



# Understanding inclusive entrepreneurship: with special reference to women immigrants in Arctic Finland

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## Abstract

*A recent OECD report recognises that the limited scope for immigrant women to integrate into mainstream Finnish society has kept them out of the labour market. In fact, a woman with migrant background faces several challenges to get access to the Finnish labour force and this has prompted them to become self-employed in small business, particularly in the northern part of Finland. However, establishing a small business and its operation induces diverse problems in this remote, mainly rural region. An inclusive entrepreneurship policy may support improving their condition in entrepreneurship. The study explores the main factors hindering the financial and socio-cultural inclusion of women immigrants in Northern Finland. A thematic analysis of cultural and economic inclusivity, based on descriptive phenomenology, helps understand and reconstruct a policy of inclusive societies in the context of rural entrepreneurship.*

**Keywords:** inclusive entrepreneurship, immigrant women, societal integration, rural Arctic

## Introduction

Opportunities of integration into Finnish society are limited. (Räisänen & Maunu 2019; Saukkonen, 2017; OECD 2018). Finnish integration policies are relatively modest compared to any other Nordic state (Aho 2021). Finland has been updating policies and support schemes regularly to ensure the social inclusion of immigrants (Välimäki 2019), primarily immigrant women. Despite that, a recent OECD (2020a) report recognises that

the limited scope the female immigrants have to integrate in Finland has kept them out of the labour force. In fact, a woman with migrant background faces several challenges to get access to the labour market in Finland. Not only low-skilled immigrant women but also highly skilled ones face various challenges in finding a job (OECD 2020a; Peltonen 2016; Sigurjónsdóttir et al. 2018; Steel & Jyrkinen 2017; Larja & Sutela, 2015).

Overall, the labour market integration of immigrants is not satisfactory; the newcomers are under the risk of unemployment or underemployment (Sarvimäki 2017). Whether immigrant women are struggling to integrate, remains a question. According to previous studies many remain inactive once it is question of economic integration of immigrant women, are staying beyond integration and stay at home (OECD 2018) which might increase the risk of being excluded from the mainstream society (Bontenbal & Lillie 2021). There are numerous hurdles that hinder their socio-economic participation in Finland. Lack of adequate local language skills (Heino & Jauhiainen 2020), deficiency of healthy attitudes of local employers towards immigrants, loose social networks, inadequate motivation etc. cause unemployment and underemployment among this group of citizens in the north (OECD 2018). Previous studies state that the hurdles of the labour market are diversely observed in different regions of Finland. Diverse groups of immigrants are facing different challenges regionally in Finland based on the statistics of the Ministry of Economic Affairs and Employment (1995–2019).

Difficulty in getting access to the Finnish labour market by finding jobs, results in them becoming self-employed in small and micro businesses (Fornaro 2018), particularly in Northern Finland which is a tourist attraction of many nationalities all over the world. Primarily winter tourism attracts many women with an immigrant background to start their business even in remote rural areas up north (Munkejord 2017; Pettersson & Hedberg 2013). Many of them have established businesses before thinking about the measures of success of their business. Inclusive entrepreneurship (UNCTAD 2019) includes equal opportunity structures for start-ups and helps operate the business in a certain social framework.

This study explores the fact that many immigrant women establish businesses from their personal aspirations and without having previous experience of growth-oriented entrepreneurship (Fornaro 2018; Bontenbal & Lillie 2021). Relevant policies and diverse resources for the entrepreneurs can help create an extensive and collaborative framework. An inclusive entrepreneurship policy (Anttiroiko & de Jong 2020) may be supportive to improving the condition of immigrant women in entrepreneurship. The study explores the main factors hindering the financial and cultural inclusion of immigrant women in the northern part of Finland and understand how to help them to overcome hinders with the aid of inclusive entrepreneurship? An analysis of socio-cultural and economic inclusivity, based on descriptive phenomenology (Sundler et al. 2019) ease the understanding of lived experiences of women entrepreneurs with immigrant background for reconstructing a need of meaningful policy priorities and for targeting inclusive societies in the context of rural entrepreneurship.

## Theory and literature review

The inclusive entrepreneurship theory provides an understanding of equal leverages of new resources that are made available by the social structures in a particular society. The overall phenomenon of women entrepreneurship in Europe finds a gender gap in immigrant entrepreneurship. Women immigrants who are less engaged in the labour market compared to their male counterparts (Azmat 2013) need special attention to lower the exit rates of immigrant women from entrepreneurial activities (OECD 2011; Lofstrom 2014; Brieger & Gielnik 2021). Surviving in entrepreneurial activities varies on subjective and objective factors – both micro and macro (Yeasmin & Koivurova 2019a).

A supportive environment requires an inclusive and integrative entrepreneurial framework to achieve successful outcomes. The inclusive entrepreneurship concept can be seen as a tool of inclusion of women immigrants in the labour market. Policies can be reshaped in such ways that particularly benefit and influence women immigrants (Azmat 2013). The challenges faced by them are two-fold – they are immigrants and women (The Official Journal of EU 2015) – and this requires gathering more phenomenological aspects of gender balance in entrepreneurship. Based on their diverse backgrounds and individual contextual levels, previous research suggests the implementation of mixed measures (Kloosterman 2003; Azmat 2013). Immigrant women are competing with other counterparts in the fields of entrepreneurship. Thus, opportunities and advantages need to be de-politicised (Maloutas et al. 2008), based on diversity and diverse necessities (Fainstein 2005). While business and innovation have a direct impact on economic development of the host society, women immigrants can bring diverse ideas to the society that can positively affect the economy of the labour market (Kloosterman & Rath 2001; Yeasmin 2016; Yeasmin & Koivurova 2019b).

As entrepreneurship is a path for getting employed, policies should be specified better for supporting the entrepreneurial aspirations of immigrant women (OECD 2019a, 2019b). Women entrepreneurship of immigrants could be seen as a positive contribution to the Finnish society, which in turn results in economic development in the northern parts of the country, which promotes, among other things, social inclusion and equality that entrepreneurs can benefit from the viewpoint of societal cohesion. They deserve a positive policy approach for attaining economic success in their entrepreneurial careers. The obstacles of inclusive entrepreneurship need to be rectified in such ways that immigrant women can survive in society. Entrepreneurship policy measures need to be inclusive by nature. The hurdles the immigrant women face in the different phases, e.g. lack of language skills, the controversial attitudes of locals, lack of social network and inadequate motivation of entrepreneurs entail a policy shift to construct an inclusive entrepreneurship strategy.

To gain knowledge on inclusive entrepreneurship, it is indeed necessary to investigate the individual experiences of entrepreneurs to find out the multiple realities related to the economic empowerment (Rolle et al. 2020) of immigrant women. Therefore, this study attempts to identify the real and true perspectives on inclusive policy determinants of immigrant women entrepreneurship by using the method of phenomenology. Many

previous studies concluded that phenomenological approach in entrepreneurship brings positivist empiricism and decontextualize factors with the essence of lived experiences of the entrepreneurs (Berglund 2008, Cope 2010; Cope 2001). According to Berglund (2008), the insightful lived experiences of entrepreneurs “[...] can be formalised and translated into practice guidelines for entrepreneurship research.”

According to Hammond et al. (1991), phenomenology has brought a new method of looking at reality. As he stated, every counting and measuring should relate to empirical things, the essence of objects could not be measured but the truth behind the essence of an object can be verified (Giorgi 2000, 2010). Based on phenomenology, science is structured on human knowledge and logical interpretation of certain experiences of a phenomenon (Berglund 2008; Cope 2010; Sokolowski 2000).

The subjective realm of “private” experiences is unique which may be reinforced by the objective reality of the “public” (Hammond et al. 1991). This context of subjective and objective realm functions as a contingency aspect that has an impact on the women immigrants’ entrepreneurship overall. The outer context of the objective realm of the public is a macro-level factor that can enable or weaken subjective realities of gender on immigrant entrepreneurship (Brieger & Gielnik 2020). All logical endeavours of subjective experiences need to be verified by objective reality. Heidegger’s “referential totality” (Berglund, 2008) aspect is mediated by interpretation and digging information through the subjective experiences and practices. These experiences are the sources to make senses of certain aspects of inclusive entrepreneurship here in this article.

This study deals with two phenomena, the entrepreneurship practices of women immigrants and that of the remote regions in the Arctic Finland, from different contextual factors to take an endeavour for broadening knowledge on the challenges of being self-employed in such a remote rural region of Arctic Finland. In fact, the population of the Arctic region is decreasing, cities are shrinking, labour markets are becoming smaller, and the unemployment rates are increasing. Such contextual factors are influencing the realm of the objective reality of socio-economic and institutional factors of the whole Arctic. The subjective experiences of immigrant women entrepreneurs are diversified and unique as their consciousness on this objective is diverse and fragmented. According to a number of previous studies, contextual factors such as institutional conditions, bureaucracy, socio-cultural conditions of the host society etc. effect the gender in entrepreneurship (Klyver et al. 2013; Shinner et al. 2012). Equal resource management in the fields of education, economy, health etc. reduces gender gaps in entrepreneurship (Klyver et al. 2013). Countries with more equal institutional approaches towards women are more developed in the parlance of economic strength (Brieger & Gielnik 2020; Thébaud 2015).

There is a need of including deep inclusive measures and opportunities based on subjective experiences for the entrepreneurial development of immigrant women. The recent strategy of the OECD (2020a, 2020b) suggest policy interventions to create a supportive environment for new and existing entrepreneurs (OECD 2019). Sustainable business creation by certain groups in the region is segregated in entrepreneurship which suffers from the lack of inclusive entrepreneurship policies based on raising challenges (ibid.) come up through target group experiences such as women immigrants. Comparing facts and the experiences of women immigrants in Arctic Finland, describing their needs, the subjec-

tive knowledge they confront or encompass within the parameters of their intentionality of consciousness form the basis in the study for policy determinants.

Sustaining measures for inclusive entrepreneurship based on subjective experiences of women immigrants are the main source for arguing in favour of a women-specific policy framework that can boost and encourage women entrepreneurship, which is a way forward to get access to the Finnish labour market via self-employment. Since the experiences are fragmented, thus objective reality needs to be rational and inclusive achieving a particular goal for the economic development of the region.

## Data and method

The study includes mapping a certain number of women of both immigrant and Finnish backgrounds through the ESF- funded project “Business Ladies (BL)”. One of the authors of this article along with other staff members of the BL- the project has been shaping the experiences of about 110 women entrepreneurs residing in Arctic Finland amongst which 72 of them are from immigrant backgrounds. This study has chosen eight of them out of 72 from the BL dataset, based on their experiences, narratives of interviews and sets of issues. The interviews were conducted mostly a metaphor of in-depth knowledge and unstructured form which are not only related to context but also demonstrated different factors of the phenomenological method. Almost all of the interviewees are from micro-entrepreneurs and live in small districts of Finnish Lapland.

They have been informed beforehand that they are going to be interviewed, also become knowledgeable about the specific goal of the study just before phenomenological interviewing (Thompson 1989). The maximum duration of each interview is one hour and a half. The participants have enjoyed full freedom to describe their distinct domain of experiences (*ibid.*) however, each conversation has been preceded in such a manner that may not create any feeling of a monologue. A set of contexts has been provided to each of the interviewees in order to unfold the nature of the interviews aiming to achieve an in-depth understanding of their experiences (Burrell & Morgan 1979). The interviewees have been consented and have been made assured that their explanations will be maintained anonymous, accordingly.

Most of the interviewees are from Asia, Europe and Russia and aged in between 25–62 years (Table 1). Some of them speak Finnish fairly good though some does not. Many of them have been staying in the region for since 1990s and some are newly arrived. The participants include immigrant women who moved to the Finnish Arctic as jobseekers, already employed and students. The interviews, conducted in mostly a metaphor of in-depth and unstructured form, are not only related to context, but also demonstrated different parameters of narrative research for collecting the stories of immigrant women entrepreneurs. Most of the chosen interviewees are micro-entrepreneurs, and they live in small districts of Arctic Finland. We have collected information about existing business through random website visits of Fonecta, a digital marketing and online management service provider in Finland.

**Table 1.** *The features of interviewed woman entrepreneurs (WE).*

	Age	Born (place)	Year of arriving	Year of first own business	Finnish skills
<b>WE —A</b>	41	Asia	2003	2008	fair
<b>WE —B</b>	30	Europe	2007	2019	fair
<b>WE —C</b>	n/a	Europe	2017	2018	none
<b>WE —D</b>	59	Europe	n/a	2016	fair
<b>WE —E</b>	44	Russia	1992	2007	fair
<b>WE —F</b>	25	Russia	2012	2017	none
<b>WE —G</b>	37	Asia	2006	2017	none
<b>WE —H</b>	62	Asia	1990	1999	fair

The chosen entrepreneurs/the interviewees were informed beforehand over the phone or by email that they were going to be interviewed, and they were also made aware of the specific goal of the study just before interviewing (Thompson et al. 1989). The maximum duration of each interview is one hour and a half. The participants enjoyed full freedom to describe their distinct domain of experiences (Thompson et al. 1989). However, each conversation was prepared in such a manner that it would not create any feeling of a monologue. A set of contexts was provided to each of the interviewees in order to unfold the nature of the interviews aiming to achieve an in-depth understanding of their experiences (Burrell & Morgan 1979).

The interviewees gave their consent, and they were assured that their explanations will be kept anonymous. Philosophical underpinnings generated from the study are mostly based on interpretations of the participants about their entrepreneurial experiences. The reliability of the study is supported by the views of immigrant women on their experiences of entrepreneurship. Some interviews have been recorded, but some are noted down by pointing out specific key issues. For maintaining the reliability of the statements of the interviewees, key issues are transcribed to a computer from notes after the interviews, in order for the information not to fade over time. The study has been kept pure, based on narrative stories, we maintained an integrity of the final conclusion to avoid the inclusion of personal opinions of researchers and assumptions on real raw data. An attempt of interpreting the experiences from the viewpoint of scientific meaning has been made which is understandable in the fields of social sciences (Tool 2007).

The research method of this study is qualitative (Patton 1990), and the objective of using the method is to bring out the real experiences of women entrepreneurs with immigrant background. Phenomenological interviews (Cope 2001; Thompson et al. 1989) are described sometimes as qualitative method of research (Patton 1990). The objective of the usage of the method is to bring out the real experiences of female entrepreneurs with immigrant background. For the logical understanding of certain phenomena, the study

includes detailed description of number of realities that lay behind or beyond (Hammond et al. 1991) phenomenological thinking of the experiences of entrepreneurs what they have learnt on certain phenomena.

As the interviews are part of a project, no a prior philosophical assumption or judgement (Moran 2000) is perceived on the explicit thinking of the participants. The interviews include also semi-structured forms, although at some point during the interviews, the interviewees were allowed to narrate their experiences independently.

As most of the interviews were conducted in 2020 during the Covid-19 pandemic their experiences are rational and societal crisis-oriented. Covid-19 has already had a negative impact on their business and thus the consciousness in their narrative thinking about the future and the sustainability of their business grounded on realities they perceived, their natural attitudes have turned into outstrip (Giorgi 2000) natural attitudes and more towards phenomenological thinking of explaining more deeply the overall aspects of the impact of Covid-19. Most of their businesses are tourism-oriented and seriously affected by the consequences of the new disease.

The raw data of the interviewees lived experiences was collected from draft notes from the interviews. To find the scientific meaning (Raco & Tanod 2014) of these stories, and the role of the interviewers was minimal while conducting the interviews. A number of extra questions were prepared (Table 2), though, to collect the answers from the raw data used for analysing the philosophical assumptions (Finlay 2009).

We decoded our notes during the content analysis process. Decoding of notes supported the interpretive process to make sense of individual human experiences in a context and timeframe. We have applied codes in the transcription by naming segments, categories and patterns in terms of labeling contexts, coherency and contrast of experiences. (Neuman 2011) These codes are decoded before analyzing the data (see Table 2). These codes ease identifying themes and patterns of subjective experiences. However, the aim was to focus on experiences rather than any solution or to apprehend a pattern of support measures based on experiences. Many solutions and patterns for policy determinants came up from their experiences and storytelling as an apparent agenda. The Building of any theory was avoided rather the main focuses concentrated on broadening knowledge from a phenomenological standpoint. Conversely, exploring the phenomena concerning the entrepreneurship of female immigrants is determined to develop an inclusive description of essential themes (Raco & Tanod 2014) that are identified from their experiences. In this phase of decoding, we used the concept of subjective context and the context of objective reality (see Table 2).

Essential themes and patterns of experiences gradually allied specific frequencies to identify a four-phase thematic timeframe to evaluate the consequence of their entrepreneurial paths. A four-phase framework is supplied for understanding the essential themes to unfold the reality of the lived experiences of female immigrant entrepreneurs: 1) pre-start-up phase, 2) start-up phase, 3) step to operational phase, and 4) tactical phase (see Table 2). This framework helped in discussing their awareness better in different phases of the business paths. Table 2 involves logical reasoning to make sense of data collected for research and analysis purposes. The analytical tool manifests how data has been patterned and interpreted and how it has been combined with an inclusive entrepreneurship

context. An attempt of interpreting the experiences from the viewpoint of scientific meaning has been taken which is understandable in the fields of social sciences (Tool 2007). Philosophical underpinnings generated from the study are mostly based on interpretations of the participants about their entrepreneurial experiences. The research reliability is supported by the perspectives of female immigrants concerning their experiences in entrepreneurship – this phenomenological method avoids bias and increases the validity of the study (Cope 2003).

**Table 2.** *The analytical tool for content analysis.*

<b>Phase</b>	<b>Data</b>	<b>Interpretation: Questions that supported interpretation of data</b>	<b>Inclusive Entrepreneurship</b>	<b>COVID19 Impacts</b>
<b>Pre start-up</b>	Statement, opinions, experiences for reasoning of being entrepreneurs	1) What are the intentions lay behind or beyond their experiences or stories?	Aim to uphold the gap of knowledge for starting a business	Businesses have been established before Covid-19
<b>Start-up</b>	Statement, opinions, experiences cover social and managerial skills	2) Experiences after establishing business e.g. about existing policies, business funding etc.	Aim to ensure knowledge and information gap	Covid-19 influences on responses to knowledge & information
<b>Operational</b>	Statement, opinions, experiences cover strategical and entrepreneurial skills	3) What are their business realities in terms of success e.g. business orientation, market research etc.?	Aim to ensure market orientation for easing operational factors	Covid-19 influences on recovery and re-shaping strategies
<b>Tactical</b>	Statement, opinions, experiences cover skills of finding opportunities and embedded possibilities	4)What were their measures to address mixed embeddedness e.g. challenges and finding opportunities etc.	Building a sustainable and integrated approach for leadership leverage	Covid-19 influence on how to deal with crisis

## Analysis

The experiences of immigrant entrepreneur women on various contextual issues that affect the integration path of entrepreneurship are divided into four stages, as addressed in the methodology.

### Pre-start-up phase

Most of the participants believe that they have been forced to establish their business since the unemployment rate among women immigrants in Arctic Finland is high and it is hard to get a job that fits their professional skills. Establishing a business is an easy process based on our interviews.

Entrepreneur “A” had to start a business since she had been unemployed for a long period of time. She likes very much the nature of the Arctic and wants to live here. She was uncertain and did not know exactly what to do. However, she got the idea of establishing her own business and shared the idea with her friend after considering it for a while. She went for business counselling offered by the municipality, which is free of cost, and established her business (Immigrant woman entrepreneur A 2020).

Some entrepreneurs have chosen self-employment careers based on multi-layered aspects among which the primary aspect includes to get access to the labour market; while a few of them believe that they have become entrepreneurs as the second option because of having the freedom to work in their own business.

Entrepreneur B worked as a tourist guide for a certain time, the work was seasonal and part-time in nature; besides that, she searched for other jobs related to her professional skill. However, she failed to get any full-time jobs. Then she considered establishing a business related to tourism so that she can work as a full-time tourist guide in her own firm. The process to establish a business is not that hard in Arctic Finland (Immigrant woman entrepreneur B 2020).

Exceptionally, one single entrepreneur tells that she was inspired by the embrace of Arctic natural beauty, and she established a business in a remote Arctic rural region.

*“I came here with my family on vacation and was amazed by the nature and calmness of the Arctic. We went back home. My previous job was flexible in the sense that it was possible to work from anywhere. After discussing with my husband about settling here in the Arctic, finally we moved here!” (Immigrant woman entrepreneur C 2021). According to her, she worked for her previous employer at the beginning and was also planning to establish a new business together with her husband while staying in Arctic Finland. She collected relevant information essential for establishing a business from a local business office operated by the municipalities. They provided her with immense support from the office in establishing her business (Immigrant woman entrepreneur C 2021).*

A number of previous studies stated that one should think about the local business culture, market capabilities, legislation etc. before the pre-start-up phase of starting any business (Millar & Choi 2008; Yeasmin 2016; Constant et al. 2009).

### Start-up phase

Much of previous literature analyses the factors that may bring success to immigrant entrepreneurs in Lapland (Koikkalainen & Yeasmin 2014; Yeasmin 2016). The literature supports the view that it is easier to start a business than operate the business successfully. In fact, according to the informants, they find their businesses as a “dead valley” within 2–3 years after the establishment regardless of the background of the new entrepreneurs, whether they are immigrants or local entrepreneurs.

According to entrepreneur A, her business has been running well although she did not have any prior business background. She is always learning something new. Her friends support her from time to time and communication is easy as they speak similar languages. Her Finnish friends help translate the necessary documents whenever needed (Immigrant woman entrepreneur A 2020). According to her, she had enough clients before Covid-19.

She did not face any challenges, mostly her customers were tourists from certain countries. Thus, she did not feel the need to establish a network with the locals or local entrepreneurs as everything was going smoothly. At this moment during Covid-19, she strongly feels that there is a need for expanding her business among local customers, which requires local business networks. “Getting tourists from outside Finland is impossible due to the pandemic” (Immigrant woman entrepreneur A 2020).

Personal business competencies and ways of applying such competencies are considered as key factors, which can ease business involvement to some extent (Sui et al. 2015; Kushnirovich et al. 2018). Entrepreneurial motivation among immigrants is high; however, the successful pursuit of entrepreneurship is likely to be low among immigrant entrepreneurs in general (Kushnirovich et al. 2018).

*“I have some basic knowledge of entrepreneurship. I think business experience does not matter for business success, but local language skills do matter much information related to business is in the local language. I have a few Finnish friends who cooperate with me in this regard (Immigrant woman entrepreneur C 2021)*

She continues that the near future does not seem promising at all. Now that the situation requires working together with other stakeholders, she needs a support network. She feels she is lucky in this regard, as she has some friends who help her now and then. She feels sad, however, for those who lack a network (Immigrant woman entrepreneur C 2021). The story tells that local language skills matters in business communications. Communication skills whether in Finnish or English, social skills or abilities for networking and relevant experiences are required for being successful in a business (Millar & Choi 2008). Personal attributes such as self-efficacy or knowledge on certain matters such as entrepreneurial experience also influence business management (Yeasmin 2016).

*“[...] I was not knowledgeable about the entrepreneur community earlier, although I do not consider it as an option for networking “[...] I have heard that becoming a member of such community is expensive” (Immigrant woman entrepreneur E 2020).*

## Operational phase

Competing with other entrepreneurs in a similar labour market is a tough task for immigrant women entrepreneurs. Many researchers have stated earlier that a multicultural environment favours women immigrant for succeeding (Billore 2011). According to another previous study, women immigrant entrepreneurship does not necessarily need to be confounded with ethnic enclave economy in the Arctic region (Munkejord 2017).

Maintaining business accounting is a challenge for entrepreneur E, at the start-up phase of her company; however, she overcame this problem with the help of a friend skilled in the field. In fact, the service is available in Finland but may seem expensive for entrepreneurs (Immigrant woman entrepreneur E 2020).

Some of the interviewees not only feel the need of maintaining an attractive website for the purpose of marketing their business, but social media marketing is also significantly important for profiling their business. They look for someone who could do the work for them cheaper or in exchange for services. Because they are dependent on their small networks, some have asked help from their friends to find such as person (Interviewees E, C).

The entrepreneurial process engages a lot of factors other than entrepreneurial motivation such as race, gender, the household situation, and other spatial contexts (Interviewees E, C). An entrepreneur may face challenges in the operational phases such as the pricing of the product, market research on market size, market demands etc.

Challenges and risks are usual in entrepreneurship, and they have to be overcome in the entrepreneurial path. At some point, Entrepreneur F had to pay the business invoices from the personal bank accounts of her family members, for example during the coronavirus pandemic. She was unable to collect a salary from the company for a long time, month after month (Immigrant woman entrepreneur F 2020). She believes that it was difficult to be knowledgeable about the market conditions since the strategies need to be framed based on market conditions. According to her, managing time for a micro-financed entrepreneur seeking peer connections is not an easy task, although she has tried a few times to communicate with a bigger firm to establish eventual cooperation (Immigrant woman entrepreneur F, 2020).

Entrepreneurship demands adopting entrepreneurial strategies, while the context and the ways of utilising resources can be factors for its success (Chreim et al. 2018). New and unknown market challenges can threaten entry into the market, and the strategies may lead to entrepreneurial survival (Barth & Zalkat 2020).

*“[...] At the beginning, I failed to market my business products among stakeholders and clients. I have been struggling with certain skills such as how to use social media like Instagram, or Facebook as a business platform*

*[...] no idea whether there is any other social media platform for performing business” (Immigrant woman entrepreneur E 2020). She believes that for sole entrepreneurs like her, it is hard to manage time to use this social media platform after running a business and caring for family. As her business activities are suspended at the moment, it creates some free time for her to participate in short courses or workshops on social media to build her skills. (Immigrant woman entrepreneur E 2020)*

According to research, in the operational phase, immigrant entrepreneurs bear dual characteristics: newness and foreignness (Barth & Zalkat 2020). In terms of immigrant women entrepreneurship, it could be even three-fold – newness, foreignness, femaleness (ibid.). Thus, the operational challenges faced by the women immigrants need to be addressed properly to promote sustainable business in the Arctic.

*“[...] I faced difficulties to find perfect employees during the picking season to get good employees since I lacked proper knowledge about the places of finding job seekers and the way of their recruitment. [...] I used to make an open job call through the employment office [...] failed to get suitable candidates (Immigrant woman entrepreneur G, 2020).*

According to her, bigger firms book guides early enough in the season and this created a shortage of quality guides in terms of fulfilling the demands of their particular clients of ethnic background. Contrarily, satisfying the demands of local customers to hire a native speaker attracts a lot of attention since the working culture of local people is somewhat different from that of the entrepreneur herself (Immigrant woman entrepreneur G, 2020).

### Tactical phase

The mixed embeddedness approach was introduced and developed by Kloosterman and Rath (2001) in the fields of entrepreneurship research. A good number of entrepreneurs need to be embedded with numerous distinct aspects at the operating phase of any business.

Start-up grants for entrepreneurs are available which was difficult to know, though entrepreneurs felt the need for such types of grants at the beginning of their business. They have learnt about start-up grants in the middle phases. Over all, business funding other than these start-up grants are also known by the entrepreneurs (Immigrant woman entrepreneurs B, D). However, Covid-19 support grants were needed and applied for because of adverse business conditions due to the coronavirus pandemic. Entrepreneur D, received the Covid-grant, though her application for business service voucher was rejected (Immigrant woman entrepreneur D 2020).

Family embeddedness (Munkejord 2017) may come as an initial aspect to various extent, along with other mixed components and mixed practices in terms of successful operation of any business (Yeasmin & Koivurova 2019). A mixed strategy of searching for opportunities at right time in proper places influences the successful operation of a

business (Kotler & Lee 2005; Yeasmin & Koivurova 2019a; Santos 2011). In order to recognize a specific set of resources an entrepreneur needs to maintain a relationship between the opportunity structures towards entrepreneurial success (Yeasmin & Koivurova 2019, 63).

*“[...] The information I received about Covid support was written in the Finnish language; then I tried to communicate with an organisation over the phone to understand what it is about and also who can apply for the support [...] took a lot of time. Afterwards, I reached them and managed to talk with them which helped me understand the entire process” (Immigrant woman entrepreneur F 2020).*

The business market of entrepreneur B is very small, and she hesitated to expand since expansion might create new responsibilities and she was unwilling to serve different groups of customers as she was not fully prepared to accommodate the diverse needs that the expectations of different groups may cause (Immigrant woman entrepreneur B 2020). However, the Covid-19 and post-Covid-19 situation shoved her to develop a few alternative ideas for the business survival (Immigrant woman entrepreneur B 2020).

The entrepreneur is looking for innovative ideas and cooperation with other companies, which is one of the requirements to apply for the Covid-19 support funding. The present condition of her business is not such that she would be eligible to apply for the funding since the company is small and private, not a limited liability company. Therefore, she needs to partner with a limited liability company to apply for funding together. On the other hand, having a Finnish partner can also help write the application in Finnish (Immigrant woman entrepreneur B 2020).

Determining opportunities from different institutional frameworks can extend the market conditions of an entrepreneur. Social embeddedness can incorporate stakeholder strategies of an immigrant entrepreneur by creating harmony among relevant stakeholder communities and individuals.

*“[...] I know the organisation supported us while we were thinking to start a business. [...] I do not know whether there is any organization who spurs after the establishment of a business”*

(Immigrant woman entrepreneur H 2020).

She has not even looked for any such organization that can support in spurring established entrepreneurs. However, the Covid-19 lockdown froze her company activities and gave her more time to take part in different programs related to business growth or spurring entrepreneurial development (Immigrant woman entrepreneur H 2020). It shows that a trustworthy relationship between business stakeholders and entrepreneurs indeed supports in discovering plenty of business opportunities.

## Results

Multiple realities came up through the results of the study, even though the entrepreneurs expressed that they lack proper resources while sharing experiences. Entrepreneurs are experiencing situations in multiple different ways. The outcome of the business, business culture, entrepreneurial ethics, skills and strategies are not identical which postulate multiple realities but meaningful towards an entrepreneurship framework is based on realistic phenomena to uncover the meaning of their experiences and realities for being an entrepreneur. However, the real issues likewise preconceptions, opinions are consequently a result to make sense of certain aspects of Inclusive policy determination. The analysis deemed that the significant policy determinants in entrepreneurial activities of immigrant women entrepreneurs are two-fold: 1) determinants of inclusive immigrant women entrepreneurs, and 2) determinants to create an inclusive supportive framework for them (Table 3). Each of the conversations brought up specific barriers or limitations of their businesses. Some of the informants started their businesses for self-employment, whereas others established business in such a remote rural Arctic city because they preferred to live in the region attracted by its natural beauty. The research literature indicates that awareness about the market, business culture, laws and regulations bring particular benefits for the survival of a business. Accordingly, in the other phases, the observations of the study also note that immigrant women entrepreneurs lack authentic social networks which is not based on superficial relationship. Maintaining a social network beyond one's co-ethnic enclave requires self-efficacy, adequate time, and resources to compile knowledge on social capital and bring about contacts with business stakeholders. In order to establish a reliable bond with stakeholders, an immigrant woman entrepreneur not only requires social skills but also the time and opportunity to be embedded.

A micro-level immigrant woman entrepreneur simply performs additional responsibilities in both family and businesses spheres compared to their male counterparts (Yeasmin & Koivurova 2019b). Lack of adequate resources to engage extra employees also increases workloads over their entrepreneurial activities. They lack adequate information about entrepreneurial responsibilities, market opportunities, laws and regulations which need to be learnt at the pre-start-up phase. They only acquire the relevant knowledge in the operational phase when they would need to grab opportunities. This unsystematic order takes more effort from them, causes overloads upon them and decreases their business confidence in practice.

The participants operated their businesses well enough before the Covid-19 pandemic whether they had entrepreneurial skills and education or not, although they discovered their shortcomings in particular entrepreneurial skills during the pandemic. Consequently, a considerable amount of the entrepreneurs worked only among their co-ethnic network and served just ethnic customers before the outbreak of the pandemic and are now filling the gap of social capital. Entrepreneurs who were scared to expand their businesses and were narrowing their businesses down for particular customer groups are also reconsidering the context for reorganising methods to verify the market conditions and to find new opportunities for business survival. Serving only the co-ethnic market

**Table 3.** *Features for inclusiveness in entrepreneurship based on data analysis.*

<b>Phases</b>	<b>Data</b>	<b>Interpretation/result</b>	<b>Inclusive entrepreneurship phenomena</b>
<b>Pre-start up</b>	<ul style="list-style-type: none"> <li>– Forced to establish to get employed</li> <li>– Attracted by the Arctic nature</li> </ul>	<ul style="list-style-type: none"> <li>– Without in-depth knowledge of the regional market</li> <li>– The process of establishing a business is easy</li> </ul>	<ul style="list-style-type: none"> <li>– Ensure that they know the market where they are going to compete with others</li> <li>– Support measures for developing their business strategies</li> <li>– Support measures to let them know about business legislation and operational bureaucracy</li> </ul>
<b>Start-up</b>	<ul style="list-style-type: none"> <li>– Networking</li> <li>– Other particular managerial skills</li> </ul>	<ul style="list-style-type: none"> <li>– Need friends or own social circle who can support in entrepreneurial activities</li> <li>– Need feedback, ideas to explore specific target for achieving competitive advantages in the start-up phases</li> </ul>	<ul style="list-style-type: none"> <li>– Lessen barriers for easing market entries for immigrant entrepreneurs</li> <li>– Ensure intercultural embeddedness</li> <li>– More focus on an informal mentorship program</li> </ul>
<b>Operational</b>	<ul style="list-style-type: none"> <li>– Emphasising entrepreneurial skills</li> <li>– Challenges in harmonizing strategies and entrepreneurial skills</li> <li>– Combining skills and self-efficacy for overcoming transitions</li> </ul>	<ul style="list-style-type: none"> <li>– Challenges that usually needed to be solved in the pre-start-up or start-up phases</li> <li>– Need to adjust time and space for intersections priorities</li> </ul>	<ul style="list-style-type: none"> <li>Ensure their knowledge to broadening knowledge on business systematic order (business ecosystem)</li> <li>– Takes more efforts from them causes unavoidable workloads</li> <li>– Systematic ordering for systematic changes in business strategies</li> <li>– Support measures for better performance, coping and well-being</li> </ul>
<b>Tactical</b>	<ul style="list-style-type: none"> <li>– Raising awareness when they are in need</li> <li>– Identifying potential support forms for surviving</li> <li>Searching information</li> <li>– Finding opportunity structures in favour</li> </ul>	<ul style="list-style-type: none"> <li>– Confronting reciprocity with formal and informal stakeholders</li> <li>– Finding equal treatment unconsciously</li> <li>– In need of versatile skills</li> <li>– In need of contextual information</li> <li>– In need of courage to overcome uncertainty (due to Covid-19 context)</li> </ul>	<ul style="list-style-type: none"> <li>– Ensure equal opportunities, even positive discrimination</li> <li>– Support policies for increase business reciprocity</li> <li>– Spontaneous policies to evolve to meet the changing needs</li> <li>– Safeguard support policies can meet the company needs</li> </ul>

can cause cultural isolation and hinder intercultural embeddedness, while intercultural embeddedness allows innovation and creativity, which could open opportunities not only for immigrant women entrepreneurs but also for the local people. Such opportunities may result in positive outcomes also in the local economy.

Lacking a social network, skills in local language or communication create constraints over entrepreneurial activities of entrepreneurs by narrowing down their level of competency. An ethnic enclave may support an entrepreneur in many ways such as getting labour support from a co-ethnic enclave. However, this might cause cultural isolation, which can hinder the assimilation process of immigrant women entrepreneurs with the establishments operated by the mainstream locals. In the cases of prejudice for being an agent of different ethnic groups in terms of culture or language, skills can increase their confidence level as entrepreneurs.

Participants having a strong stakeholder network can manage to translate information regarding Covid-19 business grants and relevant documents concerning funding. They have even received business counselling which makes it easier for them to use the governmental support mechanisms during the Covid-19 pandemic. In addition, the Finnish government has introduced other funding schemes supporting entrepreneurship that require a spontaneous connection with governmental support networks to pursue the entrepreneurial spirit. Women entrepreneurs by nature do not seem to require reciprocity for intensifying their entrepreneurial motivation. However, they would need a wider in/out-group reciprocity in any adverse situations such as the Covid-19 pandemic for crisis intervention (McGrath 2010; Adler & Kwon 2002). People in smaller municipalities in the north need more opportunities for networking than in bigger cities with many entrepreneurs since people living in the bigger cities enjoy more options compared to smaller municipalities. Nonetheless, finding ways and ideas to recognise and exploit existing opportunities requires business competencies and self-efficacy to frame business strategies either for long-term or short-term policies

## Conclusion

The study has given an understanding that immigrant women entrepreneurs face several hurdles especially during the Covid-19 pandemic, although the policies and opportunities offered to all entrepreneurs in Finland are almost similar. Inclusiveness in the entrepreneurship policies makes running the business easier in various ways as the target group needs particular knowledge in various stages of their business (Manai 2019.) The utilisation of opportunities and policies is diverse among the entrepreneurs. The ways of recognising and exploiting the opportunities are unique and fragmented which demands a regulatory inclusive entrepreneurship framework. The usage of socio-economic and institutional resources varies from aspect to aspect such as the competencies of immigrant women entrepreneurs on mixed embeddedness. They need distinct policy supports in order to get equal opportunities as entrepreneurs irrespective of their different nationalities, whether they are Finns or foreigners.

There is no doubt that they are contributing to the economy and demographic structure of Finland and thus, encouraging immigrant women in the entrepreneurial path needs to be included in policies for inclusive entrepreneurship. Separate policies to support the business strategies of women entrepreneurs particularly during Covid-19 already in the pre-start-up phase is an extra asset to determine their entrepreneurial spirit by providing knowledge on market conditions, taxation, business laws and regulations. This can help them avoid several hurdles at the operational phase. Every subjective case, in terms of adopting contextual factors, is distinctive and results in diverse outcomes, which may be either success or failure. However, it is true that entrepreneurs are severely affected by the Covid-19 pandemic since many of their businesses are related to tourism or international tourism and this impedes their financial sustainability. Many entrepreneurs even lack proper information related to business support grants; entrepreneurs who have applied for a grant are rejected and this freezes their business activities.

Inclusive policies for increasing awareness of subjective aptitudes can be an integral approach against forced entrepreneurship and in crisis management. Immigrant women are the most disadvantaged group in the labour market, and they are forced to establish businesses for self-employment. Thus, a positive mindset for enabling the operational and tactical phases to be successful in the women-specific circumstances have been suggested for ensuring the resources management for women. A rational approach already in the pre-start-up phases can mandate specifications for understanding the regulatory policies of authorities that can encourage or discourage immigrant women entrepreneurship so that they would not need to struggle with the bureaucracy later in the operational phases. Participants opine that usually, they lack business counselling during the operational and tactical phases; their feelings of loneliness in these phases abates their entrepreneurial spirit and this demands more reciprocal communication with formal and informal stakeholders, and vice versa.

New forms of entrepreneurship packages that incorporate integrated supports for diverse group of entrepreneurs have been discussed at ministerial level in Finland. The discussion was grounded on the EU entrepreneurship 2020 Action plan (OECD 2017). An assessment took place on inclusive entrepreneurship policies and programs at that time. It was suggested to highlight tailored actions for the diverse group of entrepreneurs (OECD 2017). In the year 2020a OECD report, an integrated support towards the immigrant entrepreneurs' needs within the mainstream support system has been recommended. (Vihriälä et al. 2020; OECD 2020a).

However, we observed that diverse experiences of immigrant women entrepreneurs are valuable sources to point out significant shortcomings that require a rational approach to highlight tailor-made actions and integrated support for equal accessibility to the policy response. As the narratives manifest entrepreneurial paths are superdiverse and inconsistent from each other. In some extent, their know-how on mainstream support is too limited to address their institutional and behavioural success and failures. A systematic policy mapping for monitoring entrepreneurial activities, suggesting options, addressing diverse needs for stimulating growth and developing mindsets need to be considered for enhancing entrepreneurial growth of women. Sustaining economic integrity in such a remote region need lowering entrepreneurial risks to persuade women entrepreneurship.

The limitation of this study is that, the phenomenological results are descriptive and cannot be generalised since it is interpreted from specific phenomena of particular entrepreneurs' in certain context of subjective and objective realm. In human science interpretative factors are unavoidable (Taylor 1971) though phenomenological experiences are for gaining true knowledge, not for assumptions. Individual experiences framed in a certain context and time are more or less plausible, results can be shifted in different circumstances while individual's consciousness is very much controlled by right or wrong phenomena.

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