

# Serving whom? Immigrant entrepreneurs in a new local context

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In Helsinki, the current number of immigrants is quickly rising. Ethnic retail has emerged as a new, but visible, part of the city landscape. Compared to other European countries, becoming an entrepreneur is typically not very popular in Finland. Therefore, in this paper, we seek to comprehend this phenomenon and more specifically discover: what motivates immigrants to become entrepreneurs; what is the impact of their background and culture on the phenomenon; and finally, is the help provided by the city useful for them? Based on interviews and observations, we conclude that immigrant entrepreneurship facilitates in fluid ways the maintenance of cultural practices, while simultaneously enhancing meaningful encounters between immigrants and mainstream society. In our sample, we identify three types of entrepreneurs: growth-oriented, investors and status builders, as well as freedom and stability seekers. Although the groups are neither mutually exclusive nor collectively exhaustive, they display differences in certain aspects, which include their ways of entering into entrepreneurship, how their business is run, who their main clientele is, as well as in the future prospects for their businesses. We further infer that immigrant entrepreneurs, via their practices, also participate in making immigrant needs visible to politicians and policy-makers, thus also adding a layer to the local context within which they operate. However, we surmise that more effort is needed in addressing the freedom and stability seeker entrepreneurs if the aim of the city is to anchor immigrant retail in the city.

Keywords: Helsinki, immigrant entrepreneurs, ethnic retail, mobility, cultural approach

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## Introduction

As the number of immigrants in Helsinki has recently and rapidly increased, ethnic retail has emerged as a new part of the city landscape. Immigrants are seeking income opportunities through entrepreneurship. This is in stark contrast to the low popularity of entrepreneurship in Finland compared to other European countries (e.g. Suomalainen *et al.* 2016). In this paper, we seek to reconcile these differences by examining specific questions including what motivates immigrants to

become entrepreneurs, what role does their background play in the phenomenon, and to what extent do they benefit from city support?

According to Volery (2007, 30), immigrant entrepreneurs “include the individuals who have actually immigrated over the past few decades”. Several studies have argued that one important reason for entrepreneurialism being typically higher among immigrants than natives is the poor employment opportunities of immigrants. This is the *structural* approach to the phenomenon, suggesting that external factors in the host society, be it discrimination, the availability of cheap labour, or barriers to the labour market, may explain the higher tendency for self-employment (e.g. Nee & Wong 1985; Barrett *et al.* 1996; Razin 2002). However, we aim to fill a gap in current knowledge, also noted by Fornaro (2018), which in fact reveals that there are other, non-structural drivers existing behind immigrant self-employment, which have hitherto been poorly analysed. In other words, our concern is more with the *cultural* approach towards immigrant entrepreneurship. According to this view, immigrants may have culturally-determined characteristics, thus explaining their motivation for self-employment (Nee & Wong 1985; Masurel *et al.* 2004). We understand the term ‘cultural practices’ as Frese (2015, 1327) has suggested to mean the “shared perceptions of how people routinely behave in a culture”. In particular, we are interested in the means by which immigrant entrepreneurs, through their entrepreneurial activities, manifest these cultural practices and habits within the Finnish context.

Nonetheless, large scale immigration is a relatively new phenomenon in Finland (e.g. Wessel *et al.* 2017, 815). As immigrant entrepreneurs become a commercially active part of the city, planners and civil servants of the city have been faced with unexpected challenges. Therefore, we also address the question of services for immigrant entrepreneurs with our secondary aim being to add to the literature by emphasizing the role of the local context as being mutually dependent for supporting success, as well as creating more stable conditions for immigrant entrepreneurship in the long run.

Hence, this paper explores individual pathways towards entrepreneurship, as well as the multiple cultural contexts surrounding the entrepreneur. Our interest is in the ways by which networks in both local and global contexts play a part in motivating and contesting entrepreneurship within the Finnish context. As argued by Kalandides and Vaiou (2012), transnational migrants often hold familial, economic, social, and cultural ties across countries, sustaining relationships with a variety of national, ethnic and religious communities. Leitner and Ehrkamp (2006) refer to the negotiation of relationships of belonging at different geographical scales. We are likewise interested both in discovering the ways entrepreneurs build their way into the Finnish context, as well as in identifying which ways are acknowledged by the services provided by the city.

In our analysis, we draw loosely on the concept of multi-locality, which means working and living in multiple places. Rolshoven (2008, 22) has defined this concept as being potentially “interpreted as a cultural technique, at times even as a *subversive strategy*, as it grants leeway within the nation-state’s efforts to bind the individual”. Nevertheless, it can also be seen as an act of connecting different places, rather than distancing them from each other (Rolshoven 2008, 17). Multi-locality for immigrants could be understood through *structural assimilation*, meaning that immigrants are embedded in networks within both the host society and their original society (Vacca *et al.* 2016). *Transnationalism* has been introduced to refer to “the process by which immigrants forge and sustain multi-strand social relations that link their societies of origin and settlement” (Bilecen *et al.* 2018, 1). Furthermore, Yu (2018, 564) argues that immigrant communities are neither isolated islands nor simply nodes “in the network of circulation” in which the locale loses its meaning. Rather, she proposes the concept of mobilocality “where mobility and immobility at both transnational and local scales are mutually constituted, paradoxically embedded in the locality, simultaneously weaved in everyday lives of (im) migrants, and complicate their sense of place and identities”.

These concepts are used as a framework through which we study immigrant entrepreneurs in Helsinki due to our interest in the local and global relationships sustained, built, and reworked through immigrant entrepreneurship. Our other focus of research is to trace the paths through which the local context adapts to changing practices in urban spaces, in this case, the ones of immigrant entrepreneurs. As Kloosterman, van der Leun and Rath (1999) suggested, the concept of *mixed embeddedness* not only draws on immigrants’ embeddedness in their own circles, but also takes into account the local settings on many different levels, including economic, political and institutional structures.

## Typologies of entrepreneurship

There is a body of literature on ethnic entrepreneurship from studies within the US, but research has also been done within Asia and Europe. Typically, a differentiation is made between two sorts of ethnic entrepreneurs: middleman minorities and enclave entrepreneurs (Waldinger *et al.* 1990; Light & Gold 2000).

Blalock (1967) coined the term 'middleman minorities', which refers to entrepreneurs of a minority background who mediate between the dominant and subordinate groups. Bonacich (1973) explained the business development of this group of entrepreneurs as those who play an intermediary role between the majority group and the segregated minority ones. Middlemen tend to be sojourners temporarily living in the hosting society. Their migration is economically driven, and they remain detached from the host society, but retain ties with their country of origin and own ethnic group. Furthermore, they prioritize the sort of businesses in which assets are quickly accumulated and quickly liquidated. Middleman minorities typically have access to human capital from their families as well as access to cheap labour within their minority. Bonacich (1973, 588) further notes that the country of origin is significant in the development of middleman minority. Drori, Honig and Wright (2009, 1004) describe the middleman minorities as "those entrepreneurs who take advantage of ethnic resources such as language, networks, and skills to trade between their host and origin societies, while retaining their ethnic identity and non-assimilation stance as an integral part of their business strategy".

The middleman entrepreneurship model has been further developed by Saxenian and Sabel (2008), who argue that "argonauts" operating abroad significantly contribute to their home countries in terms of developing the context for entrepreneurial development. They use the example of first-generation, highly-skilled immigrant professionals in the U.S. technology industries, who held close ties to Taiwan, their home country. With the resources they gained in the US, the argonauts were able to promote entrepreneurship in Taiwan. Similarly, transnational diaspora entrepreneurship describes the initiation of expanded trade by immigrant entrepreneurs between their home countries and their current location (Osaghae & Cooney 2019).

When studying immigrant enclaves, specifically Cubans in Miami, Wilson and Portes (1980) noted that social capital plays an important role in immigrant entrepreneurship. The immigrant entrepreneur "makes use of language and cultural barriers and of ethnic affinities to gain privileged access to markets and sources of labor" (*ibid.*, 315). Such circumstances might provide them with a decided advantage over similar businesses or activities in the main stream market of "the open economy". Ethnic community ties are a form of social capital based on trust and solidarity, and they maintain access to resources such as labour, financial support, and sharing information about the market. Accordingly, in immigrants' enclaves, there is a tendency to maintain the business as self-enclosed. Social capital as a resource for migrant entrepreneurship has been explored by many scholars (Light 1972; Wilson & Portes 1980; Waldinger 1986; Bonacich & Light 1988; Aldrich & Waldinger 1990). Light and Gold (2000, 4) introduced enclave entrepreneurship activities as "bounded by a certain location and are usually populated by co-ethnics".

We draw on Light and Gold (2000) to elucidate the significance of location to the ethnic enclave economies. A major difference between ethnic enterprise and ethnic enclave enterprise is the location. The former is evenly distributed between neighbourhoods and the latter is clustered close to a territorial core. Such clusters create ethnic economies that consist of the co-ethnic self-employed, their co-ethnic employees, and a high footfall of co-ethnic clientele. As stated, ethnic enclave businesses tend to maintain a self-enclosed status. Wilson and Martin (1982, 183) defined enclaves as a composition of "relatively independent firms which compete with each other for supplies and minority consumers, or minority firms".

Both types of migrant entrepreneurial activities, middleman minorities and enclaves, are devices used to overcome the restraints of integration in the host society, or unequal access to the labour market. However, both terms have been recognized as problematic, not least because they deny the importance of the local host society (Rafiq 1992; van Dongen 2019). The conception of enclave-entrepreneurs has led to the breaking-out (Ram & Jones 1998), and, lately, the breaking-through (Basu

2011) models, which describe the modes of an ethnic business to situate itself wider than within the enclave. Ram and Hillin (1994) state that ethnic retail could be converted to be a mainstream business. Parzer and Czingon (2013, 55) describe the breaking-out entrepreneurial model as “the process by which immigrant entrepreneurs leave their ethnic enclave economy by gaining consumers beyond their own community”. Ram and Jones (1998) introduce the “breaking-out” market strategy by means of two dimensions: local versus non-local, and ethnic versus non-ethnic customers. Basu (2011) proposes “breaking-through” which means stepping into “more promising markets with greater opportunities”. Considering the market, substituting the co-ethnic clientele by the main stream clientele is not conditional for breaking-through, an example of such is elaborating the market from the geographical boundaries to access ethnic markets at a non-local location. As for the labour force, Basu (2011) mentions that a successful business model tends to be less reliant on co-ethnic labour, and solely oriented at skilled and professional labor.

Nevertheless, Basu (2011) states that many of the market barriers facing ethnic entrepreneurs are similar to those facing small businesses in general. In political discussions in Finland, entrepreneurship is considered important for economic growth and to decrease structural unemployment (Hyytinen & Pajarinen 2005). However, as mentioned, becoming an entrepreneur is not very popular in Finland compared to other European countries (e.g. Suomalainen *et al.* 2016). Therefore, municipalities often intervene to support entrepreneurialism. At the same time, as Finland is not generally understood as a particularly entrepreneur-friendly country, we are also interested in the reactions of the city of Helsinki to the new framework.

### **The case: immigrant entrepreneurship in Helsinki**

Helsinki poses a rather different case from those of global cities, such as London or New York, or even other capitals in the Nordic countries. First, it has been exposed to large-scale immigration only very recently – not until the 1990s. In Helsinki, the number of inhabitants with a foreign background in 2000 was still only 6%, but in 2016, the number had already increased to 14% (Hiekkavuo 2017). However, compared to the other Nordic countries, the number of inhabitants with immigrant backgrounds is still very low. Moreover, compared to, for example, Stockholm and Copenhagen, people with ethnic backgrounds still live in relatively mixed neighbourhoods due to the mixing policy in the city (Wessel *et al.* 2017). This is part of the contextual particularity (Balampanidis & Polyzos 2016) of Helsinki, even within the Nordic context.

The prevention of segregation is an important goal in the Helsinki city strategy 2017–2021, and the social mixing policy is continuously considered necessary in order to avoid the overrepresentation of ethnicities, unemployment, and low incomes in particular neighbourhoods (City of Helsinki 2018). Currently, in Helsinki, there are no neighbourhoods in which the number of residents with an immigrant background would be more than 38.5% (Statistics Finland 2018). Despite this relatively low figure, there have been signs of “white flight” in some neighbourhoods in which the number of immigrants is high. This “white flight” is mainly connected to families with children whose parents do not want them to attend schools with an overrepresentation of immigrant children (Vilkama *et al.* 2013).

Helsinki has had its share of ethnic restaurants for years, namely, Russian, Italian, and Greek restaurants opening already decades ago. Kurdish- and Turkish-owned pizza/kebab restaurants, which often also sell beer, opened in almost every neighbourhood in the 1990s. Furthermore, Indian and Nepalese restaurants also became common in the 1990s and have remained so. The 1990s also saw the opening of the first Asian grocery shops owned by Chinese and Indian retailers in the city centre by the Hämeentie road. However, during the last 10 years, there has been a strong clustering of ethnic retail into three suburbs, namely Itäkeskus, Malmi, and Kontula. What is also particular for this clustering is that the majority of the new business owners descend from the Middle East. In the same neighbourhoods in which these shops are opening, the growth of immigrant populations, particularly from the Middle East and Africa, has been growing in the last 10–15 years (City of Helsinki 2019).

## Research design

As Aldrich and Waldinger (1990) have pointed out, knowledge of ethnic enterprise derives from government census, survey research, and fieldwork. Here, we deploy observation and semi-structured interviews with immigrant entrepreneurs, civil servants and planners, as well as government reports and guidelines. As we are particularly interested in understanding the motivations for becoming an entrepreneur in terms of lived experience, we chose interviews and field work as our methods. The interviews allow us “an insight into respondents’ memories and explanations of why things have come to be what they are, as well as descriptions of current problems and aspirations” (Stark & Torrance 2005, 35). To guide our study, our key research questions were:

- What motivates immigrants primarily from the Middle-East to become entrepreneurs in Helsinki?
- What kind of networks involving the homeland cultural sphere are sustained in the entrepreneurial activities?
- What kind of help in becoming an entrepreneur does the city of Helsinki offer, and how is it perceived by the immigrants?

The research was conducted in three neighbourhoods in Helsinki, namely, Kontula, Itäkeskus and Malmi, which have all seen an increase in ethnic retail over the last five years. To ensure that data collection from each site would be comparable, the interviews with respondents and field observation schedules were carefully planned. In addition to the interviews, observation was conducted by taking images, sketching, and taking notes at several times and dates for each case. The observation documentation also included audio-recording and video-recording. In addition to those actions, we observed verbal and nonverbal expressions, particularly when subjects would simultaneously use eight different languages at the same retail premises.

When choosing whom to interview, we concentrated mainly on immigrants from the Middle East due to it being the fastest growing immigrant group in Helsinki, and, based on our observation, it also provides the most services. We asked initial questions which were as short as possible, and followed up on respondents’ answers with additional questions. All interviews except one were tape-recorded, in addition to being recorded in note-form taken by the author. The respondents are presented in Table 1.

At the analysis stage, we conducted both a vertical and horizontal analysis. The vertical analysis was completed by combining all collected observations relevant to the same respondent (transcription, our personal notes and audio-visual material) and summarizing it. The horizontal analysis combined all the summaries concluded in the vertical analysis and compared it to all other respondents.

The interviewers consisted of an ethnic female Finn just under 40, and a Middle-Eastern 55 years old male migrant. This created the opportunity to hold the interviews in Finnish, Arabic, and English. Interviews were held through the businesses and on the retail premises. When there was a pre-planned time for an interview or a field visit, we acted as outsiders. The Arabic-speaking author acted several times as a participant observer, *in situ*, during personal shopping visits.

According to Manderson, Bennett and Andajani-Sutjahjo (2006), the path of an interview and its content is influenced by its setting and contextual facts, such as place and time. Garton and Copland (2010) clarify that when the participants of an interview have a prior relationship, the collected data might not be obtainable by a researcher who does not share a similar background with their respondents. On the other hand, Jacobsson and Åkerström (2013, 717) suggest that researchers often impose their own framing and definition to the research subject, which explains the importance of using neutral probes, so as to avoid leading the participant to form an “acceptable” response. We believe that our contrasting backgrounds partly worked against this skew related to our individual backgrounds.

We also interviewed five planners and one civil servant about the context of immigrant entrepreneurship: what they know about the entrepreneurs, and in which ways they contact and collaborate with immigrant entrepreneurs. Further, we also spent time in the neighbourhoods talking casually with many ethnic entrepreneurs as well as a few Finnish entrepreneurs. During these chats, we mainly talked generally about the location of their businesses. We also observed customers, listened to different languages spoken, and sometimes also talked to some customers and asked them about the services they used.

**Table 1.** The respondents of the study.

Respondent	Country of birth	Gender	Age	Education	Arrival to Finland	First Business	Current Business	Current Business	Language skills
Entrepreneur	Iraq	Male	22	Upper high school	2016		Café and Restaurant	2018	Arabic, English, Finnish
Worker	Iraq	Male	33	Basic education	2010		Vegetables stall	2002	Arabic, Finnish
Entrepreneur	Ghana	Male	50	Medical Education IT educator	1992	2012 (IT training centre)	Electronics flea market	2019	English, Finnish
Entrepreneur	Iraq	Male	30	Upper high school	2015		Grocery & Halal meat	2018	Arabic
Entrepreneur	Iraq	Male	30	Vocational in construction	2012		Restaurant	2018	Arabic, English
Entrepreneur	Syria	Male	39	Upper high school	2003	2007 (cleaning services)	Oriental Sweet	2018	Arabic, English, Finnish
Entrepreneur	Morocco	Male	50	Fine-dining chef	1989	2002 (restaurant)	Restaurant	2016	Arabic, English, French, Finnish
Entrepreneur	Iraq	Male	62	Institute of agriculture	1997	1999 (vegetables)	Oriental Grocery	2001	Kurdish, Arabic, Finnish
Entrepreneur	Bangladesh	Male	51	Economy of agriculture	1991	1994 (restaurant)	Travel agency & Money transfer	2018	Ordo, Hindi, Bangla, English, Finnish
Entrepreneur	Iraq	Female	35	Baker vocational education	2006		Sweet and bakery	2019	Arabic, Finnish
Entrepreneur	Iraq	Male	56	Economy and administration	1993	1993 (mobile vendor)	Halal meat	2010	Turkish, Arabic, Finnish
Entrepreneur	Iraq	Male	32	Basic education	2009		Barber	2016	Kurdish, Finnish
Entrepreneur	Iraq	Male	41	Unknown	2005	2013 (bakery)	Halal meat & restaurant	2014	Turkish, Arabic, Finnish
Worker	Iraq	Male	26	Basic education	2016		Bakery	2017	Arabic
Entrepreneur	Iraq	Male	33	Upper high school	2015		Oriental Sweet and bakery	2019	Arabic, Finnish
Entrepreneur	Iraq	Male	41	High Institute	2009	2012 café (elsewhere)	Café	2016	Kurdi, Finnish (basic), Arabic
Entrepreneur	Iraq	Male	28	Student/vocational education	2015		Shisha- Café	2018	Arabic, Finnish, English

### Three groups of entrepreneurs

In our sample of interviews, the main reason highlighted for becoming an entrepreneur was the freedom provided by entrepreneurship. Some respondents had tried working for someone else and it did not satisfy them. Instead of working for someone else, the ideal was to have a business of one's own. However, to better grasp further differences and similarities between the respondents, we identified three groups of entrepreneurs based on their motivations and future prospects for entrepreneurialism (Table 2). We would like to highlight that these groups are neither mutually exclusive nor collectively exhaustive. Nevertheless, they provide us with a framework to understand the motivation and different contexts that immigrant retailers from the Middle East in three neighbourhoods in Helsinki operate. These categories provided a frame through which we can also glimpse into the future, specifically by understanding the kind of support each group might need.

#### *Growth-oriented entrepreneurs*

We characterized growth-oriented entrepreneurs as those who were closely integrated with Finnish society, either through having Finnish partners, or seeking to grow by expanding their services particularly to attract Finnish customers, often in cooperation with Finnish companies (e.g. such as large grocery chains). We also note in this group a professionalisation of entrepreneurialism. The growth-oriented entrepreneurs were ambitious, but also resourceful. Their businesses were not developed haphazardly, but were a consequence of serious consideration and often analysis of the market. A common feature among the respondents in this group was that they were also serial entrepreneurs; in other words, they found business opportunities in many different fields, both within mainstream society and within ethnic enclaves. Within this group, we also included those entrepreneurs who had businesses in different fields in order to attract many different consumer groups, and those who wished to grow to be the largest within their field, such as one halal meat butcher. We recognize within this group a mutual dependence on the country of origin and destination, where trade between the countries is not as important as drawing on the country of origin as a source of advantage and opportunity in order to offer something different to the country of destination. The growth-oriented group had neither the clear characteristics of the middleman or enclave entrepreneurs. However, they did have some of the characteristics of breaking-through (Basu 2011). Therefore, we place in this group those entrepreneurs who had businesses in different fields – a “diverse portfolio of business” – those who plan to expand their business to grow to be the largest in their industry, and those who founded their business as a break-through business from their start-up phase.

Here is an example of a break-through entrepreneur. A highly educated Bangladeshi respondent runs two different businesses: a popular Indian restaurant at a prestigious location in the city centre since 1994, and a travel agency and money transfer at Puhos shopping centre since 2018. The popular restaurant attracts natives, and tourists whereas the labour force is mainly of Asian backgrounds, “Bangladeshi and Pakistani” to reflect the speciality of the cuisine. As for the travel agency and money transfer, the services by their nature are built on a complex network of services providers, among others, airlines, travel agencies and banks. The latter business is conducted by the entrepreneur, a partner (who is the same partner in the restaurant business), and a trainee. The clientele in this business is a large, mainly Muslim, multi-ethnic group, as the entrepreneur argued this group is not so accustomed to independently using the internet to book their own trips. Part of the services is organizing a pilgrimage trip to Mecca. The two businesses are currently expanding outside the enclave to a wider market.

Economy and administration is another interesting example concerning both growth and diversity in a business profile. An Iraqi respondent ran the following businesses: a kebab restaurant (1998); a van business driving between Finnish cities for selling sportswear (2001); a bakery (2005–2009); and a halal meat grocery (2009–2019) which was sold in early 2019. The entrepreneur plans to trade as a halal meat wholesaler, having left to Qatar and founded a construction company for civil work. Halal meat, by nature, is mainly targeting a Muslim clientele and, for religious reasons, it also requires Muslim labor. However, being a Muslim already extends the background of both the labor and

**Table 2.** Three groups of entrepreneurs.

Motivations for becoming an entrepreneur	Growth-oriented entrepreneurs	Investors and status builders	Freedom and stability seekers
Independence	Important	Important, but see themselves also working in another profession and for someone else	Important
Importance of cultural background for entrepreneurial activities	Not so important	Not so important	Strong tradition in trade reflected in the reason for becoming an entrepreneur
Importance of supporting home country/member from the home country	Interest in bringing the culture of the home country into the Finnish context	Support received from the home country	Importance of employing residents from the home country
Subversive strategy?	Partly strong emphasis on integrating and using the country of origin as an asset in the host culture. Not subversive Structural assimilation	Emphasis on the will to integrate also within Finnish context through serving Finnish customers, or getting education that will enhance integration Structural assimilation	Poor evidence of entrepreneurialism leading to a closer relationship to the Finnish context, though some interest also towards serving Finnish customers
<b>State and future entrepreneurship</b>			
Connection to multiple places	To some extent multilocal	Transnational	To some extent multi-local, transnational and mobilocal
State of entrepreneurship	Lifestyle, serial- entrepreneurs	Possibly a phase in life	Lifestyle
Future plans	Growth and expand	Keep the business, but also get further education in another field	Business as usual, stable

clientele behind certain ethnic groups, as the Muslim community in Helsinki is superdiverse in its ethnic structure. Another interesting note in this example is that the entrepreneur had never gained professional experience in the business he intended to start. Yet, we observe that the managerial skills are to his advantage.

We also interviewed a Moroccan entrepreneur who graduated and trained as a chef, who has participated in many competitions, and worked at several hotels besides catering groups before founding own business. He did not imitate in his business the traditional Mediterranean cuisine, but has developed a trendy, modernized concept. He went into the business first with two experienced restaurant owners, located in central neighbourhoods with mainly (upper) middle-class Finnish background residents. Most of the clientele were natives who seek an exotic experience. Later, his restaurant won a customers' award for being the best branch and best ethnic restaurant. He more recently founded another restaurant chain; one of its branches is located in the Malmi area. Furthermore, he upgraded the restaurant business as a franchise. He caters to mainstream supermarkets and events through a central kitchen. The latest service added to his business portfolio is a travel agency which combines gastronomy, travelling, and fair-trade products from Morocco and vice versa. Another way of expanding existing businesses was to think of selling products in Finnish supermarkets, as emphasized by a baker.

Within the growth-oriented entrepreneurs, there were good opportunities for meaningful interaction between immigrants and native Finns. Several of the entrepreneurs were using their homeland culture to attract Finnish customers. This meant, in the first place, that the entrepreneurs had to look for facilities in neighbourhoods with mainly Finnish customers. But, in order to offer something different, there was also an emphasis on the design of the spaces, in such ways that they would show the homeland culture, as described here in the planning of a new shop for sweets:

We need to make an interior decoration that reflects the oriental atmosphere and design a staff uniform to match with it. I would like to give the same atmosphere of a space from the Middle East. We will try to give an experience not only sell our delights. We want the customers to enjoy and seek to us to make memories, take selfies and enjoy. (Male 39 y, Syria)

Another way of reaching outside of their own cultural sphere and location was by advertising their services in Finnish and English through their own Facebook page. Communicating on Facebook was also a way to keep customers up to date with the restaurant's offerings and opening times. Finnish restaurants typically have fixed opening hours; therefore, in this case, we recognized a different solution: holding flexible opening hours, but providing accurate information for clients on those changing hours.

### *Investors and status builders*

This group consisted of newly arrived immigrants hoping to improve and secure their position, often strongly connected to networks from their country of origin. In our sample, they consisted of young Iraqis for whom entrepreneurship was partly a secondary activity, the first activity being social climbing through education. They had typically bought their businesses with resources from elsewhere than the Finnish context. Their object of purchase was often a business, typically a restaurant or café developed by fellow countrymen. None reported that they would have had previous experience of running a business. Furthermore, they also ought, were currently, or planning to study something completely different than the business they were in. The business was understood by the entrepreneurs as a way of maintaining status in Finland. Although their experience of doing business and of entrepreneurship was limited, many had plans to expand their businesses.

It remained unclear to us whether the entrepreneurs would keep their businesses if they succeeded in climbing the social ladder, and, if not, whether the businesses would in this way become yet another opportunity for a newly arrived immigrant with the financial means to establish an economic position in Finland. Yet, it was through entrepreneurship that they were currently in the first place seeking social rewards and recognition. This was highlighted particularly by a young Iraqi: "If I go to buy a car, I am a credible and admirable person in the society, who pays taxes and runs his own businesses". For him, it seemed particularly important to be seen as credible in the eyes of Finns. On the other hand,

this young entrepreneur had been able to buy his business in Helsinki, and he also had businesses in Iraq through family networks. He was further planning to go to law school, so we assumed he had financial support from Iraq making this trajectory possible. However, as he lacked any formal education, finding work in any other sector than low-paid jobs would probably be difficult.

Within this group, we also noted the interest in extending the customer base to Finns. For example, although one of the restaurants serving food from the Middle East was mostly frequented by people from this region, the owner was planning to expand his business to the city centre. He was also planning to stop providing tobacco water-pipes (shishas) and concentrate only on restaurant services. He felt that the water-pipes gave the restaurant a profile that was “too ethnic” and prevented Finns from visiting it. Another Iraqi restaurant owner was also planning to expand his business to the city centre, since his business had been a success among Finns.

In this group, we also found a genuine interest in learning Finnish among the respondents. During the interviews, it also became clear that the entrepreneurs had been able to establish connections to Finnish society through relationships with people, such as girlfriends and schoolmates. Interestingly, it was also within this group that the only frustration towards Finnish authorities was expressed. One respondent had had problems with the authorities considering how he handled the smoking of the water-pipe in his shisha café. At the same time, he often repeated during the interview how thankful he was to Finland for the opportunity to be in the country. Although he speaks Arabic and English and has recently learnt Finnish very well in a short period, he insisted to carry the interview in Finnish. To us, it appeared that he was very accustomed to Finnish manners; thus, he may have felt more comfortable criticizing those parts of the Finnish system with which he was unsatisfied in Finnish. A similar dissatisfaction, as expressed by him, is also commonly repeated by Finnish entrepreneurs in the newspapers (e.g. Larsen 2015; Harju & Vähäsarja 2018). However, this respondent also revealed that the ways in which he had become acquainted with the Finnish language and Finn people was not through entrepreneurship, but through people he met in the Finnish school system. This contrasts with the claim by the authorities in Helsinki that entrepreneurship is the route to integration.

Nevertheless, in this group, we would position also those entrepreneurs who brought up that they did not wish for their own children to go into entrepreneurship, but were encouraging them to get a university degree. This meant, for example, that their children were not helping out in the businesses. A 62-year-old Iraqi male, who had three daughters and a son, said “I preferred to choose for them the academic qualification, and none of them can help me with the business”. This could be interpreted as a way of adapting to the local context, and in particular to Finnish middle-class ideals. According to Siltala (2017, 7), being middle-class in Finland means seeking “social rising”.

### *Freedom and stability seekers*

The largest group we identified among our respondents were the freedom and stability seekers. They are mainly long- or longer-term residents who chose entrepreneurship over employment and who served mainly their own and other ethnic minorities in Finland. This group could be characterized as enclave-entrepreneurs; however, we saw in this group also a growing interest in serving Finnish customers. This group had a higher tendency to cluster and situate their premises at locations that were well used by ethnic groups.

Typically, many of the freedom and stability seekers saw opportunities in businesses that they had been working in before in the home country. For example, a 33-year-old Iraqi had worked as a barber in his father’s shop in Iraq since he was a child. After arriving in Helsinki as a refugee, he saw the opportunity for providing cheap barbering services. He started looking for a retail premise and, by chance, found a vacant one in his own neighbourhood, where there is some other ethnic retail too. His services mainly attract immigrants from the Middle East, and some from Russia, as well as some Finns. His business grew quickly, and in three years he was able to employ four people.

A large number of the respondents had also been, or were still, entrepreneurs in their country of origin. Many also had a family member who was an entrepreneur (often the father) in their country of origin. The same phenomenon has also been reported by Swedish immigrant entrepreneurs by

Andersson and Wadensjö (2004). This indicated the multi-local nature of the lives of several respondents. They adopted their way of making a living from their home country in the new context.

There were also some implications among the respondents that cultural background has an impact on why they chose to become entrepreneurs. This was related to being able to support oneself and the family in the long run:

Our countries in the Middle East don't guarantee pensions nor protect salaries stabilities for an employee. It's a tradition that when a person finishes the school, he starts to think about founding a self-employment entrepreneurship. (Male 39 y, Syria)

Andersson and Wadensjö (2004, 3) concluded that, in Denmark and Sweden too, immigrants that "come from a cultural (religious) background that is supportive of self-employment more often are self-employed". Similarly, Martín-Montaner, Serrano-Domingo and Requena-Silvente (2018, 737) also noted that one explanation of the tendency of migrants towards self-employment is the "existence of a sort of self-employment culture transferred from the home country to the host one". In other words, there was a mobility of customs and traditions that had not been overwritten by the local social welfare framework. This could be interpreted as a subversive strategy (Rolshoven 2008), in the sense that immigrants offset in the leeway provided by their own cultural context, and apply it in a new societal context. In addition to the tendency of immigrants towards self-employment, such cultural factors as the ability support oneself in the long run include, devotion to hard work, membership of a strong ethnic group, and the acceptance of risk have been recognized (Masurel *et al.* 2004). Cultural reasons also emphasized the reliance on family instead of local institutions. For Muslims, taking a loan to run a business may be problematic for religious reasons. This was emphasized by a female entrepreneur: "My relatives in Sweden supported me by lending me some money as I don't like to take a loan from a bank and to thus avoid paying any interest".

Hence, financial help had to be obtained from personal networks rather than through an institutional agency. The help that these entrepreneurs accessed in order to start a business, as noted also by Jelena and Vesna (2018), often came from networks abroad. Furthermore, advice on how to start and run a business was typically obtained through personal networks rather than the societal services. To quote the female entrepreneur again: "I didn't get any advisory assistance. In my family, I have my husband who helps me somehow". Help was also sought by the entrepreneurs from "those who have similar businesses".

An important reason for these entrepreneurs being closely engaged within their own communities was also the availability of raw materials and wholesale markets. First of all, for restaurants, the availability of halal meat was scarce and distributed through ethnic networks. Very often, the entrepreneurs had networks in their country of origin who could sustain them with products:

I got the raw material with the help of my friends and contacts who live in any of these places [Turkey, Jordan and earlier Syria]. It is more a sort of social and personal network. Shopping online is not quite efficient in these countries, especially for the products I need. (Male 39 y, Syria)

Many of the entrepreneurs also used their networks in Sweden to buy products in wholesale. Sweden has several wholesalers of products from the Middle East. However, as the business developed, some started to increasingly seek products within the Finnish context:

I buy the raw material from Turkey to get them halal, in addition to the different taste of decoration items. But gradually I started to open new doors for cooperation with others in the field who know how to get these items from Finland. (Female 35 y, Iraq)

Although this group typically had strong bonds to their compatriots, they often made an effort also to serve co-ethnic groups in the Finnish context. To be able to serve many different language groups, we observed that, particularly at Halal meat and oriental grocery shops entrepreneurs and workers communicate in Somali language with Somali clienteles. Arabs, Kurds and Turkmens gained basic vocabulary to communicate with a Somali speaker, especially women and elderly. None of the respondents, however, reported it as spoken language. In this way, the multilocality of their lives was materialized in the service they provided and in the languages they used. Different cultures were also blended in the quest to find new business opportunities.

Interestingly, we also found “Chinese” Uyghur Muslim who owns a furniture shop that imports many items from China for sale to customers mostly from a Middle East background, which would imply that religion plays a part in knowing the style and tastes of certain ethnic groups in domains other than the provision of halal meat.

## The city of Helsinki and immigrant entrepreneurs

In Finland, it is typically considered difficult to be an entrepreneur, and entrepreneurs are not supported by the same social benefits as employees. Currently, immigrants establish more businesses in Helsinki than the rest of the population (NewCo Helsinki 2017). To promote entrepreneurship, the city of Helsinki offers services for those thinking of starting a new business through NewCo Helsinki. The service is provided in English, and the official languages are Finnish and Swedish. NewCo Helsinki offers, among other things, information sessions on how to establish a company, courses in entrepreneurialism, networking events and personal guidance. In 2017, they launched a PDF-guide, available online, called *Immigrant entrepreneurs. How to become an entrepreneur in Finland?* The reason for developing such a guide is connected to the importance of entrepreneurship for the working part of the immigrant population. Furthermore, immigrant entrepreneurship is seen as “an excellent way of gaining access to Finnish society” (NewCo Helsinki (2017, 3).

As mentioned earlier, for the immigrants interviewed, the attitude towards entrepreneurship was very different than reported Finnish attitudes (Hyytinen & Pajarinen 2005). Many of the respondents emphasized that it is not so difficult to work within the Finnish context, as long as entrepreneurs took care, especially in relation to paying taxes. However, all of the interviewees except one reported that they did not get any advisory assistance from Finnish authorities before or during their entrepreneurship foundation.

Nevertheless, one of our respondents, a newly arrived refugee from Iraq, had used the services of NewCo Helsinki. Interestingly, he emphasized that the information he received from his compatriots differed from the information provided by NewCo Helsinki:

NewCo Helsinki' guided me about how to issue a new entrepreneurship. I had already asked about that from a few of our entrepreneurs' friends, using my own network, and they didn't advise me in the same way as NewCo Helsinki. (Male 22 y, Iraq)

The perceived differences were not clarified. Others claimed they were not satisfied with the provided services. What they would have needed was simple instruction in their native language as emphasized by these extracts:

Concerning the training and mentoring for the new start-up, there are already many courses and workshops by the city. However, all of which is held in Finnish language, and the level of language is too high for most of the attendees, so many of them join but ended empty-handed. In the Finnish system, the concept of giving simplified services is absent. At least a simplified legal instruction during the first year of running a business. If you didn't understand the law you can't issue a successful business. (Male 39 y, Syria)

It is important to emphasize here that many of the entrepreneurs did not know the Finnish language at all, or knew only the very basics, while only a minority spoke Finnish well. Apart from being a barrier to the Finnish work market, naturally, language also acts as a barrier to obtaining information about Finnish entrepreneur practices.

Apart from NewCo Helsinki, the city has also employed three so-called “business pilots”, who help entrepreneurs, collect information about entrepreneurs, and work to encourage entrepreneurialism in Helsinki. Our interview with one of the “business pilots” who has been responsible specifically for immigrant retailers in connection to regeneration of their premises, admitted that the city has not particularly prepared them for working with immigrants, and that some kind of cultural education would be beneficial. This may be due to immigrant retail still being a fairly new phenomenon in the city. On the other hand, she had a very unprejudiced approach towards immigrants, and in many cases felt that her message had been received by the entrepreneurs. However, language remained an issue; our interpretation based on our observations was that information was also needed in the native languages

of the entrepreneurs. Another observation was that the everyday reality of immigrant retail is not very well understood by the city. For example, in Malmi area, the ethnic entrepreneurs were invited to a meeting with the authorities at 8.00 in the morning, which is not an hour likely to encourage many entrepreneurs to attend. This schedule might have been planned with good intentions of including the ethnic entrepreneurs in public participation, but it was not realistic in its implementation.

### **Entrepreneurial practices within the Finnish context**

NewCo Helsinki (2017) claims that 80% of the companies established through their services still exist and are still operating after five years of establishment. However, several of our respondents had stopped or sold their businesses after the interviews. This was particularly evident within the group of stability and freedom seekers. During the interviews, particularly in this group, many entrepreneurs mentioned that competition between the entrepreneurs was high.

Based on our interviews, we note that this has consequences for the local context in two ways. First of all, it would suggest that more information is needed at the founding phase of the business. Kloosterman, van der Leun and Rath (1999) have emphasized that cut-throat competition is typical within some branches of immigrant retail, such as the sale of halal-meat. This would imply that, particularly among the freedom and stability seekers, realistic information about the prospects for businesses in Arabic would be helpful. This would mean, for example, providing help in analysing the current market for specific products and services. Prospective entrepreneurs might also benefit from ideas on entrepreneurial activities other than those primarily serving solely their own community.

The other consequence due to the saturation of the market is related to an earlier made observation, namely, that high competition sometimes leads to circumventing the national legal framework (Rath & Kloosterman 2002). During interviews and observation, we encountered several unclear situations which confused us, especially about the way employment was organized. For example, in one of the restaurants, we were told that there were no employers, although there were two men cleaning the restaurant. In another similar place on the opposite side of the street, the owner told us he had sixteen employees that he can call in when needed. At the time of the interview, many people were on the premises who we identified as either being employees or family members, or both. Aldrich and Waldinger (1990) have emphasized the importance of family and co-ethnic labour, as it is largely unpaid, and typically organized into long hours. On the other hand, other entrepreneurs told us that many workers would like to work informally and without registration. This was very problematic for the owners:

I understand that competition is high, however many times my neighbour [grocery store] sells some goods at a too-low price, lower than the lowest price in the market, it's really a questionable matter. (Male 62 y, Iraqi)

This has also been emphasized by the Finnish media: cheating on taxes and leaving salaries unpaid also skews competition in immigrant businesses (Tammi 2019). Another problem put forward by one respondent was the Finnish social benefit system, which makes a low-wage job disposable income unprofitable: the same sum of money gained from working could be collected as a social benefit. At the same time, it seemed impossible for the entrepreneurs to pay a larger wage, which would have exceeded social benefits.

Simultaneously, the exploitation of immigrant workers is constantly reported in the local media. Asylum seekers and other foreign workers are exploited in construction sites, restaurants, the forest industry, and recently also in the hairdressing industry (Yle 2019). In 2018, the police carried out what they characterized as a routine shopping centre check in Itäkeskus (Puhos) in Helsinki, where a cluster of immigrant retail is located. In their bulletin, the police stated that they found two people working illegally, found problems with fire safety in a couple of places, and immediately closed down one shop because of illegal activities (Poliisi 2018). Clearly, there had also been ID checks, because the police statement further reported finding two wanted persons and two persons staying illegally in Finland. According to the police, the check was carried out with mutual respect, and similar checks will be done in other shopping centres across Helsinki (Poliisi 2018). However, these checks have not been similarly

reported. This would suggest that more preventive work would be needed. Again, a key to this is to provide information in native languages.

Nevertheless, the results from the “shopping centre check” confirms the market place of immigrants as a place of colliding customs, where non-local and local ways of working are reworked and challenged. Our results confirm that immigrant entrepreneurship often stems from a non-Finnish background, and is then adopted in the more regulated Finnish context.

## Discussion

We began this paper by emphasizing immigrant entrepreneurs as a new phenomenon in Helsinki, and our interest in understanding the motivations of immigrants to become entrepreneurs in a context in which becoming an entrepreneur is typically not very attractive. We have concluded that, through their entrepreneurial activities, immigrants bring their own cultural context, in material terms, typically the food and, as a practice, a truism attitude towards entrepreneurship as a way to financially support oneself, into the Finnish local context. In this last section of the paper, we wish to shortly address some issues which we believe to be important regarding the future of immigrant entrepreneurs in Helsinki.

An important takeaway from this paper is that, although the number of immigrant companies has grown remarkably during the last 10 years in Finland, their impact on the economy has been minimal. This has to do particularly with the low salaries that are paid in the jobs created within the companies (Malinen & Nurmi 2019, 22). We conclude that this is true in particular for the freedom and stability seeker entrepreneurs. Moreover, many of the entrepreneurs within the freedom and stability-seekers emphasized that the market has become saturated: there may not be room for many more businesses within the current framework. This would imply a contrast to the optimism shown towards immigrant entrepreneurship by Finnish politicians and institutions. On the other hand, Jones, Ram and Villares-Varela (2019, 961) argue in relation to the UK, that even the most marginal business owners create employment for their locality, cater to community needs, and “cushion the social incorporation of new communities into British society”. They thus underline that immigrant entrepreneurship cannot be evaluated only from an economic perspective, but needs to be understood as an impactful social process. For example, despite the high number of Iraqis among our respondents, Iraqis are part of the ethnic groups with the highest rates of unemployment in Finland (Sarvimäki 2017). When considering entrepreneurship as a way of gaining access to Finnish society, as proposed by the city of Helsinki, we noted some variations between the different groups of entrepreneurs identified. Within the growth-oriented entrepreneurs, it was noted that success can be achieved even when the entrepreneur focuses on “ethnic” products, such as Mediterranean cuisine. However, it demands the recognition of the importance of (also) catering to a Finnish clientele. The transnational character of immigrant entrepreneurship was used as an asset to find a niche for commercial activities that attract mainstream society. We would argue in line with Basu (2011), that being less reliant on co-ethnic labor and prioritizing professional skills over the membership of the ethnic group explained the success of the growth-oriented entrepreneurs. Even within the freedom and stability seeker entrepreneurs, we noted an interest towards also expanding services for Finnish customers. However, it is perhaps in this context that help from Finnish institutions would be most needed in guiding entrepreneurs.

To conclude, we would also like to emphasize that Helsinki differs from many other European and even Nordic cities in terms of being successful in the prevention of segregation (Wessel *et al.* 2017). Therefore, the clustering of immigrant retail is an interesting new phenomenon which needs to be addressed by local institutions. In this paper, we argued that it is particularly the freedom and stability seekers that open their businesses where they know they can find a large immigrant clientele. The over-representation of immigrants which the city wants to avoid, is, in other words, seen as an asset by the entrepreneurs. Hence, we conclude that immigrant retail is a significant factor which needs to be considered in the further planning of immigrant dense neighbourhoods.

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