

Empowering migrant women's entrepreneurship: stakeholder perspectives from the entrepreneurial ecosystem

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Raushan Aman

Oulu Business School, Martti Ahtisaari Institute, Oulun Yliopisto, Oulu, Finland

Maria Elo

University of Southern Denmark, Odense, Denmark;

Abo Akademi University, Turku, Finland and

*Belt and Road Institute of International Business, Shanghai University,
Shanghai, China*

Petri Ahokangas

Oulu Business School, Martti Ahtisaari Institute, Oulun Yliopisto, Oulu, Finland, and

Xiaotian Zhang

Curtin University, Perth, Australia and

Shanghai University, Shanghai, China

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Abstract

Purpose – Entrepreneurial ecosystems (EEs) research has focused on high-growth scale-up entrepreneurship, whereas the role of EEs in nurturing the ventures of marginalised groups like migrant women entrepreneurs (MWEs) has often been elided from extant discussions. This research explores how the EE's structure, policies and programmes advance diversity, equity and inclusion to foster MWEs, and MWEs' contribution to the dynamics and sustainability of the host country's EE based on EE actors' perspectives. We contribute to EEs' diversity, equity and inclusion, which are important but neglected social aspects of sustainable EEs.

Design/methodology/approach – The qualitative data was collected through thematic interviews with EE actors, including NGOs and entrepreneurial support-providing organizations based in Finland. The collected data was complemented by interviews with MWEs, archival data and published supplementary materials on ecosystem actors.

Findings – EE structure, policies, programmes and individual agency, coupled with MWEs' proactivity in lobbying the necessary actors in the required places for their interests, enhance their businesses' development. There were both impeding and fostering dynamics, which may have idiographic and contextual features. Evidently, by being occupied in various sectors, from science, technology, engineering and mathematics (STEM) to socially beneficial niche service sectors, MWEs contribute to the host country's EE dynamics not only through their productive entrepreneurship but by enriching the ecosystem's resource endowments and institutional arrangements.

Originality/value – We argue that exploring the gender and inclusivity aspects of EEs as the accommodating context is particularly relevant, given that the United Nation's sustainable development goals 5, 8 and 10 aim to improve women's empowerment at all levels, promoting sustained, inclusive and sustainable economic growth, and ensuring equal opportunities and reduced inequalities within the population. Inclusion and embeddedness in EEs positively affect diversity and sustainability in the host country. Theoretically, our contribution is

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twofold. First, by exploring female migrants' entrepreneurial experiences within the EE based on EE actors' perspectives, we broaden the research on inclusivity in EEs and gender aspects and enrich the research on their societal impact, which has received scant attention from scholars. More specifically, we contribute to EE research with (1) a novel understanding of MWEs and EE elements, their interconnections and dynamism, (2) identifying previously ignored elements shaping MWE and (3) providing EE actor insights into the co-creation of EE for MWE. Second, by analysing the impact of MWEs' businesses on the host country's EE, we contribute to calls for research on MWE contributions to its economic environment.

Keywords Migrant women's entrepreneurship, EEs, Sustainable development goals, Sustainable EEs, Gendered ecosystem policies, Ecosystem inclusivity, Finland

Paper type Research paper

1. Introduction

The entrepreneurial ecosystem (EE) has recently gained increased attention from scholars (e.g. Cao and Shi, 2021; Wurth *et al.*, 2022; Ahokangas *et al.*, 2018) and policymakers (e.g. Auerswald, 2015; WEF, 2013) as an approach to understanding the macro-level community of actors and factors coordinated to enable or constrain entrepreneurship within a particular territory (Stam and Van de Ven, 2021). Drawing intellectually on the regional development and strategy literature (Acs *et al.*, 2017), most extant research on EE focuses on high-growth ventures – young companies that can grow beyond a particular performance threshold (cf. Mason and Brown, 2014). Thus, extant research on EE focuses on its economic and technological impacts, with limited research on its societal dimensions and impacts (Audretsch *et al.*, 2019; Wurth *et al.*, 2022) beyond monetary outcomes (i.e. social boundaries between ecosystem actors). The relationship between EE and sustainable entrepreneurship is therefore under-researched (Volkman *et al.*, 2021). However, more than a decade ago, Cohen (2006, p. 3) introduced the sustainable environmental ecosystems (SEE) concept as an “interconnected group of actors in a local geographic community committed to sustainable development through the support and facilitation of sustainable new ventures”. Recently, SEE research has significantly increased (e.g. DiVito and Ingen-Housz, 2021; Pankov *et al.*, 2021a, b; O’Shea *et al.*, 2021; Bischoff, 2021; Wagner *et al.*, 2021; Theodoraki *et al.*, 2022; Theodoraki *et al.*, 2018). How EE fosters sustainable entrepreneurship not only as an output and thus contributes to the United Nations (UN) sustainable development goals (SDGs) has been a neglected issue (Volkman *et al.*, 2021).

Portraying the enactment of SDG 5, and SDGs 5 and 10, diversity, equity and inclusion of all actors in the EE, including marginalised parts of the population and minority groups, represents the EE’s social responsibility, which has been overlooked in the existing literature (Audretsch *et al.*, 2019). Any EE’s sustainability relies on the relationships among its diverse actors (Muldoon *et al.*, 2018). Developing strong coherence among EE actors is challenging if some feel excluded from the EE. Minorities frequently face challenges like networking difficulties, ethnic discrimination and access to finance in navigating EEs, and not all actors within the EE may enjoy equal terms and conditions for establishing connections and achieving success (cf. McAdam *et al.*, 2019; Neumeier *et al.*, 2019; Kuschel *et al.*, 2017). Moreover, some aspects of EE, such as networking dynamics and key players like investors and mentors, may be biased against minority entrepreneurs (i.e. females, minorities, young people, older people), who may not represent the traditional image of white male entrepreneurship (Huang *et al.*, 2021). Audretsch *et al.* (2019) therefore argue that considering diverse entrepreneurial groups, including immigrants, females and young people, in EE and their contribution to the dynamics and sustainability of EE is essential. Likewise, the EE’s role in nurturing these groups’ entrepreneurial actions has been under-researched (Audretsch *et al.*, 2019).

A distinct and growing entrepreneurial group is MWEs contributing to society’s economic growth and development. Globally, 274 million women are involved in business start-ups, with

139 million women owners/managers having already established businesses (GEM, 2021). In 2020, there were 135 million international female migrants, 3.5% higher than in 2019 (World Migration Report, 2022). Recent studies illustrate a growing trend; for example, in Germany, migrant women represent nearly 30% of all migrant business founders, making this potential highly relevant (Sternberg *et al.*, 2023). Some female migrants were involved in the host country's labour market; others established their own businesses. Exact statistics for these female migrant entrepreneurs are unknown. However, despite these positive trends, research on migrant women entrepreneurs (MWEs) is scarce (Halkias and Caracatsanis, 2016; Chreim *et al.*, 2018). Moreover, MWEs' contribution to the host country's institutional/economic environment has received scant attention (Chreim *et al.*, 2018). As a fundamentally spatial concept (Fischer *et al.*, 2022), EE interactions' dynamics allow us to understand not only the institutions surrounding the entrepreneurs but the resources and networks embedded in particular geographical settings (Malecki, 2018; Jolley and Pittaway, 2019). In light of the UN SDGs set for 2030 and considering the limited research on SEEs (Volkman *et al.*, 2021), this research focuses on MWEs' entrepreneurial actions and their interaction with the broader SEE (DiVito and Ingen-Housz, 2021) based on the stakeholder perspectives of entrepreneurial ecosystem actors. More specifically, we address the diversity, equity and inclusion aspects of sustainability, which, according to Audretsch *et al.* (2019) and Kothari *et al.* (2022), are important but neglected social aspects of sustainable EEs. Research on the intersection of (immigrant) inclusivity and EE actors' gender identity and their contribution to the EE is emerging (cf. Aman *et al.*, 2021; Aman *et al.*, 2022). Furthermore, extant research primarily addresses EE's role in fostering immigrant female entrepreneurship and MWEs' contribution to the development of the host country's EE from female immigrant entrepreneurs' perspectives (cf. Aman *et al.*, 2021; Aman *et al.*, 2022), with limited research addressing these topics based on EE actors' stakeholder perspectives (Aman *et al.*, 2021, 2022; Ram *et al.*, 2013). Hence, addressing these knowledge deficits and focusing on the intersection of (immigrant) actors' inclusivity and gender identity in EEs, we explore EE's influence on MWEs' development and MWEs' contribution to the EE, building on the stakeholder perspectives of entrepreneurial ecosystem actors. Our research questions are:

- RQ1. How do the entrepreneurial ecosystem's structure, policies and programmes advance diversity, equity and inclusion to foster migrant women's entrepreneurship?
- RQ2. How do migrant women entrepreneurs contribute to the dynamics and sustainability of the host country's entrepreneurial ecosystem?

Theoretically, we contribute to both the EE and MWE literature. By focusing on EEs' sustainability, we enhance the research on the nexus of contextualization of entrepreneurship and sustainability that has received a dearth of attention from scholars (Volkman *et al.*, 2021). By exploring female migrants' entrepreneurial experiences within the EE, we broaden the research on inclusivity in EEs and gender aspects, enriching the research on EEs' societal impact, which has received scant attention from scholars (Audretsch *et al.*, 2019). Additionally, by analysing the impact of MWEs' businesses on the host country's EE, we contribute to calls for research on MWE contributions to its economic environment (Chreim *et al.*, 2018). Practically, our study contributes to the UN SDGs 5, 8 and 10, aimed at improving women's empowerment; promoting sustained, inclusive and sustainable economic growth; and ensuring equal opportunity and reduced inequality within the population.

The paper is structured as follows: we start with a literature review of EEs and MWE and then describe the research context, methods, data collection and analysis. We then present the findings, discuss our research results given the recent literature and conclude by developing theoretical, managerial and practical implications.

2. Literature review

2.1 Sustainability of entrepreneurial ecosystems

Despite the growing interest in EEs in the last two decades, research on how EEs can foster sustainable entrepreneurship and thus contribute to the UN SDGs is emerging (Volkmann *et al.*, 2021). The sustainable EE (SEE) is a relatively new concept (Bischoff, 2021). There are few systematic literature reviews on SEEs (cf. Theodoraki *et al.*, 2022; Bertello *et al.*, 2022). Analysing 119 articles, Theodoraki *et al.* (2022) developed a holistic perspective for building SEEs by portraying the interconnections between the three identified research clusters (ecosystem configuration and evolution, system perspective and sustainability, and strategic perspective) and the environmental, social and governance (ESG) framework. Reviewing 49 articles, Bertello *et al.* (2022) reveal that in interaction with EE actors, knowledge-intensive and sustainable enterprises can achieve their economic, financial, social and environmental goals by nurturing agility, network capabilities and a long-term orientation, along with engagement in institutional entrepreneurship. Contrastingly, O'Shea *et al.* (2021) claims that an SEE's realisation depends on the engaged actors' mutual sustainability intent and a supportive emotional climate. Pankov *et al.* (2021b) argue that a supportive environment encourages entrepreneurs to disrupt the normative standards that help them reframe the sustainability paradigm. These micro-level practices of sustainable entrepreneurs conjointly form and develop sustainability in EEs (Pankov *et al.*, 2021b). In addition to the aforementioned entrepreneurial culture, tailored stakeholder support and collaboration for sustainable entrepreneurship are crucial for developing a solid sustainable EE (Bischoff, 2021). Furthermore, recognition of sustainable opportunities and resource mobilisation, the synergetic innovation of sustainability opportunities, the availability of markets for sustainable goods and services, and actors' sustainability orientation are key conditional factors fostering sustainable EEs (DiVito and Ingen-Housz, 2021). It has been emphasised that developing and applying structural, cognitive and relational dimensions of social capital among EE actors (Theodoraki *et al.*, 2018) enable and facilitate these factors. Certain macro-level contextual factors can also enhance sustainable entrepreneurial activities in the ecosystem. Such factors may include adapting behavioural rules and enabling the development of organisational capabilities (Pankov *et al.*, 2021a). However, preventing market development and suppressing growth may hinder sustainable entrepreneurial activities in the EE (Pankov *et al.*, 2021a).

Given the diversity of firms' entrepreneurial identities, experiences and paths (Miozzo and DiVito, 2016), existing frameworks and approaches like EEs should consider entrepreneurship's heterogeneity. Migrant and diaspora actors call for a different understanding of transnational EEs, their diversity, equity and inclusion policies (Minto-Coy and Elo, 2017). Extant research shows that the SEE social pillar has received scant attention from scholars compared to economic and environmental aspects (Audretsch *et al.*, 2019). The literature separately addresses gender (Brush *et al.*, 2019; McAdam *et al.*, 2019; Foss *et al.*, 2019; Berger and Kuckertz, 2016) and (immigrant) inclusivity aspects (Duan *et al.*, 2021; March-Chordà *et al.*, 2021; Schäfer and Henn, 2018). However, the research on the intersection of actors' (immigrant) inclusivity and gender identity in EEs and their contribution to them is emerging (cf. Aman *et al.*, 2021; Aman *et al.*, 2022). The literature addresses EE's role in nurturing MWE and MWEs' contribution to the development of the host country's EE from MWEs' perspectives (cf. Aman *et al.*, 2021; Aman *et al.*, 2022), with limited research addressing these topics based on EE actors' stakeholder perspectives (Ram *et al.*, 2013). The recent literature calls for more research exploring EE actors' perception of EE's impact on fostering MWE and MWEs' contribution to the dynamics of the host country's EE (Aman *et al.*, 2021, 2022).

2.2 Entrepreneurial ecosystems – definitions, structure, dynamics and inclusivity

First introduced in the mid-1990s as a term to describe the dynamics of regions like Silicon Valley (Bahrami and Evans, 1995), the EE (EE) concept gained increased interest from researchers and policymakers in the early 2000s (Cohen, 2006; Isenberg, 2011) to explain a group of interrelated stakeholders working together to promote productive entrepreneurship in a territory (Spigel, 2017). Having been defined as “a combination of social, political, economic, and cultural elements within a region that support the development and growth of innovative startups and encourage nascent entrepreneurs and other actors to take the risks of starting, funding, and otherwise assisting high-risk ventures” (Spigel, 2017, p. 50), EEs have recently received increased interest from entrepreneurship scholars (see systematic literature reviews of Acs *et al.*, 2017; Cao and Shi, 2021; Malecki, 2018; Alvedalen and Boschma, 2017). As a fundamentally spatial concept (Fischer *et al.*, 2022), the EE helps us understand the role of context in entrepreneurial dynamics (Van De Ven, 1993; Welter and Gartner, 2016) and emphasises the entrepreneur’s role as an EE focal actor (Acs *et al.*, 2017; Stam, 2015; Stam and Spigel, 2016).

The previous managerial literature has mainly described EEs’ structure (cf. Isenberg, 2011; Feld, 2012; Spigel, 2017; W.E.F., 2013). Isenberg (2011) identifies six components of EEs: supportive policies and leadership; an enabling culture; the availability of appropriate financing; quality human capital; venture-friendly markets for products; and institutional and infrastructural support. Spigel (2017) groups these elements into material (policies, universities, infrastructure, open markets, support services), social (networks, worker talent, mentors and role models, and investment capital) and cultural attributes (supportive culture, entrepreneurship histories), reciprocally reinforcing each other within the EE and contributing to its development. Developing the taxonomy of EEs, Brown and Mason (2017) specify four main coordinating elements: entrepreneurial actors; entrepreneurial resource providers; entrepreneurial connectors; and entrepreneurial orientation. An EE’s performance depends not only on how well it incorporates all four elements in the EE taxonomy (Brown and Mason, 2017) but on how effectively complementarities are utilised (Godley *et al.*, 2021).

Scholars have also focused on the EE’s time dimension and therefore its evolution and dynamics (cf. Mack and Mayor, 2016; Mason and Brown, 2014; Roundy *et al.*, 2018; Cloutier and Messegem, 2022). They emphasise that in exploring EE dynamics, both structure and agency should be considered to grasp the entrepreneurial activity’s dynamics’ full complexity in any context (Brown and Mason, 2017). Archer (1995) claims the individual’s reflection on their circumstances and their alignment with their preferences shape the connection between structure and agency. Similarly, in exploring EE dynamics, it is essential to consider both the structure and focal actor-entrepreneurs’ perceptions of their individual entrepreneurial experiences in their EE (Brown and Mason, 2017). There has been a debate on the governance of EE dynamics (cf. Colombo *et al.*, 2019) and which key actors are most likely to play a crucial role. The proposed candidates diverge somewhat – nobody/nothing; the invisible hand (Isenberg, 2010); entrepreneurs (Stam, 2015); large corporations – multinational enterprises (MNEs) (Bhawe and Zahra, 2019); joint ventures (Audretsch and Link, 2019); investors (Colombo and Murtinu, 2017); and universities (Miller and Acs, 2017). A core assumption in EE dynamics governance is multipolar coordination, where multiple stakeholders jointly coordinate ecosystem operations instead of a central actor (Motoyama and Knowlton, 2017). Alongside multipolar coordination, effective stakeholder engagement dynamics in EEs should evidence commitment engagement and benefit alignment to foster entrepreneurial opportunity exploration and exploitation (Cao and Shi, 2021). This seminal EE literature does not address the migrant origin of the actors themselves, focusing more on structures and activities.

A highlighted feature of EEs is inclusivity, suggesting all entrepreneurs experience inclusive participation and agency, or respective exclusivity, meaning many (i.e. minorities,

young people, the disabled) are excluded from the EE, while others are included (Feld, 2012; Ram *et al.*, 2013). In reality, minorities face difficulties making their way into EEs, illustrating unequal structures (Fernandes and Ferreira, 2022). Inequalities are salient for EE actors' features like gender (McAdam *et al.*, 2019; Neumeyer *et al.*, 2019a), ethnicity (Neumeyer *et al.*, 2019b) and sometimes even business experience and company types (Neumeyer *et al.*, 2019a, b; Kuratko *et al.*, 2017). Given the heterogeneous nature of EEs and the importance of a diverse actor group for the ecosystem's future success and resilience (Roundy *et al.*, 2017), these inequalities should be minimised if not eliminated. Furthermore, fostering the diversity and inclusion of different groups of entrepreneurs within an EE may enhance the radical business model innovation mentioned by Autio *et al.* (2014, 2018).

2.3 Migrant women's entrepreneurship

As both migrant women (World Migration Report, 2022) and female entrepreneur (GEM, 2021) numbers have grown, female entrepreneurship research has increased exponentially (Deng *et al.*, 2020). Extant research mainly focuses on individual entrepreneurial characteristics and motivations for starting a business (Audretsch *et al.*, 2017; Hughes, 2003; Rehman and Roomi, 2012); financing practices (Guérin, 2006); business management and strategy (Welch *et al.*, 2008); and their entrepreneurial performance (Robb and Watson, 2012; Bardasi *et al.*, 2011; Marlow and McAdam, 2013).

By exploring the connections between home (developing) and host (developed) countries, female ethnic entrepreneurship's possible challenge to mainstream female and ethnic entrepreneurship research (Essers *et al.*, 2010) has been debated. Furthermore, MWE has received little attention from scholars compared to female entrepreneurship and immigrant entrepreneurship considered separately (Essers *et al.*, 2010; De Vita *et al.*, 2014). Female migrant entrepreneurs also increasingly participate in more international, opportunity-driven and high-skilled entrepreneurship, departing from ethnic entrepreneurship within an ethnic enclave (Sternberg *et al.*, 2023). Scholars therefore call for more research on intertwined gender and ethnicity identity processes in the entrepreneurship context (Essers *et al.*, 2010; Poggesi *et al.*, 2016) built on Crenshaw's (1997) intersectionality theory. Intersectionality theory considers social categories like gender, race and class as inseparable in producing social exclusion practices (Crenshaw, 1997). However, unlike the earlier research on the "double" (Chreim *et al.*, 2018; Dhaliwal and Kangis, 2006) and "triple" disadvantage of female migrant entrepreneurs (Azmat, 2014; Raijman and Semyonov, 1997), recent scholarship highlights the importance of turning migrant women's disadvantage into inherent entrepreneurial potential and female talent capacity building, and focusing on their actual and potential contribution to the host country's EE and economic growth (Elo *et al.*, 2020; Aman *et al.*, 2022).

Applying mixed embeddedness perspective and analysing 54 articles in peer-reviewed journals, Chreim *et al.* (2018) claim in their systematic literature study that the existing literature focuses on so-called lower-skilled, lower financial capital activities like catering and beauty services. Their study maintains family structure, migration length, education and spouses' labour market status are essential factors shaping migrant women's entrepreneurial activities and practices (Webster and Haandrikman, 2017). The extant literature also highlights the importance of the platform economy (more precisely, the gig economy) in providing entrepreneurial opportunities for female immigrant entrepreneurs (Webster and Zhang, 2020). Supportive conditions the host country's policies impose (i.e. decreased taxes for start-ups, anti-corruption laws and labour market flexibility) may also encourage female immigrant entrepreneurship (Brieger and Gielnik, 2021).

Indeed, female migrant entrepreneurs are becoming increasingly relevant societal actors, and hence, their integration dynamics in the host country's business markets and entrepreneurial environment – as equal actors – are of interest. More research on highly

skilled female immigrant entrepreneurs, their contribution to the host country and the role and influence of macro-level contextual and home-country-specific factors on developing immigrant female entrepreneurship are called for (Brieger and Gielnik, 2021; Chreim *et al.*, 2018). Furthermore, institutional frameworks, policies, liability of foreignness and their impact on female migrants' entrepreneurial experiences deserve attention for forming such dynamics (Chreim *et al.*, 2018; Lassalle and Shaw, 2021). The extant literature usually explores the experiences of female immigrant entrepreneurs moving from developing to developed nations (Chreim *et al.*, 2018). Chreim *et al.* (2018) argue that it would be valuable to investigate the occurrence and nuances of the reverse situation, where female immigrant entrepreneurs relocate from developed Western societies to developing countries, given this phenomenon's positive world migration trend. Additionally, there is increasing MWE activity among developed countries and evidence that MWEs experience difficulties in developed contexts (Elo *et al.*, 2020; Sternberg *et al.*, 2023). Future research should therefore focus on sectors and markets where migrant women operate and examine how welcoming the host country's institutional and cultural environment is to MWEs' business endeavours (Chreim *et al.*, 2018).

3. Research methodology

3.1 Research context

Given the call for interdisciplinary research on female economic participation (Elo *et al.*, 2020) and the limited research on entrepreneurial ecosystems in Europe (Maroufkhani *et al.*, 2018), our study focuses on MWEs' EE in Finland. As a global leader in high-growth entrepreneurship policies (Mason and Brown, 2013) with a long history of high-growth initiatives (Autio and Rannikko, 2016), we consider Finland and its EEs an interesting context to study MWE. Finland provides different types of public funding and support services for start-ups, considering their actual and potential benefits for local, regional and national economies (Wallin *et al.*, 2016). Although inclusive entrepreneurship has not been a policy priority in Finland, the future entrepreneurship strategy anticipates more attention to entrepreneurs' needs in underrepresented and disadvantaged groups like women, immigrants, young people, the elderly and the disabled (OECD, 2021). Tailored actions like youth entrepreneurship education and immigrant labour market integration promote entrepreneurship within these population groups (OECD, 2021).

Extant research on Finland's EE has focused on high-growth entrepreneurship and policies supporting the growth ambitions of such minded entrepreneurs (cf. Autio and Rannikko, 2016; Wallin *et al.*, 2016). However, research on the role of EEs in fostering other representatives of heterogeneous entrepreneurial groups like immigrant entrepreneurs, female entrepreneurs and young entrepreneurs is limited.

There is dormant entrepreneurial capacity in the migrant women category in developed countries that requires attention (Sternberg *et al.*, 2023). According to the EMN (2022b), the issuance of residence permits in Finland in 2022 based on employment, including self-employed and entrepreneur migrants, saw a record increase in 2022, with the number growing by 41% from the previous year. Among them, the share of women with residence permits obtained for employment constitutes 29% (EMN, 2022b). Most are highly educated, offering good integration potential into Finland's working life (EMN, 2022a). However, despite their educational background, many migrant women are not engaged in professional life (EMN, 2022a). Several factors contribute to migrant women's low employment rate, including reasons for immigration, cultural aspects, language barriers and a gender-biased job market (EMN, 2022a). Unemployment benefits and child homecare allowances are also viewed as potentially creating disincentives for these women to seek employment (EMN, 2022a). Finland's existing integration law stems from 2010 and is presently undergoing revision (EMN, 2022a). According to the EMN (2022a), proposed alterations to integration

policies intend to address difficulties tied to migrant women's and entrepreneurship's labour market integration and assimilation, including the case of stay-at-home mother migrants.

Despite Finland being one of the world's most gender-equal societies, problems related to female migrant integration into its labour market remain prevalent (OECD, 2020). This is partly due to female migrants' lower education levels and the labour market penalty for having young children (OECD, 2020). Yet female migrants may also be hired for a job below their formal qualifications. This is especially evident in the EU context and the Nordic countries (Kracke and Klug, 2021; Larsen *et al.*, 2018), sometimes prompting highly skilled female migrants to start ventures instead.

3.2 Research method

Scholars have called for more research on specific actors' interaction with broader sustainable EEs (DiVito and Ingen-Housz, 2021). Hence, our research focuses on female migrants' personal entrepreneurial experiences and their interactions with the host country's EE as perceived by the diverse EE actors who co-create it. Accordingly, we address the social pillar of the EE (Audretsch *et al.*, 2019), which has received relatively scant attention from scholars compared to the EE economic and environmental pillars. This research analyses female migrants' entrepreneurial experiences and interactions with the EE from EE actors' perspectives. Those who serve and participate in the MWE have the most extensive experiential knowledge of EE-related structures and agencies.

A qualitative method is appropriate, as our "how" research questions are suitable for explanatory and exploratory research (Guba and Lincoln, 1994). Existing studies measure sustainable EEs' perceived strength through quantitative analyses, allowing research on these perceptions' underlying explanatory factors through actors' subjective interpretations of reality (Bischoff, 2021). Pragmatic, interpretive and grounded in the lived experiences of the research participants (Marshall and Rossman, 2016), qualitative research helps us explore and capture EE actors' subjective experiences and interpretations (Graebner *et al.*, 2012). This research's aim is not to build a new theory but to advance and extend the existing theorising of the social pillar of sustainable EEs. This is based on how MWEs experience the "creation" of diversity, equity and inclusion in the host country's EE and the perspectives of EE actors directly involved in migrant women's entrepreneurial life in the host country. We contribute to this research (1) with a novel understanding of these EE elements, their interconnections and dynamics; (2) by identifying previously ignored elements shaping MWE; (3) by providing EE actor insights addressing the co-creation of EE for MWE. Our research design therefore does not follow a top-down policy application or hierarchical structural approach but explores multiple EE "voices" explaining the interplay of EE, its diversity, equity, inclusion (DEI) and MWE.

While employing a form of phenomenological approach (Grossoehme, 2014; Mees-Buss *et al.*, 2022), we take a novel actor perspective, as MWE-EE is a co-created structure involving multiple agencies and actors. Hence, we explore how MWEs experience diversity, equity and inclusion in the host country's EE, building on the perceptions of host country EE actors dealing directly with MWEs. The phenomenological approach assumes knowledge and interpretation are socially constructed, perpetually evolving and never fully complete (Boss *et al.*, 1996). Moreover, adhering to the phenomenology's principles, two of the researchers – migrant women themselves – have been working with MWEs for several years, meaning they have been involved in the scrutinised experience, and their personal values may both influence and enrich the study and its insights into the phenomenon (Boss *et al.*, 1996).

As the main inquiry form, we employ deep thematic interviews providing a broad, insightful and multi-layered understanding of the phenomenon from several actors' perspectives (i.e. the first layer of interpretation and reflection is from "within structures": for more about interpretation, see Mees-Buss *et al.*, 2022). Furthermore, rich descriptions of

MWEs' experiences of EE help us simultaneously analyse (second layer of interpretation and reflection) aspects of EE gender and inclusivity that have typically received limited research attention (Aman *et al.*, 2022) and theorising (third layer of interpretation and reflection). We thus build a layered understanding of the EE and perceived issues, practices and elements for MWE and their links from the data, rather than relying on one template (Mees-Buss *et al.*, 2022).

3.3 Data collection

The data was collected via thematic interviews with EE actors providing support to migrant women entrepreneurs based in Finland. Eight organisations were interviewed, including social community groups, NGOs, representatives of government administrations and local municipalities providing support to local and minority entrepreneurs at various stages of running or starting a business (Table 1). Additionally, for data triangulation, we also

	Organisation	Company description	Positions of persons interviewed	Interview duration
1	EE actor 1	Social community/Informal network of women (mostly foreigners) in city of X in Finland	Informal network of MWEs based in city of X in Finland	1 h 20 min
2	EE actor 2 (2 people)	Public utility of city of X, established to develop business and employment in X region in Finland	Business expert working with immigrant entrepreneurs	1 h 10 min
3	EE actor 3 (representative a), MWE 1	NGO (ry) owned by start-up foundation dealing with people's professional and social integration in Finland	Business advisor CEO of NGO/MWE in STEM sector 1	1 h 5 min
4	EE actor 3 representative b)	NGO (ry) owned by start-up foundation dealing with people's professional and social integration in Finland	Head of programmes and community	1 h 8 min
5	EE actor 4	Entrepreneurship support service centre run by city of X in Finland	Chief business advisor	1 h 12 min
6	EE actor 5	NGO – start-up centre offering business advice to entrepreneurs planning light entrepreneurship and existing businesses	Business advisor	1 h 32 min
7	EE actor 6	Largest central organisation in Finland's business community, aiming to improve entrepreneurs' position and conditions for entrepreneurship	Network coordinator	1 h 5 min
8	EE actor 7	NGO supporting refugees, asylum seekers and immigrants in developing professional skills, finding jobs and creating companies	Head of business programs	1 h
9	EE actor 8	NGO aiming to provide customised guidance and create collaborative opportunities for international professionals to establish and use their skills in Finland	Chief executive officer	48 min
10	MWE 2	Space Tech Data Company (L.L.P.)	MWE in STEM sector 2	40 min

Source(s): Authors' own work

Table 1.
Research participant
information and
interview duration

interviewed two MWEs (MWEs) working in the STEM sector. Both interviewed MWEs were highly skilled and educated (with master's degrees), worked in STEM sectors and had long industrial experience in fields relevant to their established businesses. The interviewed MWEs were from Canada (MWE 1) and Russia (MWE 2) and were circular migrants who had previously lived in other developed countries like Canada, Belgium, the UK and Germany. MWE 1 had lived in Finland for 14 years; MWE 2 for six. The interviewees were also closely linked to other EE actors in Finland's EE and were active members of the local EE. MWE 1 had been very proactive and, in parallel with her business, was the CEO of the EE Actor 3 – NGO (ry) owned by a start-up foundation dealing with people's professional and social integration in Finland. MWE 2 was closely linked to the EE Actor 4 – Entrepreneurship support service centre run by the city of X in Finland. In the earlier stages of her business, MWE 2 relied on EE Actor 4's business advisory service and participated in the start-up accelerator events it organised. The interviewees were thus not only focal actors in the host country's EE but also proactive actors in it. Their roles were therefore intertwined with the host country's EE, combining both entrepreneur and actor roles in contributing to the EE.

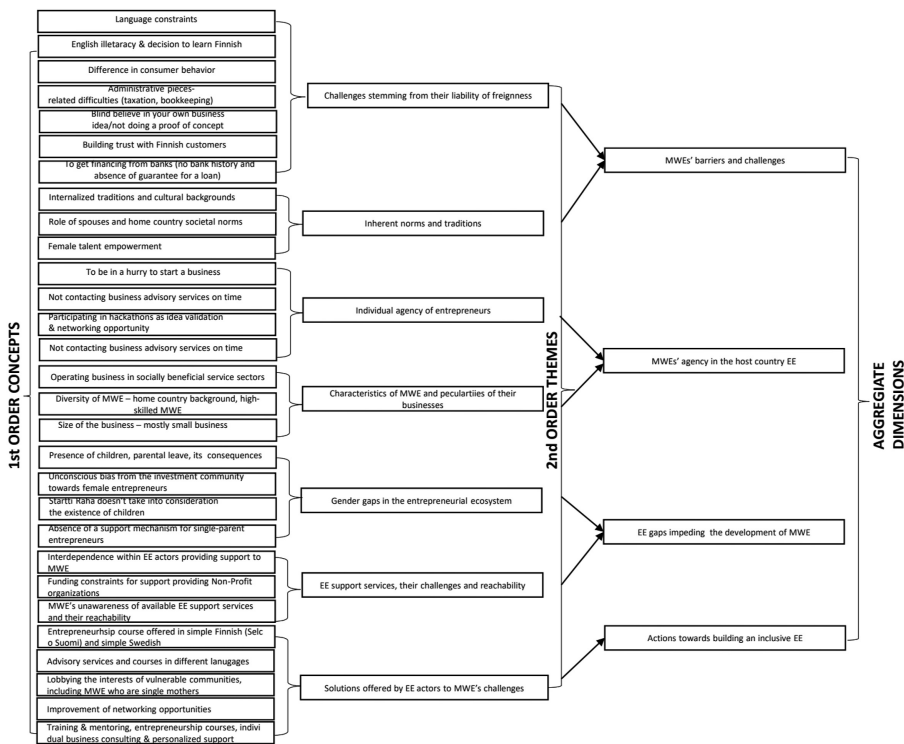
This primary thematic interview data is complemented by publicly available information, including the information and archival data on the websites of EE actors like public, private and not-for-profit organisations directly or indirectly impacting female minority businesses. The data collection was conducted by a female migrant researcher to foster trust and insightful interview processes. The interview's main themes were constructed based on the six domains of EEs developed by [Isenberg \(2011\)](#), namely markets, human capital, supports, culture, finance and policy, on which the discussion was based. In addition to this primary data, policymakers' published material, i.e. the European Migration Network's National Report of Finland on the Integration of Migrant Women ([EMN Study, 2022a](#)), was used to triangulate the primary data.

To ensure data saturation and further triangulate the primary data, we used three publicly available cases of female immigrant entrepreneurs dealing with different issues in the Finnish business environment and ecosystem (on LinkedIn). These cases portray the experiences of EE actor 2 and EE actor 7 with their MWE clients. They have been developed by EE actor 2 based on her business advisory experience with them. More precisely, they demonstrate the effectiveness of business advisory services in improving MWEs' business plans and social networks, applying for start-up grants and registering their businesses as individual proprietorships or limited liability partnerships. This secondary data was used to triangulate the interview data collected from EE actors (cf. researcher interpretation). Collecting data from multiple sources enabled data triangulation, helping us maintain research quality and double-check EE actor-related elements ([Flick, 2007](#)).

3.4 Data analysis

We conducted the interviews (cf. respondent interpretation, i.e. their perceptions) in English, recording and transcribing them all. The transcriptions were initially made using an AI tool (Team's transcription function) and were later thoroughly manually checked. The collected data was coded and analysed based on [Gioia et al.'s \(2013\)](#) three-stage data analysis method, including first-order concepts, second-order themes and aggregate dimensions ([Figure 1](#)). Each author first coded the data, and then the authors' team discussed and finalised it. Multiple perspectives during the data analysis (investor triangulation) helped us reveal and minimise individual researcher biases (cf. researcher interpretation) ([Denzin, 1989](#)), improving the research's quality ([Flick, 2007](#)).

Our aim is not to build a new theory or test a prior one but to advance and extend the existing theorising of the social pillar of sustainable EEs based on how MWEs experience diversity, equity and inclusion in the host country's EE. Despite being built on grounded theory principles, [Gioia et al. \(2013\)](#) state that in their data analysis method, besides the data



Source(s): Authors' own work

Figure 1.
Data coding scheme
based on Gioia *et al.*'s
(2013) method

collection process and following the preliminary stages of analysis, authors should be involved in the iterative process of analysing emergent data, themes, concepts and dimensions regarding the existing literature. This allows scholars to evaluate the alignment of findings with previous research and discover novel concepts that the extant literature has not explored (Gioia *et al.*, 2013). Gioia *et al.* (2013) argue that “upon consulting the literature, the research process might be viewed as transitioning from ‘inductive’ to a form of ‘abductive’ research, in that data and existing theory are now considered in tandem”.

In employing elements of this approach in the interview analysis, we have followed it as “a methodology open to innovation, not a step-by-step template or cookbook” (Gioia *et al.*, 2013, p. 26) and have considered the interpretation challenges “templates” introduce (Mees-Buss *et al.*, 2022, p. 406). Yet in this complicated process, this organisation provided procedural rigor for our international research team, and it assisted us beyond the “template” to reflect interpretatively between theory and empirical data (cf. open to innovation) to capture the complexity and advance theory (cf. theory-related interpretation) (Mees-Buss *et al.*, 2022). We thus seek a fine balance between what is known and unknown, as it provides us an opportunity to discover new concepts without unnecessarily recreating existing concepts or ideas (Gioia *et al.*, 2013).

4. Findings

The findings of the interview data explicate a range of concerns about EE inclusivity EE. Figure 1 demonstrates the first-order concepts, second-order codes, and resulting aggregate

dimensions in our data analysis. The four aggregate dimensions have emerged from the data: (1) MWEs' barriers and challenges; (2) MWEs' agency in the host country EE; (3) Actions towards building an inclusive EE; and (4) EE gaps impeding the development of MWE. Below, we discuss these 3rd-order themes or aggregate dimensions in more detail, with corresponding quotations from our data.

4.1 MWEs' barriers and challenges

There are different barriers and challenges, from external (e.g. funding, admin systems) to internal (e.g. language skills and social behaviour). Our findings show some female migrant entrepreneurs in Finland may face difficulties and challenges through being perceived as foreigners and women from countries with inherent patriarchal societal norms and traditions. These cultural aspects do not originate in the host country's culture but influence MWE dynamics, as individual challenges like cultural heritage patterns may transfer to the new environment as social and economic impediments. The knowledge challenges stem from the liability of foreignness, including language barriers, differences in consumer behaviour in the home and host countries, and administrative difficulties like taxation and bookkeeping issues.

Notable practical barriers were identified, often related to structures. Insufficient knowledge of Finnish was a challenge for highly skilled and educated MWEs running a business in Finland. MWE 2 claimed: *"Language is a barrier in terms of getting in the door. It's a barrier in terms of access to information. It can also be a barrier to even accessing networking events"*. Similarly, EE Actor 6 argued: *"We also struggle for people to find us because there is also a language barrier"*. In addition to the insufficiency in the Finnish language, MWEs moving from less developed countries were not fluent in English. These female migrants decided to learn and get advisory services in Finnish instead of getting them in English, which doubled their problem. EE A. 6 stated: *"Migrants coming from certain countries who instead like to learn Finnish, which is, of course, nice that they want to learn Finnish, but then they don't learn English. And then it's kind of like if you don't know Finnish well enough, then it would be better to learn English, and you would get more information that's meant for migrants, maybe"*.

Apart from the language issue, psychic and cultural distance caused difficulties for MWEs in understanding consumer behaviour in the host country. EE A. 7 said: *"Understanding the vast significant difference between customers and consumer behaviour in Finland and their home countries is a big challenge, and for some, it is challenging to admit that these kinds of things are very much connected to attitudes and experiences"*. Similarly, EE A. 5 noted: *"Cultural viewpoints. Preferring their own and their own accustomed habits over the local things is one of the things"*. Our findings show that being a migrant entrepreneur could also cause difficulty in earning customer trust in Finland, as one respondent noted: *"Finns really need the trust, and then through, that's when you have, like, slowly made that rule like into their inner circle then you can like start talking about maybe selling something to them"* (EE A. 6). Likewise, EE A. 2 noted: *"Getting the clients' trust sometimes might be a bit harder than I'd usually imagine"*. Another reason for migrant entrepreneurs not acquiring a sufficient customer base could be their blind belief in their business idea and unwillingness to conduct a proof of concept. One respondent explained: *"The most significant challenge is the blind belief in your business idea and that it will produce a sufficient amount of money. Not necessarily willing to run a proof of concept. But nowadays, we have quite a lot of ways to carry out a proof of concept or try to reach outside your peers in your network"* (EE A. 5).

Insufficient knowledge of the local business environment and administrative duties (i.e. taxation, bookkeeping) also caused challenges for MWEs: MWE 2 stated: *"I was always messed up with my taxes, and eventually, I had to hire an accountant"*. Similarly, EE A. 4 noted,

"Migrant people don't know how business legislation and taxation work". Despite their deficient knowledge, some migrant entrepreneurs may still perform these duties themselves instead of relying on expert professional help. One respondent explained this by saying: *"There's been the problem that they don't use experienced bookkeepers. They do it by themselves"* (EE A. 4).

The liability of foreignness also manifested itself in the hurdles to MWEs getting financing from banks without a banking history and loan guarantee. This was salient for those residing in Finland for a relatively short period. One respondent explained: *"Migrant people very often say they don't have any guarantee for a bank loan, or they've been living here for a very short time and don't have a banking history"* (EE A. 4). Furthermore, if migrant entrepreneurs' capital was acquired from abroad, they had to prove and explain these foreign money sources. *"Sometimes banks are cautious and want to check where the money comes from, and immigrants face difficulties if they have like money coming from outside Finland"* (EE A. 2).

Given their home countries' rigid and unfriendly business settings and the resulting perception of Finnish EE actors and their roles, some migrant entrepreneurs and MWEs were unaware that they could trust institutions, including the government agencies designed to help entrepreneurs in Finland. As one respondent explained: *"The explanation is that you don't really have to be afraid of government agencies in Finland, that you can talk to them, and you can mitigate and anticipate a lot of future problems by just talking to them in advance and seeking information"* (EE A. 5). EE A. 5 also noted that if they convinced MWEs to discuss how to get business advisory services, they sometimes had to speak to their husbands instead of them. It because of the MWE's home country's societal norms and male-dominated culture. EE A. 4 had a similar experience when advising MWEs, noting: *"Very often, women entrepreneurs who use our services and who are Muslims come to our advisory sessions, mostly with their husbands or with some men. Sometimes, these discussions are very complicated, as I don't discuss matters with these women but with these men. So, even though the women are officially registered as entrepreneurs, they're quiet, and their husband is the boss. So, this has been a problem"*. However, EE actors in Finland were motivated to help and empower MWEs from such societies and wanted to assist them to realise their potential. One respondent explained: *"We also would very warmly welcome female empowerment, for real, to enable the people who have arrived in this society to live within our societal norms, not necessarily under the pressure of the other party"*. The findings suggest that culture has overarching and multiple influences on MWEs stemming from both themselves and the external environment.

4.2 MWEs' agency in the host country EE

The ecosystem perspective identified diversity challenges. The findings manifest themselves in the sense that MWEs running a business in Finland are a very heterogeneous group and, hence, they have a diverse background regarding the country of origin, education, occupied sector, etc. This showed their agency, and how it was employed, differed significantly. EE A. 4 noted: *"There's a group of clients who are very highly educated. At the same time, we have female clients from less developed countries like Afghanistan and Somalia who are illiterate. We have migrant clients who have moved to Finland from more than 130 countries. So it's a very heterogeneous group"*. MWEs' businesses were mostly small. EE A. 7 noted: *"Most Finnish companies or companies started in Finland are small companies with less than ten employees. So there are lots of solo entrepreneurs, and the vast majority of companies started by immigrants are small, and they don't even wish to become unicorns or Gazelle companies. So that's our target market"*. MWEs were occupied in sectors ranging from STEM to socially beneficial care service sectors. For example, MWE 1 was running a company that developed an app for stakeholders in the agriculture sector, whereas MWE 2 had doctorates from Germany and Cambridge University and was running a space data tech company.

In contrast, some female migrants occupied socially beneficial service sectors. EE A. 6 stated: *“We had this migrant entrepreneur of the year award, and the winner was a woman from Kenya ten years ago. She’s built a successful business in Kokkola, with home visits, caring for older adults, and so on. In Finland, we need more people who care for other people because the population is ageing”*. By highlighting the advantages of their home country’s cultural background and peculiarities, EE A. 6 also noted the importance of such entrepreneurs working in a socially beneficial sector: *“Many migrants already know how to take care of people because they come from less individualistic countries than Finland. Suppose you come from a country where the family is always together, and you take care of the older people yourself. Then you’re already used to it, and such women who are good at taking care of people are needed. Others will make it a business because we will need this in future. I’d say there’ll be a huge market gap for such businesses”*.

The diversity of individual challenges and needs was highlighted. During the participant observations, we discovered that an MWE had been running a business in the mental health treatment sector. Given Finland’s location and lack of sunshine for several months a year, she believed people had a propensity to depression. This MWE’s experience as a nurse, education (a master’s thesis on loneliness issues) and desire to benefit society and for self-actualisation were her social entrepreneurship’s main motivations. This MWE was pursuing personal and business aspirations that had great potential to solve one of Finland’s community-based problems.

The findings also revealed the importance of acquiring sufficient knowledge of the host country’s EE, business rules and procedures to enable female migrants to run successful businesses. MWEs were sometimes in a hurry to start a business without a clear vision of and strategy for their product or service. EE A. 7 stated: *“One challenge when working with immigrants is that they’re in such a hurry to start a business that they want to start it now”*. In Finland, entrepreneurs must possess sufficient knowledge about the product or service they are launching or planning to launch. One respondent pointed out: *“Many people have been very surprised that Finland has a compulsory legal act requiring anyone becoming an entrepreneur to seek sufficient information about their business”* (EE A. 5).

Another common mistake migrant entrepreneurs made was not contacting the advisory services when necessary. Instead, they reached out to these bodies when they had already made some important deals or decisions that might lead to negative consequences. One respondent noted: *“When migrants buy a business or make an acquisition, they find a company and pay the money, and then they contact us. They often make very bad deals, pay a lot of money, and don’t know whether the business they’re buying has been successful. We have many such examples”* (EE A. 4). MWEs must therefore proactively acquaint themselves with the local EE, main actors, rules and regulations. MWEs should seek and rely on actors’ support services whenever necessary. MWE 2 was a brilliant example of a proactive migrant entrepreneur who had participated in hackathons and won several prizes. She explained: *“We participated in the Junction hackathon with my previous employer. I then attended the Ultrahack hackathon, and the European Space Agency developed a camp for 1.5 weeks in Frascati, Italy. It’s one of the institutes of the European Space Agency. And at all these events, we won first prize. So I thought three awards in a row were an excellent validation for starting a company”*. Participation in hackathons was a good validation for the idea behind MWE 2’s company and an excellent networking opportunity. She added: *“Hackathons and accelerators generally helped us meet the right people”* (MWE 2).

4.3 Actions towards building an inclusive EE

The interviewed support-providing EE organisations strove to help MWEs tackle challenges and difficulties. They intentionally and strategically made the EE in Finland more inclusive,

diverse and equal in practice, introducing more inclusive services. More precisely, EE actors in Finland helped solve MWE's challenges related to their single-mother status, language barriers, networking challenges and insufficient knowledge of the local business environment and EE.

To overcome language barriers, business advisory companies offer entrepreneurship courses in simple Finnish (Selkosuomi) and simple Swedish. One respondent noted: *"We're going to be releasing Be Your Own Boss in Selkosuomi and Lätt Svenska because ... even though in the corporate world, English allows you a lot of room, knowing Finnish and or Swedish is definitely an advantage"* (EE A. 3, a). In addition to entrepreneurship courses, some administration-related advisory sessions/events were offered in simple Finnish (Selkosuomi). Additionally, an interpreter might translate the session/event to English, which was useful for migrant entrepreneurs who were not fluent in Finnish. As one respondent pointed out: *"In some sessions/events with the groups, there's been an interpreter when the person's presentation in Finnish, in simple Finnish, about taxation, for example"* (EE A. 3, b).

MWEs could also receive business advisory and entrepreneurship services in their native languages. EE A. 4 noted: *"Our individual business counselling services are provided in Finnish, Swedish, English, German, Estonian, Russian, Italian, Spanish, French, Arabic, Chinese, and Mandarin"*. EE A. 7 explained: *"We organise entrepreneurship courses in several languages. All our services are in different languages, and the staff is very multicultural"*. Besides providing training, mentoring, entrepreneurship courses, individual business consulting and personalised support in different languages, EE actors helped migrant entrepreneurs acquaint themselves with the local business environment and the host country's EE. They explained the entrepreneurship path in Finland to migrant entrepreneurs, from feasibility analyses to product/service launches. One respondent explained: *"LXYZ is one of the entrepreneurship training programmes, and the idea is that if you have an idea ... that you want to be an entrepreneur, we teach you the fundamentals, plus how to take that idea and make it a registered company; and so we show you how to navigate P.R.H., how to apply to Business Finland, and how to build a business plan and value proposition. and make a forecast"* (EE A. 3 a).

EE actors were aware of the MWE's difficulty networking with local partners and linked migrant entrepreneurs with Finnish partners. One respondent explained: *"We'd like to have a connection between Finns who have lived here their entire lives ... and migrants who have moved here from abroad. Actually, in one month, we've launched our new webpage, and we've been working on it for a couple of years. At the same time, we're launching a virtual networking platform"* (EE A. 6).

In addition to the EE actors' actions to help MWEs overcome challenges stemming from their liability of foreignness, some actions aimed to reduce MWEs' challenges related to their single-mother status. One respondent stated: *"I've been lobbying a lot actually on Business Finland that there should be a support mechanism for single-parent entrepreneurs because I think we limit a large part of society from becoming entrepreneurs. Whether you are a foreigner or a Finn, if you have children because you may not be willing to take the risk. And, it's a huge risk to take"* (EE A. 3 a).

4.4 EE gaps impeding the development of MWE

Interdependence between EE actors supporting MWEs in Finland was evident at a national-systemic level. Multiple structures exist within and across geographically specific EEs. More specifically, NGOs, government administration representatives and local municipalities providing different support to local and minority entrepreneurs closely collaborated with each other and the respective Finnish ministries' representatives. For example, EE A. 5 noted: *"We cooperate with different organisations like Entrepreneurs Finland, Startup Refugees, which is also like a subprogramme under them, and the local developments"*. EE A. 3 (an NGO

dealing with the professional and social integration of people in Finland) mentioned that one of the entrepreneurship training programmes was conducted in collaboration with the Centre for Economic Development, Transport, and the Environment (Ely-Keskus) and the Ministry of Economic Affairs and Employment Services (the TE office), stating: *“This programme is funded this time by Ely-Keskus in cooperation with the TE office. So people are conducting the programme and have an agreement with the TE office”* (EE A. 3).

Support-providing non-profit organisations faced funding constraints in meeting migrant and local entrepreneurs’ needs. EE A. 7 explained: *“Like all NGOs, public funding is shrinking and decreasing and becoming more competitive. We do have no long-term funding, so a big part of my work is trying to get money”*. Some successfully launched entrepreneurship courses for immigrant entrepreneurs were kept to a small scale due to organisers’ funding constraints. One respondent noted: *“There was no funding mechanism behind it, so we also couldn’t really afford to do it on a very large scale”* (EE A. 3). Hence, the EE structures also face impediments.

Despite the Finnish EE taking specific steps and investing to become more inclusive, gender gaps remained, mostly related to mothers of young children demanding more care work and discrimination against women entrepreneurs in the business community. Regarding her newly obtained motherhood status, MWE 2 said that *“closing the deal as a woman CEO is much harder. Now I have a small child. I couldn’t sacrifice my family life for a start-up”*. However, if they become a full-time single parent and decide to halt business temporarily, financial support from the Finnish social security system in Finland (Kela) for entrepreneurs was insufficient. One respondent explained: *“I was a single mom, and there was no fallback or social security system for entrepreneurs in Finland. Let alone for foreign entrepreneurs ... So, for us, there’s more vulnerability”* (MWE 1). Furthermore, although there was a start-up grant (starttiraha) granted as a social benefit by the Ministry of Economic Affairs and Employment Services on certain conditions for start-up entrepreneurs to support their living costs during the initial phase of the enterprise, it does not consider children. MWE 2 noted: *“When you’re unemployed, you get a basic amount of money. When you’re on very basic unemployment, you get a basic amount of money. And then, if you have children, you get a supplement for each child. There’s a small supplement each day. But when they calculate starttiraha, they don’t, and all of a sudden, your children don’t exist”*. In our research, only one EE actor noted the absence of a support mechanism for single-parent entrepreneurs: *“I have been lobbying a lot actually on Business Finland that there should be a support mechanism for single-parent entrepreneurs because I think we limit a large part of society from becoming entrepreneurs. Whether you are a foreigner or a Finn, if you have children because you’re not willing to take the risk. Right now, it’s a huge risk to take”* (EE A. 3).

In addition to gender gaps in the EE due to women’s young and single-mother status, the investment community was biased against female entrepreneurs. MWE 2 stated: *“There’s an unconscious bias from the investment community – most investors are male, and statistically and scientifically, it’s proven that males will usually give to other males before they give to females”*. It seems entrepreneurial agency experiences gender-related constraints and disadvantages even within the EE.

Evidently, EE actors were aware of the needs of migrant entrepreneurs (but not necessarily MWEs’ needs). However, the lack of awareness of MWEs of the availability of EE support services was a missing link between entrepreneurs and EE actors. EE A. 7 noted: *“They don’t know lots of free services are available; they’re unaware of them, and they don’t find them because they don’t know what words to use to look for information.”* Likewise, EE A. 4 noted: *“Our greatest challenge is to provide top-quality services and reach those who don’t know how to find us”*.

5. Discussion

Inclusive, diverse and equal EE seems a highly contextual construct in spatial, temporal and other structures. Multiple and diverse actors form the structure of the inclusive MWE EE.

This is not limited to formal institutions and support organisations. There is a dynamism that consists of various actors with distinct agency and perspective on the EE and its DEI. If we simplify the findings, we can identify an interplay between the host country's EE and its DEI with the development of MWE, which is influenced by impeding and fostering dynamics, i.e. the activity generated by the EE and MWE agency shaping the respective challenges and opportunities. These represent both structures and their agency and interconnectedness (Archer, 1995). We discuss these relationships as having an influence if not causality due to the EE construct's co-created features. Figure 2 synthesises our research findings by linking the four resulting aggregate themes to the development of MWE and the sustainability of the EE.

In line with existing research, our findings show that to grasp the entrepreneurial activity's dynamics' complexity in a given context (Brown and Mason, 2017), the EE structure and entrepreneurs' agency should be considered concurrently (Archer, 1995). Factors impeding the development of MWE could stem from the MWE's liabilities of foreignness and inherent norms and traditions (depending on their home country) and the EE's structural inclusivity and gender gaps. Likewise, the factors nurturing the development of MWE could come from the individual agency and the proactive behaviour of MWEs in exploiting the opportunities in the EE and EE actors' actions (including national policies and programs) towards creating a more inclusive ecosystem. More precisely, the interviewed EE actors reported providing entrepreneurship-related business advisory and support services tailored to the needs of migrant entrepreneurs.

However, despite its high country performance in gender equality and structural efforts within EEs, gender gaps remained in Finland's EE. Migrant women seemed to face a more gendered set of challenges (Christou and Kofman, 2022). Challenges were especially highlighted in single mothers' financial needs. For example, some points in the funding policy and mechanism were neglected in funding single-parent or single-mother entrepreneurs, making it difficult for MWEs to take risks. Furthermore, the inexistence of the fallback system put these entrepreneurs in a more vulnerable situation than other local entrepreneurs.

In addition to the structural EE gaps related to MWEs' status as single-mothers or as mothers of older children requiring more care, human factors like prejudice concerning MWEs' professional competence and potential. The experience of the highly skilled MWE 2

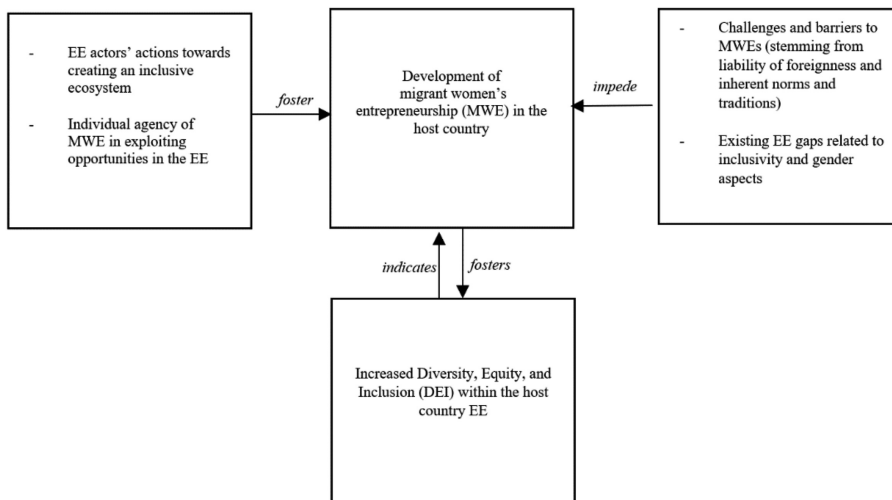


Figure 2. Actors and factors influencing MWE's development in the host country's EE

Source(s): Authors' own work

(PhD from Cambridge University) with enormous industry experience in the relevant field shows the prevalence of discriminatory attitudes from the investment community towards women entrepreneurs in STEM.

According to the National Report of Finland on the Integration of Migrant Women (EMN, 2022a), the current Finnish integration legislation (dating to 2010) has been in a reform process for several years. One planned measure for improving migrant women's integration is "the development and dissemination of flexible models of education, supported by childcare" (EMN, 2022a, p. 28). This government initiative may help better exploit the labour market and entrepreneurial opportunities of established and starting mother-MWEs with young children. In addition to governmentally planned activities aiming to improve mother MWEs' position, other EE actors like NGOs supporting women entrepreneurs have also considered tackling MWEs' particular needs (the need to improve the entrepreneurial funding mechanism for single mothers), and they are therefore attempting to reduce existing gender gaps in the ecosystem. These planned actions will help solve the barriers female migrant entrepreneurs face, including funding (Azmat, 2014), and the need for a work-childcare balance, which has been widely covered in the extant literature. These actions, combined with the programmes, policies and activities already undertaken by EE actors to help MWEs overcome their liability of foreignness while exploring and exploiting the ecosystem's opportunities, will improve diversity, equity and inclusion within the host country's EE.

In turn, MWEs were found to contribute to the EE's sustainability with businesses aiming to solve societal challenges such as mental health treatment or elderly care services. In addition to contributing to the development of STEM sectors (such as a space data tech company and AI solutions for farmers) and the resulting advancement in the EE's economic and ecological dimensions, MWEs were thus committed to the progress of the EE's social pillar. Some MWEs assumed the role of activists and advocates for single mothers and female migrant entrepreneurs by joining NGOs supporting entrepreneurs in Finland (MWE 1).

6. Conclusions

6.1 Theoretical contribution

Unlike extant research focusing on high-growth entrepreneurship and the EE's role in fostering their development (cf. Mason and Brown, 2013; Wallin *et al.*, 2016), our research explores the role of the EE in meeting the needs of a remarkably different entrepreneurial group – MWEs. Addressing the knowledge deficits Audretsch *et al.* (2019) mention, we also examine how MWEs contribute to the dynamics and sustainability of the host country's EE. Indeed, the existing literature acknowledges knowledge scarcity, focusing on the nexus of contextualisation of entrepreneurship and sustainability (Volkman *et al.*, 2021). DiVito and Ingen-Housz (2021) highlight the need for more research emphasising specific actors' actions and their interaction with the broader sustainable EE. Given the UN's SDGs 5, 8, 10, which aim to improve women's empowerment at all levels, promoting sustained, inclusive and sustainable economic growth and ensuring equal opportunities and reduced inequalities within the population, we argue that the diversity, equity and inclusion (DEI) of all EE actors, especially immigrants, females and young people (cf. Christou and Kofman, 2022), is an essential indicator of the sustainable EE. Our research therefore addresses how the EE's existing structure, policies and programmes advance its DEI, how this may foster MWE, and how MWEs contribute to the dynamics and sustainability of EE building on EE actors' stakeholder perspectives. This stakeholder perspective addressing the support-providing side contributes to a more holistic understanding of the phenomenon and its interaction.

This research's makes three theoretical contributions. First, the existing literature has observed the scarcity of research on the intersection of UN SDGs and EEs, and how EEs can promote sustainable entrepreneurship (Volkman *et al.*, 2021; DiVito and Ingen-Housz, 2021).

By focusing on MWEs' influence on the EE's dynamics and sustainability and exploring how EEs advance their diversity, equity and inclusion to foster MWEs, our research contributes to the sustainable entrepreneurship and sustainable EE literature. It does so by demonstrating the interplay of EE and MWE and identifying the elements of inclusive EE.

Second, extant research focuses on the nexus of high-growth entrepreneurship and the EE (cf. [Mason and Brown, 2014](#); [Wallin et al., 2016](#)). However, the research exploring EEs' role in nurturing the businesses of a marginalised entrepreneur group (immigrant, females, young people) remains nascent ([Audretsch et al., 2019](#)). Moreover, extant research discretely addresses the EE's gender ([Brush et al., 2019](#); [McAdam et al., 2019](#); [Foss et al., 2019](#); [Berger and Kuckertz, 2016](#)) and (immigrant) inclusivity aspects ([Duan et al., 2021](#); [March-Chordà et al., 2021](#); [Schäfer and Henn, 2018](#)). Research on the intersection of (immigrant) actors' inclusivity and gender identity in EEs and their contribution to the EE continues to accumulate (cf. [Aman et al., 2021](#); [Aman et al., 2022](#)). Furthermore, as the existing literature addresses the EE's role in promoting MWE and MWEs' contribution to the development of the host country's EE from MWEs' perspectives (cf. [Aman et al., 2021](#); [Aman et al., 2022](#)), this study illuminates EE actors' stakeholder perspectives and inherent support systems providing a novel perspective. We responded to calls to explore EE actors' perceptions and views of the EE's impact on fostering MWE and MWEs' contribution to the dynamics of the host country's EE ([Aman et al., 2021, 2022](#); [Ram et al., 2013](#)), as these structures and interactions need a more holistic understanding for research, management and governance. Building on the stakeholder perspectives of EE actors, we advance EE theory with a novel perspective as we focus on EEs' role in advancing diversity, equity and inclusion and its interplay with the development of MWE. We also examine MWEs' contribution to the dynamics and sustainability of the EE.

Third, extant MWE research focuses on low-skilled MWEs targeting low-growth sectors, examining them through "double" and "triple" disadvantage thesis lenses ([Chreim et al., 2018](#); [Dhaliwal and Kangis, 2006](#)). Several scholars thus call for more research on highly skilled female immigrant entrepreneurs, their contribution to the host country, and the role and influence of macro-level contextual and home-country-specific factors on developing immigrant female entrepreneurship ([Brieger and Gielnik, 2021](#); [Chreim et al., 2018](#)). Moreover, previous research emphasises the need to explore institutional frameworks, policies, the liability of foreignness and their impact on female migrants' entrepreneurial experiences ([Chreim et al., 2018](#); [Lassalle and Shaw, 2021](#)). By exploring the role of the EE in fostering the development of MWEs, we focused on the impact of interdependent actors and factors at female migrants' business community's macro level. By exploring the entrepreneurial context and the EE relevant to highly educated (a PhD in Tech and a master's degree) and highly skilled MWEs, we discovered that MWEs contributed to all the EE's sustainability pillars through their businesses, not only in STEM but in socially beneficial sectors while contributing to the development of a more inclusive EE.

In short, multiple agencies were simultaneously developing EE structures and MWE. The interplay of EE actors in shaping a more inclusive and sustainable EE for MWE showed diverse participants and roles, not only formal institutional actors. These EE constructs illustrated dynamic, contextual characteristics and interconnected structures (e.g. from governance and policy).

6.2 Implications for management, government and policymakers

By focusing on the entrepreneurial experiences of MWEs in Finland's EE and exploring their contribution to the EE's dynamics and sustainability, our study contributes to the UN SDGs 5, 8 and 10, which aim to improve women's empowerment and promote sustained, inclusive and sustainable economic growth, and ensure equal opportunities and reduced inequalities within the population. Our findings demonstrate that both the EE structure, policies, and

programmes and MWEs' individual agency and proactivity in lobbying the required actors (i.e. municipal governments) for their interests in the required places enhance the development of their businesses. There were both impeding and fostering dynamics which may have idiographic and contextual features. Yet issues like language and cultural heritage may hinder EE participation. This suggests that a detailed understanding of such effects will be collected and used to advance future EE inclusion, including through language, funding, networking, mentoring and family care policy programmes.

As a leading country in the overall attainment of UN SDGs, Finland scores 86.51% (Sachs *et al.*, 2022). Our research shows that the EE in Finland enormously assists migrant entrepreneurs in overcoming challenges and barriers stemming from their liability of foreignness. However, migrant entrepreneurs are often unaware of these services' existence, availability and trustworthiness. Language in communication services and dissemination is essential. We suggest that NGOs, government administration representatives and local municipalities providing different support to local and minority entrepreneurs at a business's various stages should promote the presence, availability and affordability of support and business advisory services among immigrants through various networking and marketing channels. Additionally, discrepancies in the funding policy for entrepreneurs and single parents or single mothers need to be reconsidered (e.g. the starttiraha grant). These macro-level policy actions, combined with Finland's planned flexible education and childcare systems (EMN, 2022a), will help reduce EE gaps related to MWEs' status as single mothers and as mothers of older children requiring more care, and hence better exploit their talent for the benefit of the host country by fostering their entrepreneurship. In turn, MWEs should be more proactive in lobbying for changes in these regulations at the national-systemic level.

6.3 Limitations and future research directions

MWEs represent a relevant societal theme, an invisible pillar with growth potential. By exploring the role of the EE in fostering MWEs' development and examining their contribution to the sustainability of the EE, our research focused on the SEE's DEI pillars. We found that diversity produced complexities and new ideas, innovation and businesses, while equity and perceived equality were complex issues linked to one's background and situation. However, many equality and inclusion efforts were identified, while these posed interconnected dynamics as perceived by EE actors. The study was limited to Finland, Finnish policy programmes, and EEs from the perspective of EE actors. Future research should therefore explore the reverse impact, the entrepreneurs' actions and EE co-creation from MWEs' perspectives, and their overall contribution to the SEE, while considering other sustainability targets and indicators mentioned in the UN SDGs. Especially for other marginalised entrepreneurial groups (i.e. young people, the disabled), the EE's role in their entrepreneurial development and their combined contribution to the EE's sustainability needs study because inclusion is largely a perceived element, and inclusion may trigger further inclusion by successful examples.

This research was limited to the entrepreneurial experiences of MWEs in Finland, a country with one of the lowest gender gaps in all life spheres (W.E.F., 2022). Hence, MWEs' situation in the host country's EE in other contexts may differ significantly. Future research should therefore examine MWEs, their interconnection and interaction with EEs in different country contexts, especially in countries with medium or high gender gaps in entrepreneurship, from the perspectives of both MWEs and EE actors.

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Corresponding author

Raushan Aman can be contacted at: raushan.aman@oulu.fi

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