nationals. The state is also a participant of international projects on entrepreneurship promotion among young migrants. For instance, in the project Migrants Empowerment for Change (Me2Change) the organization JA Finland (Junior Achievement Finland) collaborates with similar bodies from Germany, Italy and Belgium on development of entrepreneurship education and mentorship programmes for young immigrants. JA Finland offers business trainings for school, college and university students at the age from 7 till 25.

Overall, Finland still remains at the stage of adjusting the legal and social systems for the needs of migrant entrepreneurs. Services provided by migrant entrepreneurship organizations appear to be overlapping and uncoordinated (OECD, 2017). Nevertheless, the country has already created the initial information support mechanisms. Free of charge expert consultations as well as mentoring and networking services are available for immigrants in 29 Finnish Enterprise Agencies located in all big cities of the country. The exhaustive guide on business establishment "Becoming an Entrepreneur in Finland" is available in several foreign languages including English, Russian, Arabic, Turkish and Somali. Established by the City of Helsinki, an additional business consultancy body "NewCO Helsinki" operates in the capital of the state.

Furthermore, a substantial number of Finnish organizations provides financial support for migrant entrepreneurs. In 2018 Finpro, the Finnish trade promotion organization, and Tekes, the Finnish Funding Agency for Innovations, got merged in a new body called Business Finland. The organization's main objective is to create a sustainable and competitive business ecosystem in Finland by funding, developing and mentoring promising enterprises. In addition, right after establishment, Business Finland and the Finnish Immigration Service have introduced a Finnish Startup Permit. It assists nationals of third countries in obtaining a necessary legal status for entrepreneurial activities in Finland. Financial support as well as relevant trainings are also provided by Employment and Economic Development Office (TE Office), Centre for Economic Development, Transport and Environment (ELY) and Finnvera, Export Credit Agency of Finland. In cooperation with regional development and rural advisory companies, ELY Centre also promotes regional entrepreneurship with the special focus on agriculture, fishery and

technology. Team Finland funds, consults and connects local businesses with prospective partners abroad in order to achieve successful internationalization. Finally, bank loan, crowdfunding and venture capitalists remain available options in order to rise necessary (pre-)seed funds in Finland (Enterprise Agency, 2018).

Finland is one of the European leaders in entrepreneurship education. Along with above-mentioned trainings and courses of Enterprise Agency, Business Finland, TE Office, Finnvera and ELY Centre, Finnish educational institutes take an active part in developing entrepreneurial skills of migrants and locals. For instance, The Aalto University and the University of Turku added entrepreneurship in curriculum and organized startup incubators (OECD, 2017). Furthermore, the courses are available aiming at vulnerable groups. For instance, the Centre for Women Entrepreneurs offers trainings conducted by experienced businesswomen.

Despite the existent services, developed competitive economy, welfare system, innovations support and almost total absence of corruption, several reasons prevent us from calling Finland a haven for startups (UHY, 2018). While the business establishment process is simple, easy and cheap in Finland, the corporate taxation remains convoluted and high. Moreover, despite the available wage subsidy, complex and expensive recruitment procedures hamper growth of migrants' enterprises (Wahlbeck, 2007; Yeasmin, 2016; OECD, 2017). Moreover, disadvantaged individuals are not often aware of available services and of a way to access them (OECD, 2017). Usually being benefits recipients, migrants are afraid to start own enterprises in order not to lose benefits-based income during the tough times of enterprise establishment and development (OECD, 2017). To sum up, Yeasmin (2016, p.130) highlights that the lack of a long-term "sustainable immigrant entrepreneurship policy" decrease chances of migrant enterprises for success.

Together with legal constraints, there are limitations related to the size and characteristics of the local market. Population of Finland accounts 5 million people which forms a relatively small market in the EU despite the high GDP and purchasing capacity of citizens. Moreover, many Finns have developed practices of local market protection by buying goods only from local producers. It negatively affects profits of foreign entrepreneurs and manifests economic hostility. In some cases, migrants have to pay higher charges for business rent, energy and other services (Yeasmin, 2016). Yeasmin (2016) notices that in certain Finnish regions northern environment, demographic challenges and a lack of well-established market system can become additional burden.

Among social barriers to Finnish labour market participation, discrimination, favoritism in allocation of funds and a lack of trust have been named (Katila and Wahlbeck, 2011; Walhbeck, 2007; Yeasmin, 2016). Many migrants lack relevant skills and country-specific knowledge which prevents them from successful navigation through business establishment and management processes. Changes in political narrative on immigration also affect migrant enterprises (Yeasmin, 2016). Finally, some sectors seem to be reserved by particular ethnicities which can limit a free choice of a migrant. For example, OECD (2017, p.9) report maintains that "the sectoral choices of entrepreneurs diverge between groups: e.g. Estonians are more active in construction, Northern Africans, Turkish and Asians in catering business, Russians in transports and entrepreneurs from Nordic countries, Western Europe, Russia and Baltic countries are active in business services".

Despite its growing global popularity, the scientific research on migrant entrepreneurship in Finland remains scarce (Aaltonen and Akola, 2012). General trends in Finnish migrant entrepreneurship are explored by Aaltonen, Akola (2012) and Fernano (2018). The case-studies cover several ethnic groups such as Turkish, Russian, Nepalese and Chinese, and some regions, for instance, Lapland (Yeasmin, 2016; Katila and Wahlbeck, 2011; Whalbeck, 2007; Tamang, 2015; Sandelin, 2014). Special attention in these studies has been paid to networks of migrants and their relations to ethnic communities (Katila and Wahlbeck, 2011; Aaltonen and Akola, 2012). For instance, Katila and Walhbeck (2011) problematize bonding social capital of migrants noticing that the small size of ethnic groups in Finland leads to limitation in resources inside the network. They conclude that bridging social capital is vital to success of migrant enterprises in Finland. Yeasmin (2016) also discusses the size of ethnic communities but emphasizes the inability of an entrepreneur to get substantial profits from, as a rule, limited ethnic audience. Moreover, Yeasmin (2016) explores the reasons behind closure of migrants' enterprises contributing to the debate on structural barriers to entrepreneurship.

The available research mostly favors the push factors and disadvantage theory in self-employment of migrants in Finland (Fornano, 2018; Katila and Wahlbeck, 2011; Wahlbeck, 2007; Yeasmin, 2016). For instance, Fornano (2018, p.10) found a "countercyclicality" or, in other words, a negative correlation between employment and self-employment of migrants in Finland. It proves that unfavorable labour market conditions force migrants into entrepreneurship. These findings partly explain the higher rates of migrant entrepreneurship in small or distant regions such as Etelä-Savo or Lapland due to their scarce employment opportunities (Fornano, 2018; Yeasmin, 2016).

Using the example of Turkish entrepreneurs, Wahlbeck (2007) goes further and maintains that forced self-employment may present another form of marginalization of migrants rather than positive social integration pattern. Indeed, longer working hour, poor working conditions, lower profits, rare social contacts with the Finns and debts make framing the phenomenon as an upward social mobility problematic if not impossible. The 2012 Immigration Survey shares Wahlbeck's concern indicating that majority of migrants found motivation for entrepreneurship in staying inside their own circles (2013, quoted in Yeasmin, 2016, p.131). However, Wahlbeck (2007) didn't deny that the current position of migrant entrepreneurs can serve as a step to successful integration in the future. The scholar assumes that, using a positive social status associated with entrepreneurship, immigrants might achieve better acceptance by locals (Wahlbeck, 2007).

III. DATA AND METHODS

The present research has been organized around the personal stories of Africans about their business paths in Finland. Thus, I worked with narratives, frames and discourses on entrepreneurship, experiences of immigration and market integration. I embraced subjectivity of my respondents and welcomed their personal judgements. I encouraged them to express their feelings about living and doing business in Finland. My study assumes that behind a subjective feeling there is often quite an objective reason as its cause. Moreover, repetition of the same issues in self-employment experiences of several businessmen may point at systematic flaws in the opportunity structure. Thus, in this study subjective is not seen as opposite to objective but rather as supporting and directing the latter.

Since the current study embraces subjectivity, explores complex identities and asks "why" and "how" questions, the qualitative methods of data collection have been considered the most suitable choice (Manuel, 2006). Indeed, these methods have been also recognized by other scholars as the most productive strategy for this type of research. For instance, Guion, Diehl, and McDonald (2011, p.1) specify that, by asking, recording and analyzing responses, in-depth interviews lead us to "deeper meaning and understanding" of complex phenomena.

Thus, the research has been based on in-depth semi-structured interviews and non-participatory observations. One pilot interview with an entrepreneur from Turku has been organized before the initial data collection. That assisted in editing the questions of the interview and choosing a better line of communication with informants. The sample was purposefully restricted to the first-generation African migrants owning small and medium-sized enterprises in Finnish cities. It allowed to explore the issues that are faced particularly by newcomer-entrepreneurs, in opposition to ethnic businessmen possessing cultural knowledge, necessary legal status and appropriate networks. It was done in order to identify a wider range of possible constraints that immigrant entrepreneurs might confront.

The in-depth semi-structured interviews have been carried out with 5 female and 10 male African entrepreneurs, working in Helsinki, Turku, Tampere and Lahti, in the period from autumn 2017 to spring 2018. Although the age of my respondents varies from late 20s to late 40s, the majority of them are in their 30s. The meetings usually lasted from 40 to 90 minutes and took place, as a rule, in the respondents' business premises or via Skype. In

addition to my interviews, I occasionally followed different events organized by Think Africa and Slush where African entrepreneurs shared their personal business experiences. As it is visible, in the gender composition of the sample males are overrepresented. Unfortunately, there is no statistics available on the gender division among self-employed Africans in Finland which prevents from evaluating how close the gender distribution of the current research is to reality. Nevertheless, the previous studies indicate that the entrepreneurship remains predominantly male. Moreover, OECD (2017) states that, in general, women are less likely to involve into self-employment in Finland. It also specifies that entrepreneurs in Finland are represented by 1/3 of females and 2/3 of males (OECD, 2017). The gender distribution of my sample is perfectly in line with these statistics: the female part of my sample counts 1/3 (5 people) and male – 2/3 (10 people). Thus, the gender distribution of the collected data proved to be acceptable.

I consider diversity to be a powerful tool in the current research as multiple identity makers may better highlight complex vulnerabilities. They grant an access to various perspectives on entrepreneurship. Thus, in order to keep my sample as diverse as possible, I have chosen respondents originating from various Sub-Saharan African countries such as Nigeria, Senegal, Ethiopia, Gambia, Benin, Tanzania, Cameroon, Uganda and Ghana. Moreover, their businesses and startups operate in diverse industries. My informants currently manage companies in IT, manufacturing, education, retail trade, business cooperation, catering, entertainment and art. The number of employees of the respondents' enterprises starts with 2-3 people and does not exceed 200-250. Although profits were not thoroughly discussed constituting commercial secrets, from informants' occasional references to revenues it became clear that turnovers of the studied firms fall far under 50 million euro (European Commission, n.d., d). These facts allow to define the businesses as micro, small or medium-sized (SMEs) (European Commission, n.d., d). The background of the respondents is described in the first section of the empirical data analysis and presented in the detailed frequency table in the Appendix two.

In respect to methods of informants' recruiting, my personal network helped me to reach out to first informants in Helsinki and Turku. In the end of each interview, I asked my interviewee if s/he knows some other African entrepreneurs in Finland. Indeed, as expected, they did have people with similar interests in their networks. Thus, after the first two interviews the so-called chain referral sampling has been used as a method of interviewees' recruiting. Its unquestionable advantage is that ''multiple networks are strategically accessed to expand the scope of investigation beyond one social network''

(Penrod et al., 2003, p. 102). In rare cases, I met other African entrepreneurs in the business premises of my interviewees. This approach helped me not only to access a wide network of African entrepreneurs in Finland but also establish valuable trust relations with my informants. Indeed, trust is crucial in investigations involving business secrets, negative experiences and inequality. As Nijkamp, Sahin and Baycan-Levent (2010, p.372) put it, "this type of research is not easy, as it is very difficult to obtain trust, co-operation and proper information from migrant entrepreneurs".

All interviewees were informed in advance about objectives and goals of the current study. Information about me as a researcher and a person has been provided whenever it was requested. I assured them that the study was completely anonymous, and that the data would be used only for purposes of the current research. Wherever it was necessary, the preliminary questions of the interview were sent to informants. The consents have been received from them to record the whole or parts of an interview wherever it was possible. Where it was not possible or allowed, I took notes during and after an interview.

As a rule, my informants were proactive and glad to tell about their life and business paths. They not only responded to the questions I asked but also suggested changes in policies, gave recommendations to prospective immigrant entrepreneurs and willingly told about their personal lives. The questions guiding our conversations were mainly orchestrated around 1) reasons and experiences of migration to Finland, 2) employment experiences 3) motivation to start an enterprise of his/her own, 4) a business idea and search for first clients, 5) difficulties faced during establishment and development of an enterprise, 6) funding and financing of a business, 7) help in establishing and financing an enterprise. The questions asked in practice were:

1. Why, when and how did you move to Finland?
2. Have you been employed in Finland? Was it easy to find a job?
3. Why did you decide to start an enterprise of your own?
4. How did you come up with an idea for the business? Where did you search for your first clients?
5. What were the main difficulties you encountered while establishing an enterprise? What difficulties did you experience later?
6. Did you receive any grants/ other source of funding to sustain your business?
7. What help did you receive during your entrepreneurship journey? From whom was this help received?

The full list of the interview questions is presented in the Appendix one.

The collected data has been transcribed and turned into text. The data has been explored with the help of content and critical discourse analyses. For these purposes, NVivo software has been utilized. These methods of data analysis helped to identify main themes in informants' narratives (Yeasmin, 2016). The identified topics were devoted to certain barriers faced by black African entrepreneurs in Finland. In the final stage of the analysis, all the constraints were divided in four big groups depending on which dimension of opportunity structure the problem belonged to. In the dimensions' design, I have been guided by the previous findings of Volery (2007) and Kloosterman (2010). As they argue, the opportunity structure consists of several parts, namely, legal system, market conditions, and policy frameworks. Nevertheless, the data itself clearly suggested another, macro dimension of intercultural relations which was added to the previously mentioned dimensions.

Thus, all the structural barriers identified by my interviewees have been distributed between four sections: Finnish-African business relations, market conditions, barriers of legal system and identified gaps in Finnish policy architecture on migrant entrepreneurship. To be more detailed, Finnish-African business relations section includes all the problems related to interaction between the Finns and the Africans during entrepreneurial activities. Later on in the study, it will be demonstrated that these constraints have a structural character and partly stem from work of Finnish social institutions. Market conditions encompass all issues deriving from features of the local business ecosystem, access to clients, business networks, funding and information. Legal barriers are those that were faced by the Africans in interaction with Finnish laws and legislations orchestrating business relations in Finland. In the end, my informants pointed to policy gaps that prevented them from smooth business experience; all of them are included in the section called "Policy gaps". Each section contents from six to nine subsections elaborating on a subject in more detail. Finally, it was noticed that the constraints my informants identified are tightly connected with the industries they work in. Thus, all the detected structural barriers have been assigned to a certain business industry, not to an individual who mentioned it. Another rationale behind this decision is the intention to carefully protect my informants' privacy. Thus, all the findings are presented in the contingency tables in the relevant sections of empirical data analysis.

The approach of mixed embeddedness suggested by Kloosterman (2010) and discussed in the section two of theoretical framework has been adopted during the data analysis. Thus, the informants have been studied in their relations to legal frameworks as well as

to actors standing behind the social structure. Indeed, it should be remembered that the rules of business ecosystem are produced and reproduced by people, thus, individuals serve as the main guards and implementers of the social order.

As additional analytical lenses, the approach of intersectionality has been applied. Concerned with complex inequalities, it assists in better understanding how "powerful identities are 'done' and 'undone" in Finnish entrepreneurship context (Valentine, 2007, p.14). In other words, intersectionality is utilized in order to discover which combinations of identity makers are perceived by Africans as problematic and troublesome in Finnish business environment. Finally, as the approach proved to be effective in policy-making, I used it during policy recommendation design. In respect to studied identity makers, I preliminarily chose to focus on some distinct categories such as race and immigrant background. Nevertheless, I also followed fuzzy-set type of intersectionality analysis offered by Hancock (2007). To be repeated, the fuzzy-set analysis suggests that a researcher should let the empirical data point to identity makers that matter in the studied unequal relations. In other words, identity categories must not be pre-given but suggested by the empirical data itself. It assists in better understanding on which combinations of categories structural inequality is constructed in practice. This type of intersectionality analysis proved to be productive in research seeking to find triggers of complex phenomena. Going forward, the fuzzy-set analysis helped to learn that, together with race and nationality, gender and a business sector play crucial roles in entrepreneurial activities of migrants.

Limitations of my data should also be acknowledged. First, my being white European-looking female in late 20s while my respondents were black Africans in their 30s could affect building solidarity necessary for productive and open communication. Second, I do not belong to Finnish entrepreneurship community which grants me the role of an outsider, in understanding of my informants, distant from entrepreneurs' world and problems. Third, business management includes many sorts of secrets, for instance, sensitive commercial information, that respondents were reluctant to share. Fourth, my network and networks of my respondents utilized for data collection might be limited or biased. Fifth, the size of my sample might be increased in order to access a wider picture of the phenomenon. Finally, there is an opportunity to explore bigger number of intersecting categories and include, for instance, age axis. Nevertheless, these constraints could not be overcome due to the size of the current research as well as to objective reasons beyond my control.

Moreover, the research on inequality is exposed to a number of ethical issues. One of the main problems in study on disadvantaged groups is how to provide help to those in need and not stereotype them as powerless or helpless at the same time. This issue is partly solved in the current study by highlighting and celebrating agency of immigrants. Another issue that has been debated in many scientific papers on inequality is how to evaluate which social groups are the most vulnerable. In other words, which identity categories, such as gender, race or nationality, should be prioritized in the policy design and academic research? This question is a subject to further scientific discussions.

One of the main goals of the study on inequality is to do no harm to respondents. Some of my informants shared their experiences of discrimination or crucial business information. In order to respect my informants' privacy, the current research omits real names of the respondents, names of their enterprises and even references to their native countries and more exact niches where their enterprises operate. As the number of black Africans in any Finnish business industry is extremely low, mentioning these details will directly point to certain individuals. In the current study, I also do not mention the attended business events that can disclose exact names of my informants for protection of their confidentiality. Instead of real names, nicknames have been created for each interviewee. The background information table in the Appendix two utilizes broader categorization for areas of origin, age and business industries. I believe it will help to reach a necessary compromise to keep the analysis informative and at the same time safe for my informants.

IV. ANALYSIS OF EMPIRICAL DATA

4.1. General Description of the Informants' Background and Their Entrepreneurial Activities

The empirical analysis of the current study starts with general description of the background of my informants. The background details are followed by information about types of entrepreneurial activities my interviewees practice. These facts are provided in order to clarify how gender, origin, education, industry and other categories are intersecting with the axis of entrepreneurship in Finland. It is assumed that some of the mentioned characteristics might act as pull or push factors for black African entrepreneurs. Moreover, some of them can be framed as problematic while interacting with opportunity structure in Finland. More details can be found in the frequency table in the Appendix two.

My interviewees originate from various Sub-Saharan African countries such as Nigeria, Senegal, Ethiopia, Gambia, Benin, Tanzania, Cameroon, Uganda and Ghana. Using broader geographic divisions, five of them came from Eastern Africa, one – from Central and nine – from Western part of the continent. Majority kept in touch with their friends and relatives back in the countries of their origin. Although, overall, they willingly told about their background, nevertheless, a couple of interviewees seemed to feel uncomfortable to disclose information about their native states. The latter tried to link their identities to places of their previous immigration, as a rule, countries of so-called global West. For instance, originating from Central Africa, Ann, nonetheless, insisted on her American identity as she resided for several years in the USA prior to moving to Finland.

The group of my informants has been formed by ten male and five female. Their age differs from late 20s to late 40s, although the majority, namely, eleven people, were at their 30s. The females had a very strong position on the questions of a place of women in the society. Their narratives paid special due to challenges faced by women in general, black women or even black immigrant women. Through these narratives the category of gender invaded the discussion on structural barriers to migrant entrepreneurship in Finland. All of my informants defined themselves as heterosexual; none of the interviewees expressed homosexual preferences. All females had partners or husbands except one who has suffered the loss of her partner very recently. The males

predominantly had a partner or a wife as well. Overwhelming majority of both males and females had children of different ages.

All my informants lived in the urban areas of Finland, namely in the cities of Helsinki, Turku, Tampere and Lahti. Majority came to Finland to study; nine interviewees mentioned that free Finnish education or received education grants became their main motivation for immigration. Another big part of them were following partners; at least, five male and female mentioned that the desire to keep a family together brought them abroad. All Africans resided in Finland for a period exceeding five years; seven interviewees spent 6-10 years in Finland, six interviewees – 11-20 years and two lived in the country more than 20 years.

The interviewees can be assigned to the group of highly educated people; except for one, all of them gained a university degree in various spheres from cooking and nursing to business management and information technologies. Majority studied in Finnish universities and institutes. Nevertheless, some of the informants came to Finland with a degrees completed in Italy, France or the UK. Many of them spoke several foreign languages. In respect to Finnish language skills, around half of the informants knew its basics and another half spoke Finnish quite fluently.

Not only education but also wide work experience is a distinct characteristic of the studied group. Half of the interviewees had been employed prior to their immigration to Finland. Majority have gained some work experience already in Finland serving in retail trade and cleaning as well as in sales and education. A couple of them were unsatisfied with downward job mobility that they have experienced in Finland. Alex expresses his frustration in the following way: “And as an immigrant when you come they do not see what background you have, they just think you do not speak Finnish you cannot do the job. And that was very hard for me. Imagining like having a Master’s degree in finance, and coming in Finland, my first job was cleaning the metro” (Interview with Alex, 2017, 10:25). In four cases the unemployment became the main push factor to start an own enterprise. Although, many informants spotted contextual opportunities for business as well as desired professional realization as the main pull factors for self-employment.

Majority of my informants were serial entrepreneurs; moreover, some of them managed several projects at the moment. For instance, Michael has started business consultancies in couple of places in Europe as well as an IT project in Africa (Interview with Michael, 2018). Leo has been involved in education activities, later started an entertainment and art project, and for some time he has even been trying his luck in catering (Interview with

Leo, 2018). Ann managed an education establishment as well as, at least, one social project (Interview with Ann, 2018). Nevertheless, in the current research, only ongoing commercial enterprises operating in Finland have been taken into account. Thus, the industries my informants are currently involved into will be limited to business consulting, education, information technologies, art and entertainment, manufacturing, retail trade and catering or, simply put, cafes and restaurants. Apparently, both business spheres with high entry barriers such as manufacturing and catering as well as industries with low entry barriers such as education and consulting have attracted African entrepreneurs. To clarify, the industry can be called high entry if entrepreneurs experience a big number of financial, regulatory or market obstacles to start up an enterprise. In more detail, high entry industries demand relatively high investments or licensing and are characterized by high competition with well-established companies or corporations. On the contrary, in low entry sectors one can enjoy relatively small number of low-scale competitors, minimal starting capital and a lack of strict regulations.

Eight of the named businesses has existed in Finland for the period not exceeding five years, another four operates for five-ten years and three enterprises have survived in the market for more than ten years. Nevertheless, two out of three long-existing enterprises heavily relied on the governmental grants which points to the fact that their long existence happened not thanks to their successful natural integration into the Finnish market. Overwhelming majority of enterprises intended to satisfy the needs of the local clientele; only three enterprises mentioned that their main audience was international, located outside Finland. Nevertheless, the local consumer was presented not only by the Finns, although they formed the main group of customers in the market. The businesses of Africans also offered products and services to immigrants of different background as well as ethnic Africans residing in Finland.

In answers to a question about provided assistance, around half of my informants mentioned that governmental entrepreneurship authorities have provided some help to them during the enterprise establishment. These people maintained that business advice and mentorship received in Yrityskeskus or TEKES (nowadays Business Finland funding agency) have been of great value for starting an own enterprise. They also acknowledged that startup money received was small but important support in the very beginning of their entrepreneurship journey. In fact, several informants specified that various startup funding and grants provided by, for instance, Business Finland and Finnvera became an actual motivation to get engaged into self-employment (e.g., Interview with George,

2017). Nevertheless, the situation with grants has been framed as problematic due to institutional discrimination and favoritism, in opinion of my interviewees (Interview with Mary, 2017; Interview with George, 2017; Interview with Lenny, 2018). Thus, some of them were forced to spend their savings or to take loans to finance their enterprises. The bank loans were especially vital for high entry businesses such as catering and retail shops.

Overall, my informants were satisfied with the services and information available to migrants on establishment of an own enterprise in Finland. They noted that it was easy to find necessary information about registration of a business, taxation and licensing requirements. Although, the information in Finnish and English were not always identical on some matters, Susan noticed, nevertheless, the facts were overall consistent (Interview with Susan, 2018). Thus, Finland became a conscious choice for business launching in the cases of many of the interviewees. The relatively high Finnish taxation or small local market were not found to be crucial constraints. Moreover, in respect to competition and available financial support for startups, the Africans found Finland to be a better place for launching business than the USA or the UK (e.g., Interview with Lenny, 2018).

Among the other insights provided by the data there is some ground to believe that a purpose of initial migration to Finland might affect future entrepreneurial activities of immigrants. The content analysis of the data indicates that some African businessmen managed to build significant bridging capital in Finland thanks to their partnership (e.g., Interview with Sindy, 2018). Moreover, those informants who came to Finland to join their partners expressed more interest in high entry industries such as retail trade, manufacturing or catering. The chosen industries were not, as a rule, connected with the previous education of the migrants. Such a change can be attributed to the fact that many of them could enjoy support provided by their partners which includes finances, labour and appropriate networks. On the contrary, those Africans who have come to study or to work in Finland got involved in the low entry businesses connected with their professional education such as business management, art or information technologies (e.g, Interview with Susan, 2018). But as the spheres do not always pay back on a regular basis, these entrepreneurs are more dependent on governmental grants, quick revenues and investments. They are often not able to enjoy the beneficial local networks and their extensive resources.

Adding the axis of serial entrepreneurship to the sectors of migrants' businesses, the data demonstrates that high entry enterprises are less attractive for serial migrant

entrepreneurs. Presumably, they cannot afford high investment or do not want to involve into high financial risks. Moreover, the low entry character of the enterprises helps to secure jobs and stay flexible towards shocks and changes in the market. In addition, flexibility of such employment also allowed to manage several projects at the same time. On the opposite, non-serial African entrepreneurs attempt to conquer a high entry industry and fully concentrate on one business project. Thus, we may assume that African entrepreneurs with bridging capital are more inclined to invest in a single high entry enterprise, while people without bridging capital tend to participate in several projects demanding, as a rule, low investments. This fact is supported by the table four "Market conditions: structural barriers"; high entry retail trade, manufacturing and catering businesses do not express much concern about the lack of appropriate networks.

To conclude, my informants present quite a distinct entrepreneurial group. The group has been formed by relatively young, proactive, well-educated first generation Sub-Saharan African migrants with previous work experience. Majority of them have already started families and got engaged in raising children. A big part of businesses is involved in intellectual work related to education, information technologies or business counseling. The rest operate in retail trade, manufacturing and catering. In entrepreneurial activities of the African entrepreneurs developed bridging capital seems to intersect with high entry industries and non-serial entrepreneurship. On the contrary, the choice of sectors with low entry barriers tends to go along with serial entrepreneurship and desire for professional realization.

4.2. Finnish-African Encounter in the Business Realm: Inequality in Economic Roles

This section of the empirical data analysis outlines challenges originating from business interactions between the Finns and the Africans. Overall, the table one "Finnish-African business relations: structural barriers" encompasses six main structural barriers of this type: a lack of business relations between Finland and Africa, scarce knowledge about Africa, negative portraying of Africa, a lack of trust, discrimination and favoritism, invisibility of African entrepreneurs in Finland. Despite apparent diversity in the named barriers, one common crucial conclusion might be made based on these findings: in Finland African migrants are not accepted as equal economic actors. They are often refused in roles of entrepreneurs predominantly due to a lack of history of business relations and wide-spread negative stereotyping.

The table one also demonstrates a connection between industries and the identified structural barriers. Shortly, almost all industries are concerned about favoritism and discrimination. Invisibility of African entrepreneurs was found to be a problem in the art and entertainment as well in IT and catering. Negative portraying of Africa became a challenge for IT, business consultancies and manufacturing. The initial lack of business cooperation between Finland and Africa was noticed by business consultants and a manufacturer.

Sector/ Types of barriers	**Finnish-African business relations**					
	Lack of business connections between Africa and Finland	Scarce knowledge about Africa	Negative portraying of Africa and Africans	Issues of intercultural trust	Institutional discrimina-tion and favoritism	Rarity/invi-sibility of African business-men in Finland
Retail trade				✓		
Manufacturing	✓	✓	✓			
Business consulting	✓	✓	✓	✓	✓	
Education					✓	
Art and entertainment					✓	✓
Information technologies			✓	✓	✓	✓
Cafes and restaurants		✓			✓	✓

Table 1. Finnish-African business relations: structural barriers.
*✓ - a barrier mentioned by the informants.

As noted in the section two of theoretical framework of this thesis, business relations do not happen in a vacuum but in a particular socio-historical context (Kloosterman, 2010). An important part of this socio-historical context is formed by established intercultural relations; the economic growth without international cooperation is hardly imaginable in the modern globalized world. In other words, in commercial cooperation of two nations or ethnic groups their previously created business connections proved to play a crucial role for would-be entrepreneurs. These connections help to build a fruitful business environment with its channels of effective communication, platforms, mediators and mentors. Such business infrastructure directly and indirectly secures two ethnic groups' exchange of products, services and capitals as well as attracts new actors. To sum up, the history of positive business relations assists in building intercultural trust and developing future business cooperation.

Nevertheless, my informants argue that Finland and African countries lack necessary positive history of business connections (Interview with Alex, 2017; Interview with Susan, 2018; Interview with Kevin, 2018). For instance, Kevin notices that the business events he attended didn't consider Africa as a potential business partner (Interview with Kevin, 2018). He also claims that Africa was never a priority in discussions of business owners (Interview with Kevin, 2018). Similarly, Alex adds: "Like you go to France, you go to Spain, they have historical relation with Africa. They know Africa and they have historical relation, then it is more easy. <…> But for Africans who come to Finland, it is easy to have a company, because it is easy to open a company, <…> but the thing is how to get the orders, how to get the market, that is the hard part <…> Like for an African immigrant I could say" (Interview with Alex, 2017, 15:40).

As there is no history of positive business cooperation, low trust and little business interest in Africa might be considered logical outcomes. Indeed, the informants pointed to the problems of trust present in Finnish-African business relations (Interview with George, 2017; Interview with Alex, 2017; Interview with Susan, 2018; Interview with Michael, 2018; Interview with Kevin, 2018). Involved in diverse commercial secrets, the business consultants Kevin and Michael argue that trust is crucial in clientele search and business development (Interview with Michael, 2018; Interview with Kevin, 2018). Running an information technology enterprise, George shares his personal story of distrust that hampered his financial strategy: "Like in 'Slush' one investor told me 'You are Nigerian, I think you will run away with my money" (Interview with George, 2017, 22:10). He also

adds that the "strategy of not trusting people" in Finland might be based on race, ethnicity and backgrounds of individuals (Interview with George, 2017, 23:36).

Together with preventing business partnership and development, a lack of trust might endanger equal and fair distribution of resources. The interviewees maintain, for example, that in allocation of Finnish startup funding racial or ethnic discrimination often take place (e.g., Interview with Mary, 2017). Nevertheless, due to the absence of racial discrimination metrics, the interviewees had doubts if their race, immigrant background or gender might have played a decisive role. However, despite this fact, some cases do not invite any doubts about their racially discriminative nature. For instance, trying to establish a partnership, Kevin went to one of the local entrepreneurship bodies where he was mistreated by the head of the organization. He shares a part of his experience of institutional discrimination: "It is just about an individual who… She was the CEO at the time and then actually she had a problem because of this also. <…> I have series of meetings, more, as I can remember, more than four times with the CEO and this is exactly what happened. <…> The last meeting I had with her, there was one guy… And I mentioned the guy's name that he was present in that meeting as well. That guy saw literally I came from that meeting crying. The way that woman treated me <…>. So, later I heard that the lady was fired" (Interview with Kevin, 2018, 29:26).

Assuming another reason for inequality, Mary and Michael have been more concerned about favoritism in local funds' and investments' allocation (Interview with Mary, 2017; Interview with Michael, 2018). Mary points out that as the number of resources is limited in Finland, they are often distributed between the friends and relatives of the decision-makers (Interview with Mary, 2017). But as many Africans are first generation immigrants they find themselves excluded from this favorable network. Michael also maintains that the connections with right people constitutes a very important source of funding, clients and other benefits in Finland (Interview with Michael, 2018). He even claims that in his home country such relations would be called a corruption, but in Finland they bear a name of trustworthy relations.

The scarce business connections between Africa and Finland are accompanied by limited knowledge about the continent and its residents. My informants maintain that wide public as well as the business circles need to be better informed about the current economic situation in Africa (e.g., Interview with Susan, 2018). The information on African states' GDPs, population purchasing capacities, existing business projects as well as other business-motivating facts are extremely rare in Finnish information environment,

according to the interviewees. The business consulting, manufacturing and catering enterprises note that every deal or partnership have to be preceded by an educational pitch about African business potential. Kevin explains: "So, for our piece, for our situation that is a part of main challenge as well that we need to just not like <throw> our event, but raise the discussion level, give them you know some facts about Africa, the knowledge you know, give them some you know the nutrient what is going on, who is doing what, that kind of thing. Those are like the starting points you know to warm them up <…>" (Interview with Kevin, 2018).

As there is an information gap in Finland in respect to the African continent, this space has been easily filled in with the Oriental imagination about Africa, using Said's terms (Said, 1979). Moreover, Orientalism intersecting with a business realm seems to be especially destructive and hampering. Basically, it limits target individuals in the choice of social roles. Indeed, many respondents expressed a high level of frustration regarding existent Finnish prejudices about African countries and its citizens as poor, backward (Interview with Susan, 2018), actively sexualized (Interview with Susan, 2018), dishonest and illiterate (Interview with George, 2018). The interviewees explain that this Oriental imagination prevents them from fully exercising their role as entrepreneurs while establishing partnerships or acquiring funding. In addition, Susan notes that the media labels most Africans as cleaners or receivers of social benefits which does not create a good business reputation for the racial group (Interview with Susan, 2018). Moreover, the table one indicates that particularly the Africans working in high intelligence spheres such as business consulting and IT are strongly challenged by the existent stereotypes. Ann mentioned that during partnership negotiation, a Finnish businessman questioned if she, as a black immigrant woman, could really be the head of the education enterprise (Interview with Ann, 2018). Finally, in the Finnish media coverage, Africa is rarely associated with profitable sales, business cooperation and innovations. The interviewees insist that the narrative on African should change in the direction of more balanced and less biased representation of the continent's life.

As said earlier, Sub-Saharan Africans form the least entrepreneurial group in Finland; Fornano (2018) argues that only 4% of them get involved into self-employment. It creates a problem of positive role models and visibility of African entrepreneurs in Finnish business ecosystem. Especially in innovative industries this racial group remains relatively rare and, thus, the positive portraying of Africans and inspiring role models are absent. For instance, John mentioned that he always felt uncomfortable at the startup

events and conferences where he could appear to be the only black person (Interview with John, 2017). Nevertheless, their rarity is not the only reason for their invisibility. Many of them feel uncomfortable to appear in public in the role of an entrepreneur due to expected judgements and questions. Ann explains why she avoids publicity: “I mean, when you come here (the office – aut.) it is fine but out there I do not want my face. I am sorry to say it, but that is just the world. You are also a woman, your face, not just as a women but you are as an immigrant black women. I mean you have to know the society in which you live. You have to know it” (Interview with Ann, 2018, 11:12).

In the current study, the barriers to migrant entrepreneurship arising from Finnish-African encounter in a business realm may be addressed as structural problems due to several reasons. First of all, a lack of these type of connections continues to be reproduced through governmental partnership priorities as well as everyday practices of Finnish social institutions and entrepreneurship organizations. Despite relatively recent attempts made by the Finnish Chamber of Commerce and other governmental bodies to establish business cooperation, Finnish-African business connections still remain rare. Moreover, entrepreneurship institutions often exclude Africans as potential business partners, according to the interviewees (e.g., Interview with Kevin, 2018). Moreover, the education system and media institutions keep producing and reproducing negative stereotypes about Africa and sustain Oriental imagination. It directly affects building Finnish-African business relations. As the result of the factors, African entrepreneurs may find themselves marginalized in the Finnish market.

The challenges connected with the lack of Finnish-African business relations, racial negative portraying and their consequences can be framed as challenges unique to the group of black Africans. To be repeated, particularly nationals of African countries are refused to be accepted as equal economic actors. Indeed, none of the other racial or ethnic groups residing in Finland has been portrayed as inappropriate for entrepreneurship as African nationals. Thus, the current conclusion goes in line with the findings of Young (2007) and proves that the social structure treats representatives of different nationalities differently. Thus, it may be concluded that opportunity structure proved to be racially/ ethnically biased.

4.3. Finnish Market Conditions: Limitations for Immigrant Entrepreneurs

The previous section of the study described the international context where Finnish-African business relations take place. Narrowing down the lenses, the next source of barriers proved to be the qualities of the Finnish market itself. The identified constraints to migrant entrepreneurship at this dimension may be divided into two main subsections. First subsection touches upon the question of how the market treats migrant entrepreneurs. As the data demonstrates, it seems to limit migrants in their access to funding, information, partnerships, real estate and other facilities. The second subsection explores the internal qualities of the market that are perceived as barriers by the interviewees in their entrepreneurial activities. This topic highlights that migrant entrepreneurs find local market size, difficult internationalization, expensive transportation to Finland and high competition to be unfavorable conditions for their businesses. The main insight based on the data is the need for better internationalization of Finnish internal as well as external business relations. In other words, Finnish market should undergo necessary transformations in order to be better prepared for migrant entrepreneurs as well as for establishing international business relations with other economies.

The table two "Market conditions: structural barriers" demonstrates an intersection of problematic conditions in Finnish market with the industries where African entrepreneurs operate. Briefly, entrepreneurs from manufacturing and education spheres seem to be the least concerned about the local market conditions. On the contrary, business consultants and retail traders mentioned the majority of the existing problems. Catering and retail trade are more preoccupied with access to financing and real estate, high competition, limited market and expensive shipment. Business consultancies and art/entertainment projects noted unequal access to information, funding and networks. IT enterprises attempt to overcome the problems of funding, limited networks and facilities. Business consultants also point to the factors preventing their development such as a small size of the market, difficult internationalization and expensive transportation to Finland.

Sector/ Types of barriers	Market conditions								
	Limited access to funding and financing	Limited access to informa-tion	Limited access to business networks and partner-ships	Limited access to commercial real estate	Limited facilities for migrant entrepre-neurs	Limited local market (both size and purchasing capacity)	Difficulties with internatio-nalization	Expensive transporta-tion to Finland	High competition in the market
Retail trade	✓			✓		✓		✓	
Manufacturing									
Business consulting	✓	✓	✓		✓	✓	✓	✓	
Education									
Art and entertainment	✓	✓	✓			✓			
Information technologies	✓		✓		✓				
Cafes and restaurants	✓			✓					✓

Table 2. Market conditions: structural barriers.
*✓ - a barrier mentioned by the informants.

The Finnish market seems to be in the stage of transition towards an inclusive business environment. Nevertheless, currently the local market could be hardly called open, equal and transparent for foreign entrepreneurs in relation to their access to information, networks and business resources. Indeed, the informants expressed numerous concerns about the limitations. Lenny puts it this way: "At times you do feel that maybe as a non-Finn you do not get as enough. So, you feel that you maybe… I need to prove myself more than you know the Finns up to. I feel that on the other hand also, you know, for me, it's motivation for me. It's an initiative to work harder" (Interview with Lenny, 2018, 46:17). In their opinion, a source of the limitations may originate from the combination of their nationality, race or even gender and age which creates a link to the previously discussed, international dimension of opportunity structure in Finland.

Continuing the debate of the previous section, a lack of appropriate and beneficial networks seems to drastically affect access to desired information, funding and real estate, according to my informants. For instance, George and Mary argue that having a Finnish person in a team while applying for funds may significantly increase the chances to get funded by startup organizations (Interview with George, 2017; Interview with Mary, 2017). Nevertheless, building such networks proved to be challenging. As it was mentioned, first generation African migrants find themselves naturally lacking local resourceful networks. Moreover, building the networks from scratch can also be problematic due to already mentioned trust issues and discrimination. George explains: "The best scenarios I have always been with were with foreigners, like trying to set up partnership with the foreigners is really easier than with Finnish person or Finnish company. It is like those are never possible" (Interview with George, 2017, 25:37).

Exclusion from appropriate networks not only decreases the number of financial opportunities but also limits access to information crucial for business development. Leo describes how key information is linked to the networks in the following way: “In the beginning it was very difficult. Just small money from the city. Because of knowledge. People they just do not tell you, they just keep scrambling and they do not tell you where and how. And if you didn’t study about that, then you do not know. <…> Because everybody studied to be producer, to be an action director, then they go to school and then from there they know the information and they have their own network” (Interview with Leo, 2018, 25:49). In other words, he maintains that education and other social institutions may assist in building beneficial networks allowing access to necessary funding and information.

For the retail traders and caterers, networks seem to serve as a key to commercial real estate. Finding a place for a shop or a café took several months for some of the interviewees. It really became a cause of frustration and feeling of helplessness. Once again the reason for it was found in their nationalities or race. Steven shares his story: “And for six months <…> I was looking for rental places. In that case, if I had been a Finnish, Finnish person, probably, that would have made a difference. Because there were so many places, the places were vacant. I sent them what kind of idea that I have, how much rent we could pay and still I didn’t get the place” (Interview with Steven, 2017, 15:19). In the end, cafes’ and shops’ owners had to look for commercial real estate within the networks of their partners or compatriots.

Working space is crucial not only to catering and retail trade enterprises; it plays a key role in business presence in the market. Thus, another crucial limitation for migrants is a lack of available facilities for migrant entrepreneurs. Overall, the attractive and affordable co-working spaces for entrepreneurs remain scarce in Finnish cities. For quite a long time, until its recent shutdown, Microsoft Flux in Helsinki was an important startup center where diverse entrepreneurs could meet, cooperate and exchange ideas. First of all, it was the place where appropriate networks might be build. Moreover, it gave Africans necessary visibility in the business sphere. Nevertheless, even in the international environment of Microsoft Flux the black Africans could feel challenged and not accepted as equal. George tells: “It is my personal experiences. Even I mean somebody would expect that I would do cleaning in this place (Microsoft Flux, - aut.). If they see me standing next, somebody told me just like ‘Are you working here?’. I was like ‘Yeah I am (with irony, - aut.)” (Interview with George, 2017, 47:26). Thus, it indicates a lack of

friendly facilities and co-working spaces for migrant entrepreneurs. Business consultant Susan suggests: “Even though Microsoft Flux is there, but it would really be nice to have you know the startup focus, that is just the startup driven focus that is just targeting African entrepreneurs. <…> So, it would be something that would be great that you know that would bring together young entrepreneurs in the African community with their business ideas, with entrepreneurial skills, whatever, just to nurture them” (Interview with Susan, 2018, 52:30).

The second group of the barriers encompasses qualities of the Finnish market. First of all, limited size of the local market became a general concern. The business consultant Michael argues that Finland has a limited number of potential clients which presses entrepreneurs to focus on getting by rather than getting ahead (Interview with Michael, 2018). Second, overall purchasing capacity of Finnish citizens might pose another problem. For instance, the artist Lenny noted that income of Finnish residents, especially when it comes to exclusive products, does not always meet desired expectations of producers (Interview with Lenny, 2018). Finally, the local market is limited in the services it provides to businesses. For instance, retail traders point at monopolization of transportation in Finland. Retail shop owner Jeremy concludes: “Finland is monopolized and a shipping cost here is expensive, and that is not good for the business” (Interview with Jeremy, 2017, 18:42).

Finding it challenging to operate in the market of limited opportunities, African entrepreneurs overcome this limitation by looking for clients abroad. Thus, they create international ties between Finland and other countries of the world. Indeed, the migrant entrepreneurs seem to make a crucial contribution to internationalization of Finnish market. For instance, entrepreneurial activities of only 15 interviewees participated in my research assisted in connecting Finland to, at least, 42 countries of Asia, North America, Africa and Europe. The list of all the countries mentioned by my informants in their entrepreneurial activities as well as a map “International Business Connections of Black African Entrepreneurs: A Map of Countries” based on these findings can be found in the Appendix three. It should be taken into account that the list does not mean to be comprehensive or exhaustive as there was no separate interview question devoted to this topic. Only those countries which were naturally mentioned by my informants during the talk have found their places on the map. The map can be used as the first draft preliminarily outlining how migrant entrepreneurs contribute to business internationalization of a host country.

Nevertheless, despite the impressive work done by the informants in establishing ties between different economies, internationalization of business still remains a challenge in Finnish context, in their opinion. Michael explains that constant presence in Finland helps to overcome trust issues with Finnish partners (Interview with Michael, 2018). Nevertheless, if one wants to expand, one has to be mobile which might harm the business relations with Finnish companies. Thus, the entrepreneurs are pushed to make a choice to focus on either the limited local market or the international audience.

Finally, as many businessmen chose the first option, some sectors experience high competition for a share of the limited local market. For instance, Paul managed to build appropriate networks and acquire financial resources for launching an enterprise of his own. He explains that at the moment competition presents his main challenge: “The most difficult part nowadays can be a competition. The competition in restaurant field is so high, so many restaurants” (Interview with Paul, 2017, 41:20). In such case, it may be assumed that it is extremely difficult to win a share of the market for an underprivileged entrepreneur operating in the industry of high competition.

4.4. Legal Barriers: Depowering Opacity and Complexity of Finnish Legal Frameworks

The significant part of opportunity structure is a local legal system. It has an enormous economic power and presents the very core of social order. Moreover, it has a crucial influence on distribution of resources and division of social roles. Thus, legal frameworks manifest the key ideas of local community about inclusion and equality towards various social groups.

It seems that the legal dimension of "enterprise culture" in Finland is still being formed (Jones et al., 2012, p.3163). Convoluted taxation, complex recruitment procedures, hard obtention of licenses and general red tapes may pose considerable constraints for both Finnish and migrant entrepreneurs. Nevertheless, together with common legal barriers, migrant businessmen have to overcome additional challenges related to their non-native roles. For instance, enjoying lower level of trust from institutions and business actors, Africans tend to experience more pressure during legal procedures. Moreover, their legal statuses in a host country are always the subject of negotiation and mistreatment. Another reason that makes overcoming legal barriers hard for migrant entrepreneurs is a lack of cultural knowledge about the local systems. Thus, the insight the data suggests is the necessity to simplify procedures regulating entrepreneurship as well as to more effectively and clearly communicate the rules of these procedures. Otherwise, the convolution and opacity of local legal system will continue depowering and demotivating migrant entrepreneurs.

The table three "Legal system: structural barriers" demonstrates all legal barriers mentioned by my informants. As the data shows, retail traders and caterers find it difficult to obtain a license and break through the local red tapes. They are also aware that Finnish citizenship is beneficial for partnerships and necessary funding. An education enterprise also agrees that obtention of license presents a considerable constraint in entrepreneurship. Manufacturer is more concerned about recruitment as production of certain items, obviously, demands labour resources. IT enterprises find the local bureaucracy as well as obtaining a residence permit for self-employed individuals frustrating. Dealing with them on an everyday basis, business consultants point out the majority of limitations embedded in the local legal framework.

Sector/ Types of barriers	Legal system					
	Hard to obtain a license	Bureau-cracy and red tapes	High tax	Hard and expensive recruitment procedure	Hard to get a residence permit for self-employed	Lack of citizenship is a disadvan-tage in business
Retail trade	✓					✓
Manufacturing				✓		
Business consulting	✓	✓	✓	✓		✓
Education	✓					
Art and entertainment		✓				
Information technologies		✓			✓	
Cafes and restaurants	✓	✓				✓

Table 3. Legal system: structural barriers.
*✓ - a barrier mentioned by the informants.

Obtention of licenses became an unpleasant experience for some of my interviewees. They call challenging not only complexity of the procedures but also their time-consuming character. A catering business owner, Steven describes: "I'm sure you know that in Finland you have… everything is very strict. If it's supposed to be a restaurant it needs to have this, this, this, this and this. You have at least like 10 chapters" (Interview with Steven, 2017, 20:39). In the very beginning, Catherine had to involve other people to help meet all necessary license requirements (Interview with Catherine, 2018).

Although the rules for obtention of license seem to be the same for everybody, nevertheless, the African businessmen may be exposed to more challenges due to their unfavorable positions of unequal economic actors and outsiders. In other words, trust issues, discrimination and a lack of business relations between Finland and African states may affect experiences of migrants' encounter with the legal system. For instance, being a retail shop owner, Catherine sees the reasons for the strict check of her products in a lack of trust (Interview with Catherine, 2018). Moreover, intersectional identities have been named as an additional unfavorable factor in obtention of license, by some of my informants. For instance, hard process of license obtention for her education enterprise Ann attributed to the combination of her identity categories such as gender, nationality and race. Concerned about her not matching the social expectation for her type of business, she says in our conversation later on: "Yes, my challenge as a woman to, to… actually in the society like this to manage a company especially a company like this…

First of all, I would say the greatest challenge would be for people, first of all, to accept you, that… a woman, black woman can do this" (Interview with Ann, 2018, 13:24). Thus, legal barriers may also manifest themselves differently depending on a group. Furthermore, the data suggests that the legal frameworks might act as intolerant and hostile to intersectionality. In other words, used to strict divisions and categorizations, legal system opposes unusual combinations of ethnicity, race, gender and class.

Being cultural outsiders, migrant entrepreneurs often lack cultural knowledge of local social system and experience troubles in navigating through complex legal frameworks. A reason for that may be a lack of local language skills. Different social practices related to search for information in a native state may point at another reason. Moreover, when it comes to business management, migrants have to acquire many new legal competences, namely, establishment procedures, calculating and paying taxes, recruitment rules. However, afraid of high penalties in the case of mistakes, many of African entrepreneurs have to fully depend on their Finnish partners or accountants. Thus, they lack the full control over their enterprises and cannot make independent decisions in their financial strategies. For instance, Paul explains; "So in my case, for many years that I was doing the business I had to rely 100% on my book keeper, so I really own her and just praise her. Whatever she says I had to pay. I will pay because I could not say 'no' or 'why' or staff because it is so difficult to understand, it is so complex" (Interview with Paul, 2017, 32:34). Thus, complexity and non-transparency of the legal system depowers migrant entrepreneurs and limit them in their business choices.

As the migrant entrepreneurs were found to lack control over financial matters of their businesses, there is some ground to believe that the most effective and favorable financial strategies for their enterprises have not been built. Average in comparison to other European counties, nevertheless, Finnish taxation might look high and excessive when business financial strategy has not been well designed. Indeed, Michael says that together with a number of other constraints, high tax in Finland creates a legal wall for migrant entrepreneurs (Interview with Michael, 2018).

Thus, a lack of sustainable financial strategy can affect the very survival rate of the migrants' enterprises. Moreover, lost control over finances may mean less resources for business development and expansion. Indeed, many of the informants cannot afford hiring an employee due to the high recruitment charges and a lack of additional financial means. Sharing his experiences of hiring a person, Kevin noticed: "If you hire here you

have to pay a lot then, the insurance, there are so many things you need to pay. So, it's not like very easy" (Interview with Kevin, 2018, 53:16).

In response to the situation the migrants have developed several coping strategies. One of them is to rely on family members and friends. On one hand, these relations provide a range of benefits such as human, social and financial capital acquisition for both parties involved. On the other hand, it creates an ambiguous situation in terms of social protection of these individuals; as a rule, working irregularly, the family members and friends of migrant entrepreneurs do not enjoy pension contributions, work insurance or other perks of officially employed people. Moreover, paying taxes on these irregular earnings remains at the discretion of the employees. Thus, we might conclude that the complexity of the recruitment procedures in Finland may jeopardize well-being of not only a migrant entrepreneur but also his entire network. Moreover, it might lead to a decrease in local tax collections.

Another coping strategy is relocation of production and search for employees abroad. Coping with the challenge of expensive recruitment for his manufacturing enterprise, Alex decided to look for labour forces back in Africa. He says: "Things are going to be made in Africa. It is not expensive. <…> Because I cannot have it, people working for me, like these many people will be working for me in Finland, because the chargers are very expensive, everything is expensive in Finland" (Interview with Alex, 2017, 42:10).

All mentioned difficulties made the African entrepreneurs associate Finland with bureaucracy. Red tapes were framed as stressful, frustrating and time-consuming. An IT company owner, George even considered a relocation of his enterprise in order to avoid Finnish bureaucracy. He says: "So about future there's a lot of things to consider. And if one wants to be a company that you need to continue to go through these red tapes… That's a lot of stress, it's just better to go to a place where things happen probably easier if the opportunity arises. I mean if we get an investor saying, 'We need to move the company to a particular place', there's no reason of not doing it at all" (Interview with George, 2017, 56:20).

Finally, the legal status was found to play an important role in entrepreneurial activities of a few interviewees. Although, many African entrepreneurs noticed that a citizenship does not make any difference in the process of an enterprise establishment, nevertheless, it was claimed to be crucial when it comes to financial matters and partnership. Steven maintains that the first thing fellow businessmen asked him was if he had Finnish citizenship (Interview with Steven, 2017). Furthermore, Steven explains that Finnish

banks secure themselves by relying on clear financial histories of Finnish citizens. Such histories of migrant entrepreneurs are not always available which might lead to refuse in financial support from a bank.

Probably, after the Startup Visas have been introduced, self-employed migrants felt a positive change in the process of applying for Finnish residence permits. Nevertheless, during my research, one informant shared his negative experience of obtaining these legal documents. George argued that the Immigration Services kept him waiting for his residence permit to be ready almost one year (Interview with George, 2017). They didn't name any certain reason for that, George notes. During this year he could not open a bank account, go on a business trip or sign partnership agreements. It dramatically affected his business plans as well as psychological and financial well-being. He shares: "For instance, when I had this residence permit issue, I could not tell anybody. I was just dying, I could not even sleep because I was like, every day like I could not do anything. You cannot even travel, I cannot get out because I do not have a travel document. So, it was like living in a prison, but you got to show up every day and smile that everyone believes it" (Interview with George, 2017, 32:40). He attributes this unpleasant experience to his intersectional identity, namely, unfavorable combination of his race, nationality and the role of an entrepreneur.

4.5.Policy Gaps: Structural Barriers as a Lack of Political Action

As it was noticed in the theoretical part, despite the popular belief, migrants are not passive receivers of assistance. On the contrary, they often exercise agency and get actively involved in improvement of their lives. The interviewees of the current research also proved to be agents of change; they not only shared their personal stories but also suggested their own amendments to relevant Finnish policies. Moreover, some of them offered possible solutions to existing structural barriers.

The table four "Policy gaps: structural barriers" presents all the policy gaps identified by my informants. The gaps can be divided into two subgroups. The first subgroup is devoted to general unfavorable position of immigrants in Finnish society. The second subgroup is more specific and focused: it touches upon migrant entrepreneurship in particular. As it is visible, main insights were predominantly provided by business consultants and owners of IT enterprises. They appeared to be people with the most proactive approach towards the surrounding environment. The main conclusion the data suggests is the need in the celebration of diversity in relevant Finnish policy-making. Migrants must become both the focus of policy-making as well as agents of policy development.

Sector/ Types of barriers	**Policy gaps**							
	Limited involvement of migrants into policy-making	Bad coordination of policies on migrants	Lack of racism punishment legislation	Lack of mechanisms for protection of migrant rights	Lack of social benefits for self-employed migrants	Lack of networking events for migrants	Lack of ethnic representatives in business training centres	Lack of information about migrants' success stories
Retail trade								
Manufacturing		✓						
Business consulting	✓	✓			✓	✓	✓	✓
Education								
Art and entertainment								
Information technologies			✓	✓				✓
Cafes and restaurants								

Table 4. Policy gaps: structural barriers.
*✓ - a barrier mentioned by the informants.

The first group of structural constraints touches upon a lack of proper legislation in relation to migrants' well-being and protection in Finland. The informants admitted that there are no legal mechanisms effectively securing their rights. They specified that, for instance, legislation on racism punishment is vague and often does not work in practice.

The respondents also noticed that local policies on migrants even if exist are not well coordinated. In other words, those policies do not conceive a life of a migrant as a continuous journey. Moreover, as a rule, they do not aim at a long-term integration and well-being of newcomers. Excluded from relevant policy-making, the interviewees often felt that they are withdrawn from participation in construction of their well-being in Finland.

The negative experience of obtaining a residence permit told by George and presented in the previous section identified a crucial gap in a policy architecture. When a migrant finds himself/herself in a conflictual situation with local authorities, there is no distinct body which could help him/her in these negotiations. Although there are several authorities responsible for securing equality and non-discrimination, namely, the Ministry of Interior, the Parliamentary Ombudsman, the Chancellor of Justice and the Non-Discrimination Ombudsman, none of them is specializing on migrant rights. Moreover, their responsibilities often overlap and have multiple focuses which creates an unnecessary complexity and need for prioritization of vulnerable groups. For instance, only Non-Discrimination Ombudsman investigates cases of discrimination on the basis of more than 13 (!) different categories, namely, "age, ethnic or national origin, nationality, language, religion, belief, opinion, political activity, trade union activism, family connections, state of health, disability, sexual orientation or other personal characteristics" (Non-Discrimination Ombudsman, 2019). In this process, migrants' problems might not always receive sufficient attention.

A brilliant example drawn by George describes the problematic situation with legislation on another crucial issue, namely, racism. George shares a story he read in the news about a Russian-speaking person who had experienced discrimination in Finnish army. In the end, he took the matter to the court. But after some time as the Russian quit the army, the case had been dismissed. George expressed his surprise by this decision: "So, I'm like 'Okay, but how about the fact that someone had done something illegal?'. So, you know, so, if the system itself does not have any point where people are punished or, at least, quit something, that is the only way you can get to stop it. Otherwise, it's going to continue because people know that even if I do it, nothing comes out of it" (Interview with George, 2017, 24:13). Indeed, none of other informants having shared experiences of racism or discrimination showed any intention to go to the court to protect their rights for equal treatment.

Continuing the discussion on a lack of anti-racism legislation in Finland, George points to structural dimensions of this problem. He believes that the relevant institutions do not take serious political action to mitigate racism. Moreover, in his opinion, some of the institutions which are expected to protect migrants, on the contrary, express hostility towards them. He supports his point with an example: "Someone in the Parliament was telling that we need to make work, professional work easier for non-EU citizens in Finland. And turns out that the union, the workers union, is one fighting against such, SUCH. So, the union which is supposed to be protecting the people is fighting against progress" (Interview with George, 2017, 25:23).

Even if the legislation or initiatives on well-being of migrants exist, they are not well orchestrated, the interviewees claim echoing OECD's statement (2017). The policies lack consistency and a holistic view of migrants' integration. They do not appear to see their goal in long-term effective social and market inclusion of migrants, according to the interviewees. For instance, Susan shares a story of her way to Finland: "I came in 2005 as a student, they awarded a lot of scholarships to African students back then. A lot of us, and we came to do international business. But, actually, where are we now? We… All of them either changed from business and studied nursing or hotel or ended up cleaning. So, very few of us actually stayed in the business, you know, and pursued a career in the sector, what we learned over the degree we were awarded with. So, it's a problem that you've got so many Africans coming in on scholarships or whatever it is, and then you educate them and then they go to waste" (Interview with Susan, 2018, 55:17). Thus, policy-makers should take into account the whole architecture of policies touching upon migrants and consider them during design of new initiatives.

Another important concern the interviewees expressed was about exclusion from relevant policy development and decision-making. Susan insisted on the fact that migrants must be given a voice in discussions on policies designed for them. She argues: "We should be, we should be involved in the discussion or the decisions that affect us, you know, whether directly or indirectly. We should be involved in those discussions, those processes, those policies as well" (Interview with Susan, 2018, 63:32). Susan's statements are supported by Mary. Nevertheless, Mary underlines that even though the migrants might be involved in policy-making, they are never treated equality in this process (Interview with Mary, 2017). She told a story when she was invited to participate in a governmental project on improving well-being of migrant women in Finland. But all paid

positions were distributed between the Finns while migrants were offered volunteering roles. Such unequal treatment, apparently, questions the value of migrants and hampers positive inter-group cooperation, in Mary's opinion (Interview with Mary, 2017).

Another group of identified barriers encompasses policy gaps related to migrants' entrepreneurial activities. The informants were concerned about a lack of ethnic representatives in relevant entrepreneurship authorities. The interviewees also mentioned that there is a lack of events and initiatives facilitating business networking of newcomers. They also noticed that migrants' success stories rarely find their place in Finnish information environment. Finally, the respondents felt financially unprotected during involvement into self-employment as the system of social benefits do not provide support to migrant entrepreneurs.

The Africans state that migrants are not only excluded from policy-making but also, as a rule, absent in the entrepreneurship bodies as employees and mentors. Consultants with migrant background are believed to be able to provide more migrant-tailored business advice (Desiderio, 2014). Although Africans are satisfied with the mentorship provided by Yristyskeskus and other organizations, they feel that there was a lack of guidance from foreign-born businessmen who experienced the same difficulties as they currently encounter.

Such mentors with migrant background are not only able to provide more specific advice but also serve as positive role models. The informants felt that there is close to no information about business success of foreigners in Finland. For example, managing an IT project, John maintains that it is extremely important to have someone serving as an example of success. He says that having people with the same background as yours in a business ecosystem is crucial for self-confidence and positive self-definition. He remembers: "When I am in different conferences or different programmes or whatever, a lack of seeing people who look like you in business communities or startup community can be challenging. Because you want to see that there are also other people who has done that, who have your background or you know have something similar, have immigrant status you know or something. Just to see that 'Oh yes, somebody has done it, I should be able to do it" (Interview with John, 2017, 19:30).

Experiencing similar difficulties in running businesses, migrant entrepreneurs have a need in a special business community that can serve as a support mechanism, advisory and just a group of like-minded people. The interviewees mentioned that there are not so many events focusing on facilitation of networking among foreign businessmen. Susan

justifies the need in it: “I always say, it's not just experiences running businesses but experiences living in the country. I mean people who've been in Finland since 1986, yes, 1986, and they've got a lot of experiences to share. And but then also find some of the solutions” (Interview with Susan, 2018, 57:19).

Finally, the informants have detected some gaps in financial support scheme of entrepreneurs. Business involves plenty of financial risks which is especially relevant in the case of migrants, as a rule, constrained in capital in a host country. The support of extended family members and friends in the case of difficulties or failure is not always available as well. Thus, many migrants find social benefits necessary to secure decent living. Nevertheless, while engaging into entrepreneurship, migrants lose their rights for social support. It may demotivate them to start enterprises as it involves exposing to risks themselves and often dependent children and spouses. Michael evaluates the situation: “When you quit your job in a company and go out to do business, you do not have any protection from the government which is very bad” (Interview with Michael, 2018, notes). As mentioned in the interviews by some of the respondents, financial vulnerability pushed many of them to the extended working hours and multiple part-time employments which withdrawing from their social and family lives. Steven describes his normal working week: “We're open six days a week. It's, it's, it's a bit challenging… Until now, until about a month ago, even now, we work 6 days a week. And the only day off that we have on Monday. That's when we do like all the shopping, have family time, you know. So, life is a bit hectic” (Interview with Steven, 2017, 40:34). Obviously, they also have less time for self-development and business events which refers back to the questions of African entrepreneurs’ public visibility. Thus, social benefits to many extents may help to secure well-being as well as long-term sustainable character of migrants’ enterprises.

V. DISCUSSION AND POLICY RECOMMENDATIONS

Engaging in a wider discussion on general trends in migrant entrepreneurship, my research provided evidence in support of the disadvantage theory. Similar to Ram's, Jones' and Villares-Varela's (2017) conclusions, my data suggests that migrants find themselves underprivileged in market relations of a host community. Moreover, this disadvantage might stem not only from the local context but also from an unequal position in global networks, as demonstrated by the case of black Africans and mentioned by Young (2007). Thus, structural inequality the migrants experience proved to be complex and multilayer, being formed at micro, meso and macro levels of business structure. At the micro level, many of migrants find themselves disadvantaged in respect to available financial, social and human capital for launching an enterprise. At the meso level or the level of local opportunity structure, they suffer constraints embedded in the local legal and market systems. Finally, at the macro level, the migrants appeared to be heavily dependent on international business relations established between state authorities prior to migrants' entering the market. As the case study showed, an unfavorable position in global networks can also hamper local entrepreneurial activities of migrants. Thus, micro, meso and macro levels of business relations are tightly interconnected and have power to negatively affect economic roles of immigrants.

The results of the current study also assume that the revision of the push-and-pull classification of migrants' motivations for self-employment is necessary. As stated by the interviewees, both pull and push factors can become the reasons to start an own enterprise. Moreover, many of them named two or more various motivations having encouraged them to become self-employed. For instance, unemployment, downward work mobility, a lack of language skills, contextual opportunities and desire to continue family business have been mentioned in a story of a manufacturer named Alex (Appendix two). These facts remind us of the complexity behind the actual decision-making of migrants. Thus, it makes us question the relevance of the binary push-or-pull division, quite popular in the academic circles (Dana and Morris, 2007; Desiderio and Mestres-Domènech, 2011; Ensign and Robinson, 2011; Jones et al., 2012; Kloosterman, 2010; Irastorza and Peña, 2014; Volery, 2007; Yeasmin, 2016; Nijkamp et al., 2010). Furthermore, together with simplified representation of reality, such categorization refuses migrants the agency and portrays them as helpless victims of social environment. However, entrepreneurship in Finland was a conscious choice for many of my interviewees. Furthermore, many of them

considered several alternatives and could imagine themselves currently doing social work, charity or other jobs instead of business. To sum up, self-employment of migrants should be rather perceived as strategical, alterative or optional than forced or encouraged. Further research needed in order to better understand the complex dynamics of decision-making in economic life of immigrants.

This new vision of entrepreneurship as a strategy once again reassures us that migrants are active agents of their own well-being. Truly, my interviewees proved to be proactive and decisive, able to take responsibility for their future. Especially migrants working in IT and business consulting expressed the proactive attitude concerning the surrounding social environment. Indeed, they not only changed their lives and lives of their family members but also altered social environment by creating jobs in a country of residence and back in Africa, introducing new products and services, internationalizing Finnish business connections and involving in the debates on a place of migrants, women or blacks in host countries.

Turning to the main topic, the current study has paid special attention to the interaction of structure and a migrant entrepreneur, following Ram's, Jones' and Villares-Varela's (2017) directives. The main body of the current study has been devoted to the barriers embedded in the local opportunity structure. The context of entrepreneurial activities proved to serve as one of the main de-motivations for self-employment, echoing the statements of Kloosterman (2010). Indeed, ironically, the local opportunity structure seems to be the origin of numerous constraints of market, legal and intercultural nature. Back to the case, the opportunity structure in Finland often manifests itself as alienating, complex and inflexible. As argued by other researchers these qualities decrease the possible rates of migrant entrepreneurship (Baycan-Levent and Nijkamp, 2007; Dana and Morris, 2007).

For better understanding of their sources, in the current research the identified structural constraints have been located at different dimensions of the opportunity structure. Utilizing the number of levels mentioned by Volery (2007), the current study considered existing legal regulations, relevant policy-making and market conditions located in the network of international relations to be the main dimensions of the opportunity structure. Nevertheless, those dimensions as well as embedded in them constraints proved to be tightly interlinked. For instance, located in the dimension of intercultural relations, discrimination affects migrants' access to information, funding, partnership, real estate and other facilities at the level of market conditions. Furthermore, this unfavorable

situation might be partly facilitated by a lack of racism punishment legislation at the level of legal and policy frameworks. Thus, the constraints intersect and create even a more impenetrable structural wall. The complex connections between the structural barriers and their possible cumulative impact on migrant entrepreneurs' life is a thrilling subject required further study.

The research explored not just an interaction of the structure and a faceless, stateless migrant, but the interaction of the structure and the background of a migrant entrepreneur. The data suggests that especially race and racialization play a crucial role in entrepreneurial activities of migrants, echoing outcomes of Young's (2007) research. A lack of positive information about Africa and negative racial stereotyping affected the position of the informants in market relations of the host community. Following the conclusions of Young (2007), Dani and de Haan (2008), the research proves the blacks are often refused in the roles of equal economic actors. Indeed, the interviewees found the intersection of entrepreneurship and their race conflictual and challenging. As a result of a biased media discourse, Africans have been marginalized and widely portrayed as especially inappropriate for entrepreneurship. These facts proved Ensign and Robinson (2011) wrong who stated that the nature of a market is unbiased and blind to ethnic and racial labels. On the contrary, Jones', Ram's, Edwards', Kiselinchev's and Muchenje's (2012) assumption appeared be correct. A market is not a sphere of "nothing personal, just business", but is subject to racism and discrimination as any other social sphere.

Moreover, supporting Ram's, Jones' and Villares-Varela's (2017) assumptions, not only race but also other categories can affect the position of a migrant entrepreneur in business community. For instance, my female interviewees stated that a black immigrant female entrepreneur is often subject to questioning, harassment and discrimination. Their intersectional identities were found especially unfavorable in the personal interactions with other actors of business ecosystem. Nevertheless, used to strict division and categories, the legal frameworks might also act as intolerant to intersectional identities. The applied fuzzy-set analysis added another important category to the race, gender and nationality, - the industry of entrepreneurship. Indeed, there are business spheres such as IT or business consulting where black Africans experience especially intense hostility and rejection. Put simply, negative portraying of Africa hampers blacks' business activities in innovations or business development.

As the opportunity structure treats various ethnic, racial and gender groups differently, it provides evidence in support of interactional, relational and fluid nature of the

opportunity structure. It goes in line with the previous findings of, for example, Drori, Honig and Ginsberg (2010). Demonstrating this fluidity in practice, the interviewees compared Finland with contexts of other countries where challenges they experience would be smaller or simply different. Reinforcing the argument, the black Africans mentioned that other ethnicities in Finland such as the Russians or the Arabs experience less difficulties in managing businesses. Thus, the relational nature of the opportunity structure points at the importance of the individual cases in the relevant studies. Indeed, the same assumption has been introduced in the "Handbook of Research on Ethnic and Minority Entrepreneurship; A Co-evolutionary View on Resource Management" (2007) edited by Leo Paul Dana. The existence of these multiple groups in entrepreneurship justifies the need for intersectional approach in relevant research and policy design.

Thus, narrowing down the lenses, the study also contributes to the discussion on migrant entrepreneurship in Finland. To be more specific, it makes a contribution to the discussion of migrants' economic integration in Finland which was mentioned as the priority by the Finnish Ministry of Economic Affairs and Employment. Supporting previous findings of, for instance, Yeasmin (2016), the current study demonstrates that Finland remains at the stage of transition towards "enterprise culture" (Jones et al., 2012, p.3163). However, a lot of work has been done on the creation of inclusive business environment in the country. Finland has already organized a developed chain of business consultancies and effective mentorship. The education on entrepreneurship is provided at the universities and special business centers. The information on business establishment, taxation and other legalities is available online in many languages. Startup grants, business loans as well as other types of funding are offered to local entrepreneurs. In addition, Finland is a participant of many supranational initiatives such as, for instance, Migrants Empowerment for Change (Me2Change). Finally, the recently introduced Startup Visa made a huge step toward lightening a legal burden for migrant entrepreneurs.

Nevertheless, despite the friendly façade of Finnish business environment, in practice, behind it, favoritism and prejudice hamper the equal and fair distribution of the available resources. A lot of problems seem to lie at the personal level of interactions. Indeed, legal system might be unbiased; nevertheless, decision-makers often are not. It manifests the very idea of mixed embeddedness approach applied in the current study; a migrant is involved in both personal and structural contacts, often simultaneously. The story of Kevin, being mistreated by the head of an entrepreneurship organization because of her personal negative attitudes towards blacks is a relevant case to the point. Thus, black

Africans remain excluded from funding, partnerships and beneficial networks. Numerous stories told by the informants point at the fact that Finnish wide public seems to remain the hostage of wide-spread negative racialization, prejudice and favoritism.

Furthermore, Finland appears to actively develop only 1 out of 3 main pillars of migrant entrepreneurship promotion discussed in the Entrepreneurship 2020 Action Plan. To be precise, Finland invested a lot of recourses in education and trainings. However, two other pillars, namely, favorable environment and outreach to vulnerable groups, remain unpopular if not marginal in Finnish political action. For example, my informants, black Sub-Saharan Africans did not feel that they were provided with some special governmental assistance. Partly it may be related to the fact that the actual problems of migrant entrepreneurs often remain unknown to the policy-makers, as business consultant Mary mentioned. Furthermore, the favorable environment is, first of all, a safe environment; but the wide legal framework on protection of migrant rights is missing. Incoordination of existing initiatives does not spread the political attention equally and effectively (OECD, 2017). Thus, overall, the current study agrees with Yeasmin (2016, p.130) concluding that a long-term "sustainable immigrant entrepreneurship policy" is missing in Finland. Developing this conclusion, the current research suggests that immigrant entrepreneurship policy must become an integral part of an also currently missing, wider, long-term, sustainable and well-orchestrated body of policies on immigrants' economic integration.

Thus, as the data suggests, the main broad direction of possible political action should be celebration and accommodation of diversity in everyday life, business relations and policy-making. Indeed, Dana and Morris (2007) mentioned that ethnic diversity serves as an entrepreneurship-increasing factor. The data assumes several possible steps in this direction such as internationalization of business relations, active involvement of immigrant in policy-making, granting visibility to migrant entrepreneurs. Another important direction of business environment improvement seems to be simplification and better communication of relevant entrepreneurship regulation. The local legal system must become more transparent, optimized, and better explained. All the procedures hampering the growth of migrants' enterprises should be redesigned. Finally, it must be taken into account that the integration is a two-way street; both Africans and Finns should be ready to put effort in mutual acceptance. Indeed, even the Ministry of Economic Affairs and Employment understands the integration from the position of mutual change, namely, as "a continuous two-way process in which society is changing as the population

is becoming more diverse and immigrants acquire knowledge and skills that they need in society and working life" (Ministry of Economic Affairs and Employment, 2019, Introduction). Thus, there is a need in initiatives not only supporting migrants but also educating locals. Cultivation of multicultural competences of the Finns could become the start of this process. Such measures can make the key aim of relevant policy-making – securing equality of people in Finland independent on their race or ethnicity closer.

Finally, further decreasing the scale of the focus, the current study contributes to the discussion on African entrepreneurs in Finland. This work is one of the first scientific qualitative papers solely devoted to the least self-employed group of Africans in Finland, namely, Sub-Saharan African entrepreneurs (Fornano, 2018). Together with the above-mentioned experiences of negative racialization and status of unequal economic actors, the study identified a few specific characteristics of African entrepreneurs in Finland. It seems that young age, higher education, previous work experience and presence of family and kids tend to intersect more often with African entrepreneurship in Finland. Moreover, the data demonstrates that Africans with developed bridging capital in Finland tend to lean towards high entry businesses. Low entry business activities seem to intersect more often with serial entrepreneurship and a desire for professional realization.

The Africans as entrepreneurial group still remain hugely overlooked in academic research, as noticed previously by Young (2007). More studies need to be done in order to see how race affects the position in local and global power networks. In other words, it must be explored how race's intersection with class and other categories might shape human experiences. Special attention in such studies should be paid to context; Young (2007, p.165) suggests that "conflicts around race must be examined, not in a vacuum, but rather as part of the social matrix in which they are embedded". Nevertheless, as the current research demonstrates, an economic position in a certain locality might be affected by a position in the global power networks as well. Thus, the complex relations between the global and the local in a business realm also presents a strong scientific interest.

Another important direction for future research is the influence of self-employment on migrants' economic and social integration. This subject was not the direct focus of the current study but rather accompanying the idea of it. For instance, Wahlbeck (2007) maintains that forced self-employment may present another form of migrants' marginalization rather than positive social integration pattern. Indeed, longer work hours, lower salaries, poor working conditions, rare social contacts with the Finns, debts and low entry sector entrepreneurship do not constitute an upward social mobility. Truly, the data

of the current study also questions the capacity of entrepreneurship to become a universal solution to migrants' employment, integration and well-being. Supporting the argument, my informants also work long hours, spend a lot of personal funds on enterprises and lock themselves in the inner circles. The further research is needed in order to explore under which conditions entrepreneurship can result in positive social and economic integration. Although identifying a number of interesting additional subjects, the current study was not able to discuss all of them in detail. The thrilling topics of complex decision-making behind starting an enterprise, choosing an industry and creating a management strategy had to be left out of the scope of this research. The investigation of diverse and mixed financial effects of migrants' businesses on the local economies, including taxation, recruitment and economic development, both positive and negative, can assists the local systems in overcoming the ongoing and future economic challenges. Finally, the perspective of the locals on migrants' employment and entrepreneurial activities may fill in the missing puzzle in the picture of local economic life. To sum up, all the subjects mentioned above deserve careful attention of scholars which can help better understand the phenomenon of migrant entrepreneurship.

As a final conclusion, following policy recommendations could be suggested based on the findings of the current study. It must be noted that the list of recommendations does not lay claim to be exhaustive or comprehensive. The collected data welcomes various interpretations. Nevertheless, the current research assumes that the following political actions could make a valuable contribution to the development of an inclusive business environment in Finland.

Policy Recommendations:

1. Involvement of migrants.

    1.1. The business training centers should involve consultants of different racial and ethnic backgrounds, as also suggested by Desiderio (2014). First of all, it will assist in more tailored and effective business advice. Second, the issues of miscommunication can be successfully resolved. It also has a potential to create positive role models for migrant entrepreneurs (Yeasmin, 2016).

1.2. Migrants should be allowed to participate in the relevant policy-making affecting their well-being directly or indirectly. Better social cohesion as well as mutual trust could be built by intercultural cooperation in development of governmental initiatives. Migrants should possess a high status in this work and be treated equally, their work must be appreciated and rewarded respectively.

2. Migrant entrepreneurs' protection.

2.1. Favoritism at the funding, grants' and other relevant decision-making bodies must be better detected and carefully investigated. The decision-makers should be informed about punishments and legal responsibility for favoritism. There is a need in more transparency behind the decision-making in funding organizations and better articulation of these decisions to the applicants.

2.2. The more effective and elaborated legislation on racism punishment should be developed and implemented. The more precise metrics of racism detection should be created. The wide public and officials should be informed about punishments for the crime of racial discrimination. Whenever necessary, the intercultural competences of decision-makers should be proved and/or developed in specialized trainings. As a reminder, many Finnish researchers labeled favoritism and discrimination as one of the main constraints in the migrants' entrepreneurial activities in Finland (Katila and Wahlbeck, 2011; Walhbeck, 2007; Yeasmin, 2016).

2.3. There is a need in development of mechanisms' of migrant rights' protection. The governmental body solely focusing on migrant rights would ease the burden of other authorities and provide more effective resolution of conflicts.

2.4. The financial protection of self-employed migrants raises some concerns. As mentioned by the OECD (2017), the benefits' scheme for entrepreneurs and migrant entrepreneurs in particular could be reconsidered.

3. Business facilities and events for migrant entrepreneurs.

    3.1. There is an apparent need for more migrant-friendly entrepreneurship facilities. Such co-working spaces can become the hubs of building appropriate networks, creating beneficial partnerships and gaining necessary public visibility. The crucial information on funding and business opportunities might be distributed there.

    3.2. As networks proved to be crucial in business management, networking events and workshops for migrant entrepreneurs should be organized. The Finnish companies should be actively motivated to participate in such events.

4. Diversity encouragement.

    4.1. Intercultural partnerships and ethnically diverse teams should be encouraged. Companies could be informed about advantages of having multinational teams, for instance, easier internationalization, more innovations and fresh ideas. Any other actions encouraging multinational teams such as, for example, special recruitment subsidies, would make a valuable contribution to the creation of a more inclusive work and business environment.

    4.2. Intercultural competence trainings should be widely available at various education institutions for the local public. The trainings should touch upon the issues on intercultural communication, team-building and cooperation. Such trainings will fight negative racialization and assist in creation of a broader favorable environment for migrants and migrant entrepreneurs.

5. Positive portraying of Africa and Africans.

    5.1. The narrative on Africa in media sources should be changed. More unbiased information on modern life of Africa shall be encouraged and provided. It can prevent further sustaining of negative stereotyping and racialization.

5.2. The migrant and especially African entrepreneurs must receive more visibility in media and public or business events. Success stories of migrant entrepreneurs could be told in relevant journals and newspapers. The special handbook of migrants' success stories may become an important guide for prospective migrant entrepreneurs. Positive role models provided in such a book have a potential to lead to an increase in self-employment among the targeted groups (Yeasmin, 2016).

6. Outreach to vulnerable groups.

6.1. Black African entrepreneurs need special assistance in several industries where they experience intense hostility and non-acceptance. Such spheres proved to be IT, innovations and business. Business consultations, allocated funding, organized partnerships and public visibility could become important components of the support scheme.

6.2. The positive role models of black African female entrepreneurs must be nurtured. The businesswomen must receive deserved visibility. The support scheme can include financing and guiding the projects of the targeted group.

7. Simplification and clear communication of entrepreneurship regulations.

7.1. Simplification of recruitment procedures is necessary. It may result in an increase of employment of migrants as well as a growth in the number of people hired by migrants' enterprises. Tax collection is also expected to benefit from an optimization of recruitment procedures.

7.2. Taxation formalities should be simplified. The rules of taxation must be clearly communicated. The control over financial strategy of a company must be returned to the owners. Whenever necessary, the assistance with tax calculation or tax strategy should be provided in specialized centers. Any pieces of software easing the tax calculation burden should be welcomed.

7.3. Whenever possible, online services for entrepreneurs should be introduced. It has a potential to decrease the bureaucracy and eliminate red tapes as well as increase the access to services for migrant entrepreneurs.

8. Relevant policy design.

8.1. The policies on migrants' economic integration should be better coordinated as also pinpointed by the OECD (2017) and Desiderio (2014). They must have a long-term sustainable nature aiming at the creation of smooth and uninterrupted path of economic integration for migrants. The initiatives on migrants' education and trainings, employment and self-employment should become the essential parts of the orchestrated body of the integration policies.

8.2. As suggested also by Yeasmin (2016), a sustainable immigrant entrepreneurship policy should be developed and implemented. It can become a part of the above-mentioned wider migrants' economic integration strategy.

VI. CONCLUDING REMARKS

Charged with power and prosperity, the term of entrepreneurship is mentioned nowadays as a panacea to almost any economic or social problem. There are talks about entrepreneurial universities, research laboratories, schools and even hospitals. Although the financial and integration benefits of entrepreneurship for migrants are still a topic of heated debates, nevertheless, it does not raise doubts that entrepreneurial activities revitalize the state economy and inspire the individual agency and creativity. Referring to Finland, a growing number of migrant entrepreneurs has a potential to mitigate the demographic gap, redistribute the benefits of migration, increase well-being of the society and bring diversity into economic and social life of the country (Fornano, 2018). The ongoing transition towards "enterprise culture" can be accelerated with the help of targeted and effective political actions (Jones et al., 2012, p.3163). Elimination of the existing structural barriers at market, legal and policy levels as well as encouraging international cooperation would pave the way for a bigger number of talented would-be entrepreneurs. The establishment of a favorable inclusive business environment will give Finland all chances to become the greatest entrepreneurship hub in the whole Northern Europe.

VII. PRIMARY SOURCES

Sindy* (An owner of a retail enterprise).

Interview with the author. May 9, 2018. The business premise of the entrepreneur, Helsinki.

Duration of the interview: 91 min.

Ann (An owner of an educational enterprise).

Interview with the author. April, 9, 2018. The business premise of the entrepreneur, Helsinki.

Duration of the interview: 51 min.

Mary (A business consultancy owner).

Interview with the author. November 29, 2017. Skype meeting.

Duration of the interview: 52 min.

Susan (A business consultancy owner).

Interview with the author. March 7, 2018. Skype meeting.

Duration of the interview: 74 min.

Catherine (An owner of a retail enterprise).

Interview with the author. February 13, 2018. The business premise of the entrepreneur, Helsinki.

Duration of the interview: 95 min.

Alex (An owner of a manufacturing enterprise).

Interview with the author. November 7, 2017. Skype meeting.

Duration of the interview: 52 min.

George (Owner of an information technology enterprise).

Interview with the author. November 11, 2017. Microsoft Flux co-working space, Helsinki.

Duration of the interview: 74 min.

Kevin (A business consultancy owner).

Interview with the author. February 1, 2018. Public catering establishment, Helsinki.

Duration of the interview: 69 min.

Jeremy (An owner of retail enterprise).

Interview with the author. December 6, 2017. Skype meeting.

Duration of the interview: 37 min.

Lenny (An owner of a business project in the industry of art and entertainment).

Interview with the author. February 13, 2018. The business premise of the entrepreneur, Helsinki.

Duration of the interview: 87 min.

Leo (An owner of a business project in the industry of art and entertainment).

Interview with the author. December 1. 2018. Public catering establishment, Tampere.

Duration of the interview: 65 min.

Michael (A business consultancy owner).

Interview with the author. February 16, 2018. Skype meeting.

Duration of the interview: 30 min.

Paul (An owner of a café/ restaurant).

Interview with the author. November 9, 2017. Skype meeting.

Duration of the interview: 45 min.

John (An owner of an information technology enterprise).

Interview with the author. November 17, 2017. Skype meeting.

Duration of the interview: 23 min.

Steven (An owner of a café/ restaurant).

Interview with the author. December 5, 2017. The business premise of the entrepreneur, Helsinki.

Duration of the interview: 83 min.

* Pseudonyms of the respondents are used.

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IX. APPENDICES

Appendix 1

Interview questions.

1. Why, when and how did you move to Finland?
2. What is your educational background? Where did you study?
3. Have you been employed in Finland? Was it easy to find a job?
4. Why did you decide to start an enterprise of your own?
5. How did you come up with an idea for the business? Where did you search for your first clients?
6. Why did you choose Finland for launching a business?
7. What were the main difficulties you encountered while establishing an enterprise? What difficulties did you experience later?
8. Did your African background help you to manage a business?
9. Do you find Finnish language useful in your current entrepreneurial activities?
10. Did you receive any grants/ other source of funding to sustain your business?
11. What help did you receive during your entrepreneurship journey? If yes, from whom was this help received?

Appendix 2

Detail description of the informants' background.

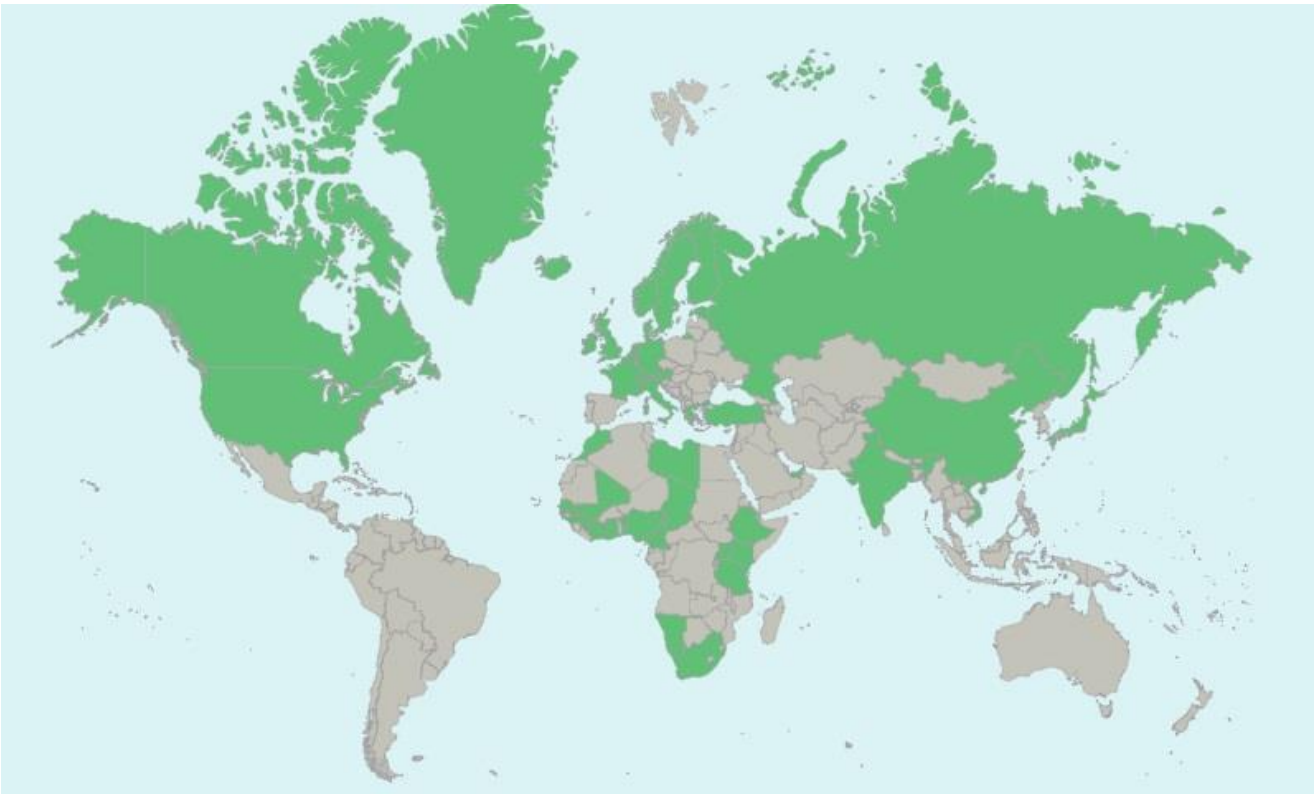
Interviewee's pseudonym*	Gender	Age	Marital status	Origins in Africa	City of living	Reason of migration to Finland	Years of residence in Finland	Education	Finnish language skills	Employ-ment prior to immigra-tion	Employ-ment in Finland prior to self employ-ment	Push factors	Pull factors	Serial entrepre-neurship	Sector of entrepre-neurship	Years of business existence	Main group of clients	Source of financing	Help received from Finnish govern-ment
Sindy	F	30s	Married, has kids	Eastern Africa	Helsinki	Partnership	6-10 years	N/m	Speaks fluently	N/m	Yes	N/m	Better future for family	No	Retail trade	5-10 years	Local Finnish	Loan	Money, business advice
Ann	F	40s	Widow, has kids	Central Africa	Helsinki	Studies and partnership	6-10 years	Higher education	Knows basics	Yes	N/m	N/m	Contextual opportunitites	Yes	Education	< 5 years	Local immigrant	Own capital and savings	N/m
Mary	F	20s	Has a partner	Western Africa	Helsinki	Studies	6-10 years	Higher education	Speaks fluently	N/m	Yes	N/m	Contextual opportunitites	Yes	Business consulting	< 5 years	Local Finnish	Grant	Money, business advice
Susan	F	30s	Has a partner	Western Africa	Helsinki	Studies	11-20 years	Higher education	Speaks fluently	N/m	Yes	N/m	Contextual opportunitites, professional realization	Yes	Business consulting	5-10 years	Local Finnish, interna-tional	Own capital and savings	N/m
Catherine	F	40s	Married, has kids	Eastern Africa	Helsinki	Job	More than 20 years	Higher education	Speaks fluently	Yes	Yes	N/m	Contextual opportunitites	No	Retail trade	5-10 years	Local immigrant	N/m	Money, business advice
Alex	M	30s	Divorced, has kids	Western Africa	Helsinki	Partnership	6-10 years	Higher education	Speaks fluently	Yes	Yes	Unemploy ment, downward job mobility, lack of language skills	Family business, contextual opportunities	Yes	Manufac-turing	< 5 years	Local Finnish	Grant	N/m
George	M	30s	N/m**	Western Africa	Helsinki	Studies	6-10 years	Higher education	Knows basics	Yes	N/m	N/m	Contextual opportunitites	Yes	Information technolo-gies	< 5 years	Internatio-nal	Own capital and savings	No help
Kevin	M	30s	Married, has kids	Western Africa	Helsinki	Studies	11-20 years	Higher education	Knows basics	N/m	N/m	Unemploy ment, downward job mobility	Contextual opportunitites	Yes	Business consulting	< 5 years	Local Finnish, interna-tional	Invest-ments, own capital and savings	Money
Jeremy	M	30s	Married, has kids	Western Africa	Lahti	Partnership	6-10 years	Higher education	Knows basics	Yes	Yes	Unemploy ment	Family business, global trends	No	Retail trade	< 5 years	Internatio-nal	Own capital and savings	No help
Lenny	M	30s	Has a partner, has kids	Eastern Africa	Helsinki	Studies	11-20 years	Higher education	Speaks fluently	N/m	N/m	N/m	Professional realization, financial independence	No	Art and entertain-ment	> 10 years	Internatio-nal	Grant	Money, business advice
Leo	M	40s	Divorced, has kids	Eastern Africa	Tampere	Studies and job	More than 20 years	Higher education	Knows basics	N/m	Yes	N/m	Professional realization	Yes	Art and entertain-ment	> 10 years	Local Finnish	Grant	Money, business advice
Michael	M	30s	Has a partner, has kids	Western Africa	Helsinki	Studies	11-20 years	Higher education	Speaks fluently	N/m	Yes	N/m	Contextual opportunitites	Yes	Business consulting	> 10 years	Local Finnish	N/m	N/m
Paul	M	30s	Married, has kids	Western Africa	Turku	Partnership	11-20 years	Higher education	Knows basics	Yes	Yes	N/m	Professional realization	Yes	Cafes and restaurants	5-10 years	Local Finnish	Loan	N/m
John	M	30s	Has a partner, has kids	Western Africa	Helsinki	Job	6-10 years	Higher education	Knows basics	Yes	Yes	N/m	Contextual opportunitites	No	Information technolo-gies	<5 years	Local Finnish	Grant	Money
Steven	M	30s	Has a partner, has kids	Eastern Africa	Helsinki	Studies	11-20 years	Higher education	Speaks fluently	N/m	Yes	Unemploy ment	N/m	No	Cafes and restaurants	<5 years	Local Finnish	Loan	Money, business advice

* Pseudonyms of the respondents are used.

** N/m – not mentioned.

Appendix 3

International Business Connections of Black African Entrepreneurs: A Map of Countries.



*Green color highlights the countries involved into business cooperation with black African entrepreneurs in Finland.

The full list of the countries:

Africa

Nigeria
Senegal
Ethiopia
Gambia
Benin
Tanzania
Cameroon
Uganda
Ghana
Ivory Coast
Kenya
Libya
Guinea
Chad
Namibia
Mali
Morocco
South Africa

Europe

The United Kingdom

France

Italy

Ireland

Sweden

Norway

Denmark

the Netherlands

Austria

Germany

Switzerland

Estonia

Belgium

Greece

Iceland

North America

The United States of America

Canada

Asia and Eurasia

Russia

India

Vietnam

China

Japan

Turkey

Arabic Emirates