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Entrepreneurial Behavior of Some Finnish Female Immigrants in Costa del Sol, Spain

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Abstract

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Entrepreneurship of Some Finnish Female Immigrants in Costa del Sol, Spain,
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The objective of this narrative approach thesis was to describe the factors preventing and/or promoting the entrepreneurship of some Finnish immigrant women living in Costa del Sol, southern Spain. Motherhood and the need of the support are linked to the topic.

Data for this study was collected by using the narrative approach and blog posts. Narrative approach was used to encourage women to self-actualization and to produce personal and subjective narrative material. The theory part is based on the terms of female entrepreneurship, Finnish Immigrants in Costa del Sol, Spain and immigrant entrepreneurship in Spain.

According to the results of this narrative approach research, these Finnish immigrant women are not looking for financially better life for them or their children with their businesses but better quality of life and happiness. The immigrated women in Spain can be affecting a gradual development of a positive social representation of women entrepreneurs. In this development the Finnish immigrant women running their businesses can be in a major role because of their self-confidence, historical background of female entrepreneurship in general and also equality of genders in Finland.

Keywords: female entrepreneurship, Costa del Sol, Spain, Finnish immigrants, women entrepreneurs

1 Introduction

The aim of this thesis is to describe the issues related to entrepreneurial behavior of Finnish immigrant women in Costa del Sol, Spain. According to the Instituto Nacional de Estadística (2016) at the beginning of the year 2016 in Andalucía lived 6,667 people originated from Finland. Costa del Sol area locates in Andalucía coast and it is the widest community of the Finnish people in Spain.

In order to find the needed information, this thesis takes a qualitative narrative approach. The qualitative method gives the opportunity to the individual entrepreneur to give a personal, nuanced and diverse answer to the theme. If the theme had been studied by using quantitative method, personal and subjective issues might not be reached. Some emotional and cultural aspects of gender issues have been better studied using qualitative methods (Campbell & Wasco 2000, pp. 773-791).

The theoretical background is based on the previous studies and literature concerning female entrepreneurship related to immigration entrepreneurship and Spain as a business environment for women. Also the 5M Model and the Institutional theory are introduced in the theory part.

1.1 Background

The topic is of the thesis author's own interest. Entrepreneurship has been the one of the main reasons to study the Master's Degree and Spain and its culture are very important issues to the thesis author. Female entrepreneurship is a topic which is not that much studied especially from Finnish immigrant's point of view in Spain yet.

The thesis concentrates on the topic of Finnish women and their entrepreneurial behavior in Costa del Sol in southern Spain. Some key concepts like female entrepreneurship, immigrant entrepreneurship and the area of Costa del Sol and business life in Spain as general are introduced. Spain as a business environment and the Finnish Community in Costa del Sol area are also part of the key concepts.

1.2 Research objectives and research questions

The aim of the thesis is to provide information about female entrepreneurship of the Finnish immigrants in a area in southern Spain called Costa del Sol where is located the largest society of the Finnish people in Spain. The main objective is to find out the main factors preventing and promoting female entrepreneurship of Finnish women in the area. Also the need of support these women need to their entrepreneurial behavior, and how the motherhood has affected to their entrepreneurship are related to the topic.

Therefor the main research question is:

- What are the main factors to prevent or promote female Finnish immigrant entrepreneurship in Costa del Sol, Spain?

The two sub research questions are:

- Is the motherhood affecting the entrepreneurship of these women?
- What kind of support do they need to their entrepreneurial carrier?

The theoretical part of the thesis will be connected to the research questions in order to enlarge the knowledge of issues related to the topic. The findings of the research will be compared to the theoretical data related in order to draw the conclusions.

1.3 Research method

The research method is qualitative based on narrative approach. The qualitative research tries to understand and explain the reasons for behavior and decisions of people. (Heikkinen 2001, p. 16.) The narratives can be in written form or orally produced. The material can be short or long, personal or public if wanted.

The user-generated blogs have been used as material in researching since the late-2000's. Blogs have been seen as a web content which is made to Internet users by producing and consuming the content. Blogging makes it also possible to communicate and interact with other Internet users. (Hookway & Snee, 2008.)

The word of narrative comes from the Latin word of *narratio* meaning a story and *narrare* meaning story telling. Nowadays the words used are a substantive *narrative* and a verb to *narrate*. Narrative approach does not lean to any tradition or science. (Heikkinen 2001, p. 116.)

It is said the narrative approach is investigating narratives and looking for meanings from the narrative patterns. The narratives are connected to the history and situations and often there are multiple narratives about the same situation and moment. (Aaltonen & Heikkilä 2003, pp. 122-123, 126.)

It is natural for humans to analyze their experiences through narrations. The power of the narrative approach is in the feeling of being real. (Syrjälä p. 214 in Aaltola & Valli 2001.)

One method to analyze the narrative approach material as discourse analysis is called Storymapping. It is developed by Heather J. Richmond (2002). The principle of the Storymap is shown in the Figure 1. Schematic Figuration of the Storymapping.

Richmond has developed the mapping for analyzing information for each person's story being part of the research. It organizes the recounting of past and present experiences and future intentions. It is done by using rubric of character, setting, events, conflicts and incidents, themes and resolutions. (Richmond 2002, p. 4.)

This kind of mapping can give a shape to individual stories and allows for a deeper analysis in relation to the relation questions. The stories can be meaningful for organizing thinking and is useful for both to the researcher and to the participants of the research. (Richmond 2002, p. 4.)

	The World of				
	Self	Family	Community	Schooling	Work
Past Experiences	<ul style="list-style-type: none"> • Background • Self-identity • Roles 	<ul style="list-style-type: none"> • Roots • Personal history • Events 	<ul style="list-style-type: none"> • Setting the context • Past connections 	<ul style="list-style-type: none"> • Incidents • Sites 	Past work experiences
Present Experiences	<ul style="list-style-type: none"> • Current status • Level of awareness 	<ul style="list-style-type: none"> • Current support 	<ul style="list-style-type: none"> • Current connections 	<ul style="list-style-type: none"> • Community experiences 	<ul style="list-style-type: none"> • Current work experiences
Future Intentions	<ul style="list-style-type: none"> • Outcomes • Personal development • Self-identity 	<ul style="list-style-type: none"> • Future support 	<ul style="list-style-type: none"> • Future Connections 	<ul style="list-style-type: none"> • Plans for future schooling 	<ul style="list-style-type: none"> • Future work expectations

Figure 1. Schematic Figuration of the Storymapping (Richmond 2002 p. 7.)

According to Richmond (Newby 2010, p. 501) the researcher has to “*find a way between the idea that action is conditioned either by circumstances or by individual decision making and the approach of narrative research is that of the chef who sees cooking as an art form and does not try to stick to recipes*”

Richmond gives an advice to do the analyzing of the narratives in four different stages. The first one is *Interpretation* in which the texts have to be read in details and identify important themes. At this stage it is possible for the researcher to find for example difficulties in telling about certain topic. The second stage is *Comparative experiences*, the point of the narrators puts the story in cultural or social context in for example in relations with others. The point is to find out if the narrative makes references to interpretations. At the third stage of *Political dimensions* the researcher is looking for evidences of a value base by for example gender, age or family structure. *Identification of common patterns* is the fourth and last stage in which the common themes and differences between narratives needs to be found. At this point the theory is reflected to the results and includes evaluation if the narratives are interpreted fairly. (Newby 2010, p. 501-503.)

The form of a Storymap is used to present a meaningful cross-case comparison. This can be understood as a method closely linked to the idea of literacy. The data from the participants is presented as case stories which can collectively offer different perspectives in understanding the phenomenon of the research. (Richmond 2002, p. 4.)

1.4 Delimitations and limitations of narrative approach

The topic of this thesis will focus on the entrepreneurship of female Finnish immigrants in Costa del Sol area in Spain. Therefore, the emphasis will be on female entrepreneurs concerning the theoretical part as well as the narrative approach inquiries.

After finding the previous studies and literature the study concentrated on finding versatile, international and resent information. This is for giving a real image of the phenomenon, and the understanding of the complex entirety would be more accurate.

If the narrative approach and the narratives are used as a method for delivering and producing information, also the traditional validity and reliability can be seen connected to the theme. The sample sizes of the narrative approach inquiries are usually quite small and in this research as well. The larger sample size could increase the reliability and the validity of the findings. (Heikkinen 2007, p. 152.)

In narrative approach the reliability is not based on the arguments but to the ability to make the reader empathize to the story and feel the apparent truthfulness. (Syrjälä p. 214 in Aaltola & Valli, 2001.) Thus narrative approach is usually connected to the constructivism as a way of thinking. The realism is produced through story telling or narratives and the truth of narrative approach can be divided to paradigmatic and narrative knowledge.

Both of them are meant to affect to the reader. The narrative form ensures the feeling of reality and the paradigmatic ensures the reality. Narratives give a chance to understand the world as a dialectic step by step developing story with scheme. The feeling of truth is based on the story and the feeling of simulation

to the reality. The feeling affects the reader based on the readers own experiences and it is more complete experience than getting sure about the truth of the certain argument. (Heikkinen 2007, p. 153.)

1.6 Structure of the thesis

The introduction includes information related to the thesis, its topic and also defines the research questions and limitations. The second chapter deals with the theory of female entrepreneurship including immigration entrepreneurship connected to women's entrepreneurship in Spain. It briefly defines the female entrepreneurship globally and in Spain and in Finland. Also the South European Model by King and Zontini (2000) which is a model suitable for South-Europe to analyze and to explain immigrant entrepreneurship is introduced.

The second chapter also includes themes of motherhood and entrepreneurship in general and two theories related to female entrepreneurship. The Institutional theory by Bruton, Ahlstrom & Li (2010) explains the link between the cultural context and the level of entrepreneurship in that context is based on Hofstede's five cultural dimensions. It is also a base for the 5M Model by Brush, Bruin & Welter (2009) adding to the traditional '3M model' (Market, Money, Management) of entrepreneurship two more items called 'Motherhood' and 'Meso/Macro environment'. Some common factors affecting to female entrepreneurship are introduced.

The chapter three tells about the situation of women as entrepreneurs in the European Union and introduces some terminology.

The community of Finns in Costa del Sol is the content of the chapter four. It tells about the past and current situation of the community and its special features related to the increasing amount of the Finnish people living in the area.

The empirical analysis is done in the chapter five and six and they have several under chapters. The emphasis is put to the findings of the research in order to produce the answers to the research questions.

The final chapter number seven puts up the existing and new information related to the topic of Entrepreneurial Behavior of Finnish Immigrant Women in Costa del Sol, Spain.

2 Female entrepreneurship

Female entrepreneurship is a current topic because it is becoming a more and more general way for women to employ themselves. Especially during the last economic depression of the 21st century, it has played a bigger role in building up the economy of the individual countries in Europe.

The one and only definition to female entrepreneurship is not internationally recognized. A woman entrepreneur can be someone who has started a one-woman business or someone who is principal of a family owned business. It can also be a shareholder of a publicly held company she is responsible for. The definitions for entrepreneurship are different in different countries also in general. (Giovannelli, Gunnsteinsdottir & Me 2003, p. 2-3.)

Because a lot of literature has been produced since the 1970's, in this thesis limitation has been made to the current literature. A lot of studies have been made before concerning Spain and immigrant female entrepreneurial behavior but specific information about the Finnish women does not exist. The focus is on the immigrant female entrepreneurship especially in Spain to be able to make some comparisons.

2.1 Female entrepreneurship globally

The typical business branch of female entrepreneurship is in service sector like cleaning and cooking which are familiar to women, retail of beauty treatments and health and handicrafts. The companies are usually quite small and based on the professional skills of the owner of the company. (Vainio-Korhonen 2002, p. 152.)

According to Giovannelli et al (2003) there are various statistics available on female entrepreneurship but the studies are produced in fragmented manner and suffer from lack of comparability within and also between the member coun-

tries. For example Finland and Spain both have registers to collect sex-disaggregated data on entrepreneurship but Finland also uses pension and insurance records in the same connection so the statistics are not comparable.

A special report of women's entrepreneurship by Kelly, Brush, Greene,, Herrington, Ali, & Kew, (2015) includes an enormous amount of information related to women as entrepreneurs in 83 economies worldwide. According to this report, in the innovation-driven economies there exists less demand for entrepreneurship for women, but those who start the business are more likely to success in their businesses. In both of the similar reports from the year 2012 and the year 2015 was seen increased female opportunity perceptions for good business opportunities in Europe. There exists a high prevalence, over one-fourth, of women entrepreneurs in the knowledge-intensive business service sector.

Kelly et al. (2015) inform that despite the differences in the economic development women invest to their communities and educate their children and that way pay back the benefits they receive by helping others. According to them the improvements in female entrepreneurship rates and gender gaps have occurred in 61 economies of the report in only two year time. Even though women are heavily involved with consumer-oriented sector, probably because of the easiness of entering to business, business of food, textiles and other basic needs as well as movements to buy local are becoming more important.

According to Hisrich, Peters, & Shepherd (2008, p. 65) there are several factors describing the female entrepreneurship. The motivation of the entrepreneurship of women is related to reaching the goals she has set for herself. The reasons for starting the business are frustration to the present job, the objects of one's own interest and a willingness of changing the personal circumstances.

The funding of the business is typically personal wealth and loans instead of different sources of finance. The professional background of women is experience of working as supervisor or in administration and also the experience from the service sector. Personal features typical to women entrepreneurs are flexi-

bility and tolerance and the support they need is coming from the friends, spouse and family. (Hisrich et al. 2008, p. 65.)

2.2 Female entrepreneurship in Finland

In Finland the definition of entrepreneur is *“a person who has a self-employed person’s pension insurance and who is no employed”* (Giovannelli et al. 2003 p. 2-3).

Since 2011 Tilastokeskus, the Statistics Finland, has added to entrepreneurs also the persons who own 30 % or more of the capital stock of the company or over 50 % together with their family. Until 2010 the amount of solo ownership of capital stock was over 50 %. Thus statistically the amount of women entrepreneurs has grown in recent years. (Tilastokeskus 2013, p. 112-113.)

As much as 84.5 % of women entrepreneurs in Finland have families. On average they have two children. Also adult children are counted to this amount. In comparison to the employed persons, the amount of women entrepreneur’s children is double as big as theirs. At least 26 % of women entrepreneurs have three or more children. (Tilastokeskus 2013, p. 119.)

In Finland in 2012, the highest proportions of women entrepreneurs of the total number of entrepreneurs were in the sectors of other service activities, human health and social work activities, and education. The lowest proportions were in the sector groups of construction, transport and storage, and information and communication. This can be seen in Figure 2. “Percentage of women entrepreneurs of the total number of entrepreneurs by sector in Finland, 2011.” The missing bars means the data is not available. (European Union 2014b.)

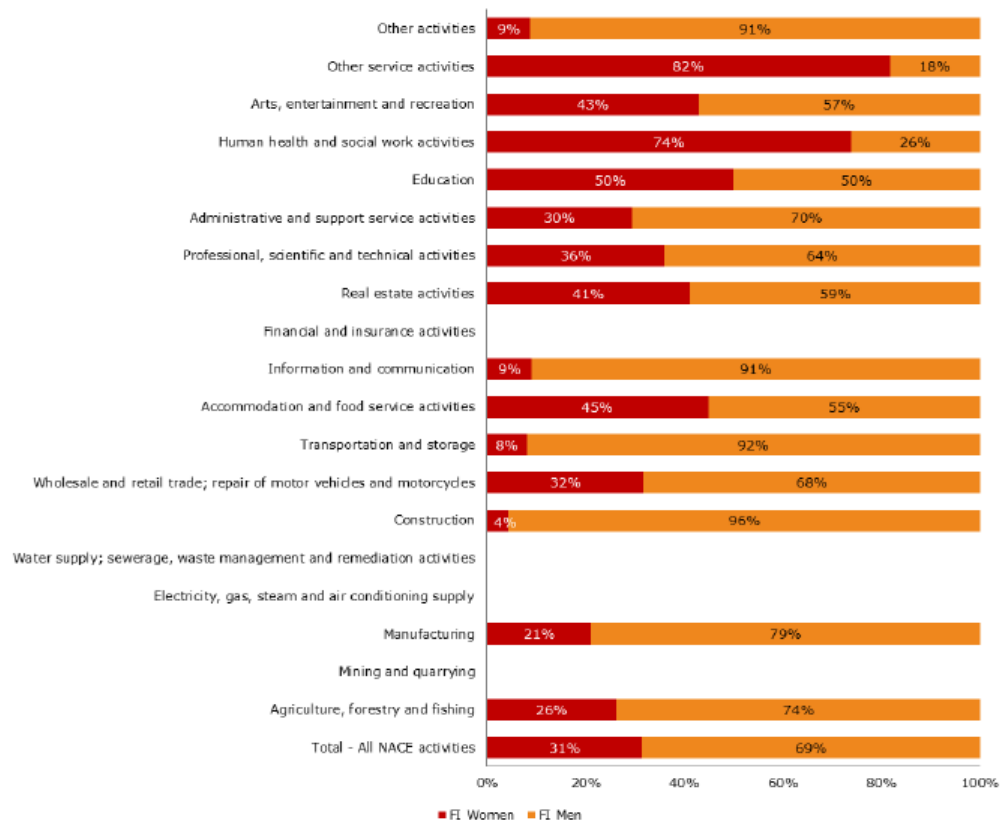


Figure 2. Percentage of women entrepreneurs of the total number of entrepreneurs by sector in Finland, 2011. (European Union 2014b)

Approximately 31% of all entrepreneurs in Finland were women in 2012. The majority of these women entrepreneurs (78%) were solo entrepreneurs. Solo entrepreneurs are defined to be persons who operate their own economic enterprise, or engage independently in a profession or trade. They do not hire employees nor are family workers. They are also known as their own account workers. (European Union 2014b.)

In 2012, Finland had 102,000 women entrepreneurs, including 23,000 who employed personnel. These women entrepreneurs amounted 23% of all employers. Since 2008, the number of women entrepreneurs in Finland has increased by 3% but the number of women employing personnel decreased by 4%, while the number of men entrepreneurs with personnel increased by 7%. The amount of women entrepreneurs who were employers was higher than the EU average for the same period. (European Union 2014b.) There is no difference in the intensiveness of female entrepreneurship when comparing regencies in Finland (Tilastokeskus 2013, p. 118).

The entrepreneurship rate is the percentage of entrepreneurs in the active labor force. In 2012, women entrepreneurs was about 8% of the women in the active labor force in Finland. This was lower than the EU average of 10%. (European Union 2014b.)

In 2012 the average education level of women entrepreneurs was higher than men entrepreneurs. Women entrepreneurs in Finland also had a higher education level compared to other women in EU. (European Union 2014b) The most common education for women entrepreneur was from service sector or from economical sector with 23,4 % or business and social sector with 20,6 % in year 2010. (Tilastokeskus 2013, p. 120.)

Finnish women entrepreneurs have told the reason for their successful businesses to be quality, professional skills and knowledge. The customer satisfaction and established customer relations were also mentioned to be crucial factors in order to be successful in their carrier choice. (Hilander 2012, p. 35.)

2.3 Female entrepreneurship in Spain

In Spain many women have been grown to be mothers, educators and care-providers and because of that they are likely to face conflict between their private, family and professional lives (Cowling & Taylor 2001, p. 167).

Compared to the 21 percentage of men entrepreneurs in the active labour force, women's percentage is 12 in Spain. Only 1 percent of women entrepreneurs has an annual income of over 100,000 euros. 23 percentage of them earn only 10,000 euros per year. Over 90 percent of the women intending to establish a company are interested in urban sector. Between the years 2009 and 2013 approximately 800 000 women established a business in Spain. (Ministerio de Sanidad Servicios Sociales e Igualdad 2012.)

As entrepreneurs, the female immigrants can help to overcome the widely hold attitude in Spain that immigrants are a problem because of the poverty, marginalization and ethnic conflicts. (González-González, Bretones., Zarco, & Rodríguez 2011, p. 369).

2.3.1 Spanish business environment and women

In Spanish business environment service sector dominates the labor market with 70.3 %, the next biggest is industry with 26,4 % (Attadius 2013, p. 2). The traditional model of women staying at home is bit by bit crushing and women are more active in entrepreneurship than before. Establishing a company in Spain is bureaucratic and it takes months to have several acceptances applied. (Mäki, Repo, Lehto & Mäkinen 2011, p. 8.)

There are 18 juridical forms of companies in Spain. In the context of women entrepreneurs the self-employed worker is presented. *“Self-employed worker is a physical person that usually, personally and directly; of his own account and beyond the direction and organization of another; realises a lucrative economical or professional activity even if he hires or does not hire other workers.”* (Circe.)

In the European Union statistics the definition of a self-employed person in the Labour Force Survey (LSF) database of Eurostat: *“ persons aged 15 years and older who work in their own business, farm or professional practice to make a profit, and spend time on the operation of a business, or are in the process of setting up a business. These entrepreneurs consider the running of their enterprises to be their main activity.”* (European Union, 2014a.)

Self-employed person is one of the most frequent forms of company creation. The owner of the company is also the worker of the company. This form is usually selected by retail traders of for example clothing, food, stationery, gifts and by for example professional plumbers, decorators, electricians and painters. (Circe.)

Characteristic for self-employed person is the total control of the company by the owner and at the same time manager of it. The company legal status of the company is the same as the legal status of the owner. The owner is personally responsible for all the obligations contracted by the company. The capital allocated to the company is by the entrepreneur. (Circe.)

The highest proportions in Spain in the year 2012 of women entrepreneurs of the total number of entrepreneurs is in a sector groups of other service activities, human health and social work activities, and education. The lowest proportions were in construction, transportation and storage, and water supply. This can be seen in the Figure 3. (European Union 2014a.)

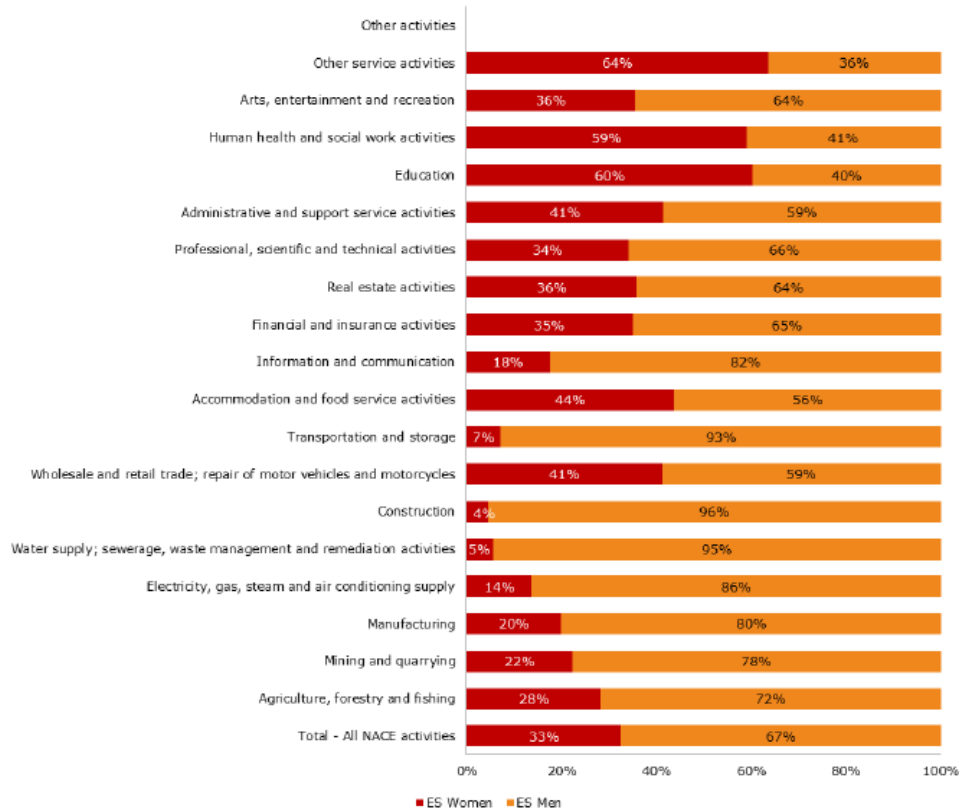


Figure 3. Percentage of women entrepreneurs of total number of entrepreneurs by sector in Spain, 2012. (European Union 2014a.)

In the year 2012 in Spain were 950,000 women entrepreneurs. That includes 272,000 who employed also personnel. These women entrepreneurs amounted to 33 percent of the total entrepreneurs and 30 percent of all employers. The same numbers compared to the total EU are 31 and 26 respectively. The majority of 71 percent of women entrepreneurs were solo entrepreneurs. Women entrepreneurs constituted about 12 percent of the women in the active labour force. This means the entrepreneurship rate percent of women is 12. (European Union 2014a.)

In Spain women aged 25-34 is the largest age group willing to establish their own business, 33.5 percent, and women aged 35-44 is the second largest group with the 29.3 percent. (Ministerio de Sanidad Servicios Sociales e Igualdad 2012.)

The largest group of women willing to start business in Spain located in Andalusia area in the year 2011. There approximately 18 percent of women potentially to have their own company. (Ministerio de Sanidad Servicios Sociales e Igualdad 2012.) Costa del Sol area is located in Andalusia region.

Since 1992 Spain has become a society of immigrants. Spain's exceptional economic transformation was an important factor leading to it and it was followed by Spain's entry to the European Community, democratization of the political system after the dictatorship of the Franco and massive injections of foreign capital. (Cebrian 2009.)

2.3.2 Immigration entrepreneurship connected to female entrepreneurship in Spain

Immigration entrepreneurship connected to female entrepreneurship in Spain has only a short history since the transition to democracy after Franco in 1975. They were eager to continue working as they had been working in their home countries before arriving in Spain. Some of them were forced to do it but also some found it as new change to build their and their children's lives. There have always been several reasons for these women to establish their own businesses. (Ribas-Mateos 2004, p. 1045). The labor characters and entrepreneurial profile of immigrants from European Union members states differ a lot from the immigrants from the Latin American, African, Asian or for example the Maghreb countries. (González-González et al. 2011, p. 369.)

Women and immigrants are seen to suffer social and labor discrimination and marginalization. Both groups have alternative areas in which they can work productively, namely family and domestic. (Ministerio de Sanidad Servicios Sociales e Igualdad 2012.)

Casas & Varela (2002) have found in their research that women coming from Dominican Republic and on the other hand from Argentina and Venezuela to Spain have difference in the general characteristic of the business. The type of business of Dominican women is hairdressing salon, "locutorios", meaning private telephone booths and food stores. The clients of the companies are co-ethnics and the entrepreneurship is seen as a strategy to escape from home and domestic service. The business of women from Argentina and Venezuela is more for Spanish clients and focused on service sector of food, retail trade and textile. Also several women had set up the business to continue their careers as veterinary or dentist surgery. So even though the women are originally from countries close to each other geographically the differences are major.

Gonzales-Gonzales et al. (2011, p. 363) have focused on their research for female immigrant entrepreneurs. They have approached the target group of 52 immigrant women living in Spain originally coming from non-European Union countries. The typical woman taking part in the study was young, married and had a few children coming originally from Latin or Maghreb countries. The companies they owned were small, operating on service sector producing minimum financial profit with few employees. This profile is typical for all immigrated women entrepreneurs in Spain.

Gonzales-Gonzales et al. (2011, p. 368) point out that the immigrant women coming from some European Union member state are differing a lot from Latin American, African, Eastern European or Asian immigrants in their study. The differences are in social, economic and also labour characteristics as well as in their entrepreneurial profile.

The small immigrant businesses in Spain show the capacity for innovation, facilitating their interaction with the natives of the population. They trust on relationships between various owners, and between owners and workers, thereby obtaining products at a lower price, a more accessible service, different treatment, etc. They are often scarce in the economies of the receiving countries like hand-crafts and repairing. They are also readier to work for long hours and utilize their ethno-social capital to lower the production costs and possible distribution. The relative success of immigrants businesses relays to the growing service

sector and to the increase in small-scale production that can respond flexibly to changes in consumer tastes. The companies are often located in the clusters near ethnic enclaves. (Cebrian 2009.)

According to Cebrian (2009) the business of immigrant is often representing the type of self-employment in Spain. This can lead to calling for relatives and associates to build a bigger business. Unfortunately this can happen to a self-employed person also in some kind of visible and legal part of an underground business.

2.3.3 South-European model

Southern Europe has a large informal or underground economy and still high rates of unemployment, temporary work and job insecurity. The sectors providing labour insertion opportunities are limited to the fields of agriculture, construction work, catering, textiles and home help. Naturally great regional differences exist. King and Zontini (2000, pp. 35-42) have created a model suitable for South-Europe to analyze and to explain immigrant entrepreneurship called the South-European model. It focuses on low self-employment rates for immigrants in Southern Europe as a result of the wide range of difficulties the immigrant entrepreneurs have to overcome.

According to King and Zontini (2000, p. 48) immigrant women work in the tourist industry as cleaners and kitchen staff, as nurses and auxiliaries in the institutions of care, and as helpers in retailing, hairdressing, etc. having one thing in common being traditional female jobs and an extension of the stereo-typed role of women in Southern Europe.

At a macro-level King and Zontini (2000, pp. 49-50) refer to the expansion of the service sector, the casualization and informalization of work, birth rate decline and ageing, proceeding further and faster immigration to the Southern Part of Europe than in other parts of Europe. At the micro level the strong expansion of the service sector has favored the immigration of female workers.

Immigrant women arriving in the Southern Europe find sharply gendered labour market and still-patriarchal society. They have not stayed passive but across

the Southern Europe the associations of immigrant women are raising awareness both locally and nationally. (King & Zontini 2000, pp. 49-50.)

According to King & Zontini (2000, pp. 49-50) in order to understand the meaning of immigration at the individual level, the analysis has to go through in the setting of the sending society of the immigrants.

2.4 Motherhood, family and entrepreneurship

Female entrepreneurs work hard to combine entrepreneurship and family. De Martino and Barbato (2003, p. 826) have found information in their research that statistically the most significant difference between men and women is specifically in the attitude towards harmonization of family and entrepreneurship. Women are always looking forward to find the solution to ease the combination of these two factors.

When talking about female entrepreneurship it is obvious that the big picture is complex. Motherhood and pregnancy are enormous part of this picture and femininity is connected to the issue deeply. (Erlund 2005, p. 39.)

In the subchapters below is presented two theories related to motherhood, family and entrepreneurship. More information can be found also elsewhere in the theory part for example in the chapters 2.5. Common factors affecting female entrepreneurship and 3.1. Women entrepreneurs in the European Union.

2.4.1 The Institutional theory

The Institutional theory shows that companies of different countries react different to similar challenges. Those challenges are often due to the institutional context in which they operate in and it can be said the context is crucial for success. The link between the cultural context and the level of entrepreneurship in that context is based on Hofstede's five cultural dimensions; Individualism, Power Distance, Masculinity/Femininity, Uncertainty Avoidance and Long-Term Orientation. (Bruton et al. 2010 pp. 421-440.)

Bruton et al. (2010, p. 14) found two factors related to the nation's level of entrepreneurship. Individualism defined as the degree of independence a society

keeps among its own members was positively associated with innovations. Power Distance has a negative effect when defined as the degree, the less powerful members of institutions and organizations within a country expect and accept that power is distributed unequally.

Institutional theory tries to explain the driving forces behind entrepreneurial success. Rules, norms and routines of the society all give instructions to the entrepreneurs and affects their behavior. *“The factors that have been widely acknowledged are that for new organizations, the institutional environment defines and limits entrepreneurial opportunities, and thus affects the rate and size of new venture creation(...) inadequate institutional development can complicate new venture development, while a more de institutional environment with overly restrictive regulation can hamper firm’s founding”* (Bruton et al 2010, p. 426).

In theory business should perform more efficiently when they receive institutional support. It has a discouraging effect on entrepreneurs when no formal institutional structures exist. Also entrepreneurs are discouraged if too many structures exist. That is because of the time and efforts spent complying with different rules and regulations added with many documentation requirements. (Bruton et al 2010, pp. 421-440.)

2.4.2 The 5M Model

The 5M Model is based on the institutional theory. To the traditional ‘3M model’ (Market, Money, Management) of entrepreneurship are added with two more items called ‘Motherhood’ and ‘Meso/Macro environment’. The entity can be found in Figure 4. According to Brush et al (2009, pp. 8-24) these items are necessary for entrepreneurs to launch and grow their companies successfully but the same elements can also be barriers to new companies.

Motherhood represents the household- and family context of the especially women entrepreneurs. Motherhood can be seen as a metaphor for unequal division of labor and access to household resources that differentially impacts access to the standard 3Ms of Markets, Money and Management. Motherhood is also called Motherland because researchers have found out the importance of historical heritage. (Brush et al. 2009, pp. 8-24).

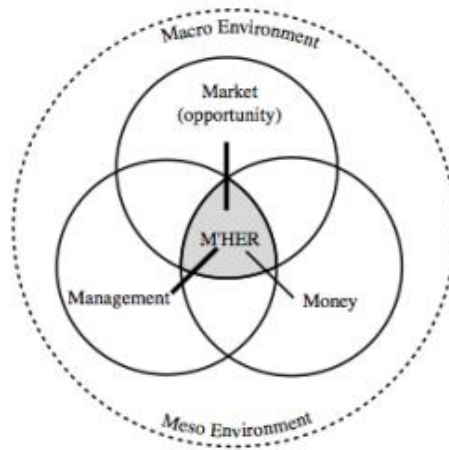


Figure 4. 5M Model by Brush et al (2009)

Meso/Macro environment according to Brush et al (2009, pp. 8-24) includes institutions, regional support policies, services and initiatives, national policies, strategies and cultural and economic influences. The business owners cannot influence these, but they in turn influence the development and success of the entrepreneur and her company.

2.5 Common factors affecting female entrepreneurship

Part of being entrepreneur is the aim of active self-controllable change in life. This is one of the reasons for women to start their own business. (Erlund 2005, p. 39.)

Three biggest reasons for both men and women to start a business are independence, getting wealthy and challenges. The independence has been said to be the most important one. Bridge, O'Neill & Cromie (2003, p. 88) have found these factors in their research.

Women are considering several issues when they make the decision of starting business or not. For example their own education, age and the economic situation of their family currently and future are affecting to the decision. Also the skills of business and if they are good enough to be successful in their business are considered. The fear of failure is one of the biggest preventing reasons for women not to establish their own business of any type. (Salmela 2004, p. 17.)

The mental preventing issues have been considered to be willingness for safety and avoiding risks (Lyytinen & Piha 2004, p. 15).

Education and the skills related to education are one of the reasons women are considering to start their own company in order to success in their carrier. If the company they are working for currently is not providing any possibilities for further development, entrepreneurship is a possibility to fulfill the ideas of their own and to use the skills they have. (Salmela 2004, p. 18.) In 2012 nearly 13 percentage of potential business establishing women had graduate degree but only 2 percent had a post-graduate degree in Spain (Ministerio de Sanidad Servicios Sociales e Igualdad 2012).

When the difficulty of funding of the business for women is considered as a preventing factor, it has to be seen that still women are not equally trusted in the success of their business in the eyes of the investors. (Davidson & Burke 2000, p. 73.)

According to Salmela (2004, p. 19) also external factors like the country and area of the location of the company and the sector of business are affecting to the decision of companies owned by women. The challenges of women are found to be quite similar in Europe despite the differences in these factors mentioned. The biggest challenges are financial, internationalization, the structures and attitudes of the society and the family issues.

For women the financial factors and money are not mentioned as reasons for establishing business as often as for men. Women are mentioning the personal freedom and freedom for fulfilling their own ideas before as the most important factors instead of money. In their point of view the economic situation of their family is to be more important than the economic wealth of their own. (Davidson & Burke 2000, p. 49.)

Economies with initiatives to increase the access and visibility of role models of women and men are likely to encourage women to start and grow their businesses. (Kelly et al. 2015.) The gender or the family issues are not supposed to be considered as weaknesses. The ability for empathy, co-operation and ten-

dency for nursing are considered to be features for femininity and are the sources of power and richness. (Crane & Mattern 2004, p.118.)

Lyytinen and Piha (2004, p. 15) in their research have found out that preventing factor for women are the small size of the market area and lack of tradition in female entrepreneurship.

3 Women and immigrant entrepreneurs in the European Union

Every European Union citizen has a right to set up their own business in any European Union country. They are also entitled to set up a subsidiary branch of an existing EU-based business that is already registered in other member state of European Union. (Europe Eu, 2016.)

3.1 Women entrepreneurs in the European Union

European Commission (2016) sees entrepreneurship as a powerful driver of economic growth and job creation. That is why the European Commission aims to support all forms of entrepreneurship, also more vulnerable groups. According to it, the migrants represent an important pool of potential entrepreneurs, but as other more vulnerable groups, it can also face legal, cultural and linguistic obstacles. In order to support these groups The Entrepreneurship 2020 Action Plan has been published. It is a blueprint for Europe's entrepreneurial potential, to remove existing obstacles and to revolutionize the culture of entrepreneurship in Europe. One special commitment in this Action Plan is to facilitate entrepreneurship among migrants.

According to Eur-Lex (2016) women constitute 52% of the total European population. Only one-third of the self-employed or of all business starters in the European Union are women. When establishing and running a business, women face difficulties in access to finance, training, networking, and in reconciling business and family.

In the year 2011 started the European Network of Mentors for Women Entrepreneurs which voluntarily counsels women starting and running new businesses. In 2016 one mentor exists in Spain, in Finland there is no mentoring. Al-

ready in 2009 was lounged the European Network of Female Entrepreneurship Ambassadors, to serve role models for potential women entrepreneurs. Currently in 2016 there does not exist such ambassadors in Finland or in Spain. The existing gender equality legislation, in particular Directive 2010/41/EC should further activate women for entrepreneurship. (Eur-Lex 2016.)

The European Union Commission (Eur-Lex 2016) has announced to create “a *Europe-wide on-line mentoring, advisory, educational and business networking platform for women entrepreneurs that will bring the current national ambassadors and mentors network on-line, deepen their offer and expand their reach and support female entrepreneurship at national and regional level by promoting the exchange of best practices between Member States.*”

The member states are invited to design and implement national strategies for women's entrepreneurship and to collect nationally gender-disaggregated data and produce annual updates on the state of women entrepreneurs. Also it wants to implement policies enabling women to achieve an adequate work-life balance. Taking care of children and elderly dependents often prohibits women to establish their own business and by establishing appropriate and affordable ways to solve this, the European Union encourages women for entrepreneurship in future. (Eur-Lex 2016.)

The European Union published an e-platform helping women become entrepreneurs and to run their businesses successfully. It is called WEgate and offers an access to finance and to business networks, where women can get help in their own region. Also tips, training and learning opportunities, mentoring programmes, good practices, case studies, success stories and related news and events can be found in that e-platform. It also acts as a hub for online networking, exchange and cooperation among aspiring and current women entrepreneurs. (WEgate 2016.)

3.2 Inclusive, migrant and ethnic minority entrepreneurship

Entrepreneurship is, besides job creation, also enhancing social opportunities for upward mobility. It is about improving social leadership, increasing self-confidence by becoming an active in someone's own destiny and increasing

social cohesion of ethnic communities. It is also revitalizing streets and neighborhoods. In a research of ethnic entrepreneurship an entrepreneur is defined to be a person in effective control of a commercial undertaking for more than one client over a significant period of time. (Rath 2011, p. 12, 96)

Inclusive entrepreneurship is defined to “*contribute to social inclusion to give all people an equal opportunity to start up and operate businesses meaning disadvantage and under-represented in entrepreneurship and self-employment.*” This includes for example young people, women, senior citizens, ethnic minorities, immigrants and disabled people. It can be seen that especially gender gap between men and women brings difficulty for women in form of family responsibilities and a lack of business idea. (OECD 2016.)

There is no clear definition of ethnic minority entrepreneurship and migrant entrepreneurs. Migrant and ethnic minority entrepreneurship cannot be understood in terms of nationality and ethnicity alone. Important factor of the success of the business is the size and location of the ethnic group and the duration that an ethnic group has stayed in the new country. (Ethnic Minority Businesses 2008 p. 6, 8.)

Many of the migrant/ethnic minority businesses have found customers in the indigenous population. In some sectors the former ethnic goods have become standard local products like pizza. Often ethnic entrepreneurs have a competitive advantage because their ethnic origin provides some credibility and authenticity like in the case of pizza. (Ethnic Minority Businesses 2008, p. 8.)

Ethnic entrepreneurship can be different from indigenous entrepreneurs by providing goods and services that indigenous entrepreneurs are less likely to offer. They may have expert knowledge on specific demands or specific sources of supply relating to foreign products foodstuffs. (Rath 2011, p. 2-3.)

Immigrant entrepreneurship is seen as broad including businesses that target non-ethnic clients and that function in the open economy as opposed to the closed market defined by the immigrant community. Ethnic entrepreneurship is defined to be business connected to a certain immigrant group, functioning on a closed basis and depending on a certain community of workers, suppliers and

also clients. (Ethnic Minority Businesses 2008 p. 6.) Immigration entrepreneurship is used in this thesis because of the wide meaning of the term.

Immigrant entrepreneurs are not always born in another country. They can also be born in the country that the company exists but because of their origin they have been called immigrant entrepreneurs. Nowadays because of the negativity of the word immigrant they are called ethnic minorities, and the entrepreneurs among them as ethnic entrepreneurs. In many research work immigrants are defined as persons who have been born abroad no matter if they are considered ethnic minorities in the countries involved. (Rath 2011, p. 13-15.)

Migrant and ethnic minority entrepreneurship are heterogeneous terms. In every country there can be are differences between different ethnic groups and there are also important differences within ethnic groups. (Ethnic Minority Businesses 2008, p. 7.)

4 The community and entrepreneurship of Finns in Costa del Sol

In some Spanish cities immigrants of the same origin tend to settle in certain cities or areas. They can create places where they maintain cultural and social ties with their compatriots. These areas can prosper if the immigrants are successful and invest in their own houses and apartments. (Cebrian 2009.)

4.1 The community of the Finns

Since the 1950's the Finnish people have travelled to Spain for sun and relaxation. At first permanently to Costa del Sol moved old people who had no responsibilities in working life. Since the early 2010's also young people with families have decided to make a change in their everyday life in Finland and to move to Spain.

The community of Finns in Costa del Sol area is quite large but the exact amount of the people living there is hard to find because of the European Union free movement of labour, and people living there only short term periods. In 2008 there were 13 638 Finns living in the area. (Könnilä 2014, p. 35.) The rea-

sons for Finns to move to Costa del Sol are versatile and they represent all the age groups existing.

According to Könnilä (2014, p. 315) the most important reasons for moving there were 27 % family, friends and/or own existing apartment; the climate and easiness of life was the reason for 23 % and job/one's own business for 15 %. The biggest cultural differences between Spain and Finland have been described to be siesta, mañana and the importance of the family, especially the role of women in everyday life even in the grown up children's lives. (Könnilä 2014, p. 346.)

The total amount of the Finnish people living in Spain was 11,080 at the begin of the year 2016. The biggest community of Finns lived in Costa del Sol area. The next biggest community of Finns is in Canaria Islands where live 1,363 people from Finland and third biggest is Valencia where lives 1,243 Finnish people. In the city of Fuengirola, the capital of Costa del Sol, 38 % of the population has is not originally Spanish. (Expansion 2016).

To the city hall of Fuengirola were registered 5000 people from Finland in 2016. Often it has been estimated that over 20,000 people are living in the area of Costa del Sol coming from Finland but the length of the time spent in there is unknown. (Aurinkorannikon Yrittäjät 2016.)

According to Mikkola (2001, p. 65.) Finnish people can live in the Costa del Sol area using only Finnish language in their everyday life if they are retired. Young people and people who want to work or study need to learn the Spanish language. When learning the language and it brings confidence socially and improves the integration to the local community.

Poikkeus (2009, p. 48) has created three different types of integration of Finns in Costa del Sol. The first one is integrated inhabitants having fluent Spanish and connections to Finnish, other nationalities but especially to Spanish and they can be described having a bicultural social network. They are likely to have been living in Spain for years and have tight relationships in the country.

The second one is persons mostly spending time within the Finnish community even after having lived there for quite a long time. Their lack of knowledge in Spanish language is prohibiting contacts with locals and they connected mostly with other Finns. Networks are built mostly on contacts through some services. Their attitude towards locals is positive and they have some contacts to other nationalities, too. They are not that integrated to locals as the people of the first category. (Poikkeus 2009, pp. 48-49.)

The third category is a multicultural networker. The knowledge of Spanish language is quite good but they have only few relationships with local Spaniards even though attitude is positive toward them. With Finns and other nations they are networking more. They have lived in Spain for a long time but can stay also in Finland long periods of time. (Poikkeus 2009, p. 49.)

4.2 Finnish immigrant entrepreneurship in Costa del Sol

The Spanish taxation and establishing the one's own company have attracted Finnish people to move to Spain. The hectic lifestyle and pressures to be effective in life, have encouraged Finnish middle-aged people to try the self-employment or other kind of business life in Costa del Sol. (Helppikangas & Hiltunen 1992, p. 63, 74.)

Finnish entrepreneurs have found it challenging to co-operate with the Spanish authorities especially if there is a lack of knowledge in Spanish language. Also the legislation and the lack of the public funding have been seen slowing down the business life of the Finnish entrepreneurs in Costa del Sol. Even if the establishers of the company are Finnish citizens, it is not possible for them to get financial support from Finland. (Radio Finlandia Costa del Sol 2013.)

A part of The Federation of Finnish Enterprises called Aurinkorannikon Yrittäjät ry, Finnish Entrepreneurs in Costa del Sol, was established in 2015. It supports the entrepreneurs and follows the rules of the organization in Costa del Sol area. The aim of the organization is to support the entrepreneurs and share advice in all branches of the business life. Also those who are willing to establish a business in the area are important members of the organization to help Finns to accomplish the benefits of the entrepreneurship in the area and to build a net-

work. The women's division of the organization established for the Finnish immigrant women entrepreneurs in their community. (Yrittäjät 2015.)

The chairman of Aurinkorannikon Yrittäjät ry Mr. Kari Tiihonen points out the reasons for Finnish people to establish their businesses in the area. According to Tiihonen the population of 50 million people, lower salaries and the same currency Euro, weather, Spanish lifestyle, short distance and cheap flights to Finland are attracting Finnish people to start their business in the Costa del Sol area. (Simola 2015.)

Also the existing society is pulling people to move and establish their businesses because of the possible friendships and services available in Finnish language in the area. Mr. Tiihonen estimates that in 2015 there were approximately 200 Finnish companies in Costa del Sol area and part of them have expanded their business from Finland to Spain. The line of business is wide from layers, call centers, restaurants, hair dressers to car sales and construction companies. (Simola 2015.)

In Europe immigration pressure coming mostly from sub-Saharan Africa has made Spain the gateway to Europe. Spain has been forced to find the means to integrate immigrants on its territory and take action on a critical situation at its frontiers that sees growing amount of people seeking to enter Spain. The existing of businesses among immigrants can bring flexible integration as long as there is an abundance of self-employment. (Cebrian 2009.)

As contrast to many other immigrant societies, Sarkia (2012, p. 87) has found out that the Finnish society members are not looking for economically better life or receiving discrimination from the surrounding society when establishing business in Costa del Sol.

According to Sarkia (2012, p. 87-88) every cultural abnormality in the living environment brings the minority society together. In that way every minority immigrant entrepreneur has cultural strengths. On the other hand the cultural society needs to be big enough to build base to the adequate demand for the entrepreneurs to be successful. In case this is not happening, the cultural strength can be found in aiming to adapt to a segment larger than it's own cultural society.

5 Empirical analysis

The empirical part of the thesis consist of the narrative approach inquiry for 32 Finnish female entrepreneurs living in Costa del Sol found through FaceBook groups, a magazine called Olé, the newspaper called Sé and the Guide of Finnish Companies and Services in Costa del Sol. The empirical part is produced between December 2016 and May 2017.

5.1. Methodology

The aim of the thesis is to find out which factors prevent or promote female Finnish immigration entrepreneurship in Costa del Sol area in Spain. Also the emphasis of motherhood and the need of support to the entrepreneurship are issues to deal with in this thesis.

The narrative approach as a research method of this thesis is explained in the Chapter 1.3 Research Method. The usage of the method in this research is justifiable because the target group is chosen appropriate to get the information needed and the voice of the writers of their narration wanted to be heard. The author of this thesis is interested in the stories of the life of the story tellers and the aim is to let them feel free to write in the way they want without limits.

The usage of the research method was thought carefully understanding the risk of the researcher being unknown to the participants. This can reduce the amount of the stories of the entrepreneurs. In order to minimize the risk, the first contact was taken by e-mail before the second e-mail including specific guiding to the narrative inquiry. The third short e-mail was sent just to those who did not answer at all to remind them of the dead-line of the inquiry.

By e-mail five of the inquiry recipients answered they do not have time to answer to the inquiry. One sent an e-mail with the information she is no longer running the business. Because only one written answer was received, it was decided to add blogs as material for this research in order to receive the needed information for the empirical analysis.

Blogs as contemporary documents of life have been made since the late 1990's and as research material they have been used since the late-2000's especially in trend of public social science. The blog posts can contain post itself and pictures, video clips, hyperlinks, advertisements, audio files and hyperlinks to other webpages. (Hookway & Snee 2008.)

In this research it was decided not to use any other content than texts of the chosen blogs as material, so no non-textual visual aspect was involved because the goals of the research did not request them to be used. Interactive comments could have been used as material, if they would had complemented or added the moral position developed in the original posts by the blogger herself. The focus was put on the way the entrepreneurs use their stories to interpret their biographical stories, to create meanings and construct identities. (Hookway & Snee 2008.)

The methodology needed some re-thinking when the original narrative inquiry did not offer that much material. Previous researches were found, for example Pietilä (2016) and Hookway&Snee (2008) to support the decision of using blogs and narrative approach.

All the documentation of collecting the information has been described accurately in the chapter 5.3 Data collection and analysis. Also the ways to choose the participants is told in the chapter 5.2 Participants in order to build confidence on the research.

5.2. Participants

Micro, small and medium sized enterprises represent 99% of all enterprises in the European Union member countries. (Rath 2011, p. 12.) Also the participants of this empirical part are included in these forms of entrepreneurs.

The participants of the narrative inquiry are collected from four different sources to insure the amount of the participants to be big and the range of businesses to be wide enough. The first source is advertisements on the free Finnish language newspaper called Sé published on 29th November 2016. It is published by the same company called S.I. Media sl. as the third source. The second one

is a magazine in Finnish language called Olé, number 9/26 established in 1985. The sources one and two are very popular and well known in the Finnish society of Costa del Sol.

The third source were the two social media FaceBook groups called Aurinkorannikon palvelut with over 6100 members and Aurinkorannikon Mainostajat - Costa del Sol Adverts with over 400 members. The recipients were searched among the advertisers of these groups.

The fourth source was the Guide of Finnish Companies and Services in Costa del Sol. It has been done as a thesis work by Riihimäki (2015) in February 2015. It could be noticed that already some of the information of the guide was out of date and could not be used in December 2016.

The entrepreneurs seemed to advertise in many cases in more than one source. The selection of the recipients was made using three different grounds. First of all the entrepreneur had to be female and not having a male partner in her business. The second requirement was the country of origin of the entrepreneur. It needed to be Finland based on the first name of the entrepreneur and the information founded from the sources. Thirdly the e-mail contact information of the entrepreneur had to be found using the original source or additional internet sources.

The final list of the entrepreneurs receiving the narrative approach inquiry included 32 names of the Finnish immigrant women having a business in Costa del Sol, Spain. The target was to find companies from as many different branches of business as possible. Most of the businesses were in service sector.

After the deadline of returning the narratives to the researcher went and only one text was received, it was decided to add blogging to the material to be researched.

At first the selection criteria was created to find the bloggers. The blog searchers are normally the most suitable way to find the bloggers when dealing with specific topic for the needed information. (Hookway & Snee, 2016). 19 blogs by

Finnish women living in Spain could be found when using the Finnish key words “yrittäjä” (entrepreneur) and “Aurinkorannikko” (Costa del Sol), “Espanja”, “(Spain) and from listings of FaceBook, the blog search engines blogit.fi, bloggaajat.com, blogsearchengine.org and Google Blog Search.

These female bloggers were manually checked and four of them fulfilled the criteria of the Finnish origin, living in Costa del Sol and having the business of their own. They also had at least two posts reflecting on issues of female entrepreneurship done during the past four years. The timeline of the posts needed to be considered quite long because of the aspect of past, present and future in analyzing the results.

5.3 Data collection and analysis

Because the aim of the narrative approach was to encourage women to self-actualization and to produce personal and subjective narrative material it was decided to give only 3 guiding questions to answer within the produced document. Videos and pictures could be added to the answers. It was also possible to return the stories anonymously via post in an envelope. This possibility was offered to encourage writers to describe also the possible negative issues in their texts.

The first contact to the chosen entrepreneurs was made via e-mail at the end of December 2016. In this e-mail the author and the topic were introduced in order to add the confidence and personality of the researcher. It can be found as an appendix 1 in Finnish. The second contact was the inquiry for the written material of the entrepreneurs own experiences. It can be found as an appendix 2 in Finnish. It was sent to the selected entrepreneurs at the beginning on of January 2017.

The return date for the material was one month after sending the second e-mail. This way the entrepreneurs had one month time to produce the material. It was also possible to return the material via mail if someone wanted to return the material anonymously. The second request by e-mail was sent a week before deadline to remind the entrepreneurs about the chance to get involved in this research.

The original e-mail for the entrepreneurs was tested with two Finnish female entrepreneurs living in Finland. The feedback from them brought out the need to send two e-mails to assure the receivers of the liability of the thesis. Some personal information of the author was added to the e-mails to make the research more personal in order to add confidence to the researcher. Also the promise to give further information of the thesis in face-to-face contact later on was given to the recipients in order to add the amount of replies.

The identity of the bloggers was verified by checking their background information from the advertisements on Internet search engines and their company websites. All of them had their age and family relations mentioned on the profile pages of their blogs or on their posts.

All the text material of the chosen blogs was transferred to text format of Microsoft Word. The material consisted of 40 text pages written in Arial 12. Material was gathered from all of the three blogs, altogether out of 38 postings. Also the text of the answer to the narrative inquiry was included to this.

Following the example of Pietilä (2016, p. 32) the first time the texts of the blogs were read it was only ranked if it is included or not to the research. The first real analytic reading was done with open attitude and the text was leading the reader to its world. During the second reading time it was easier to find some nuances and the text was getting to be more familiar to the reader. After that was started the analysis of the texts, getting to know the story tellers and their stories.

When reading the text for the third time the emphasis of the reading was put to the timelines of the material received, meaning the time before the entrepreneurial career in Spain, current time as entrepreneurs and future plans.

The texts were read for the fourth time to find topics rising from the texts. The theoretical background of the research and the research questions were made more accurate so that the material received, definitions and theory are supporting each other. Only after that the official analysis was started.

The material was analyzed by utilizing the method called Storymapping by Heather J. Richmond (2002) but using three different timelines of past, current and future in three different figures instead of one. Three different figures were made in order to find out the deepest meanings of the material.

Following the Richmond advices (Newby 2010, p. 502) to do the analyzing of the narratives in four different stages at first the *Interpretation* was done by reading the texts in details and identifying the most important themes. No difficulties in telling about certain topics could be found but it was noticed that motherhood was not one of the main themes rising out of the texts. The themes of support, community, business, family, self, living environment and cultural issues and institutional factor were found at this stage.

During the stage of *Comparative experiences* (Newby 2010, p. 502) it could be found that the writers had put their narratives to their cultural and social context in their living environment in Costa del Sol and in the community of Finns. They also put their narratives to the context of being entrepreneurs instead of being employees and to the family context of being single or have a family. Some references to the interpretations of the researcher could be found at this stage like having a happy single entrepreneur life in Costa del Sol.

The third stage of *Political dimensions* (Newby 2010, p. 503) was to look for evidences of a value base of moral or political terms by for example gender, age or family structure. There was only one gender but the ages of the writers were ranging from young adults to middle age. Most of the entrepreneurs were single. Some moralization could be found when criticizing the atmosphere in the community of Finns and also concerning immigration in Finland reflecting to the situation of Finns as immigrants and immigrant entrepreneurs in Spain.

The example of Richmond instructed to do the (Newby 2010, p. 53) *Identification of common patterns* which was the fourth stage and the common themes and differences between narratives were found. At this point the theory is reflected to the results and includes evaluation if the narratives are interpreted fairly.

The main results were formed to the topics of promoting factors as follows:

- Self Confidence
- Professional Skill
- Networking
- Customer
- Living Environment.

The prohibiting factors were formed under the topics of:

- Skepticism
- Institutional & Cultural Issues
- Family & Friends.

The analysis is made by sorting the texts to timelines of past, current and future. It was done by making a figure of each theme rising from the texts during the analysis. Also some samples of texts were put to the figures in order to make it more concrete to the readers to understand the how come these conclusions are made. In these figures the reader can see the big picture of the results immediately. After this the results were opened to text by telling more about the content of the writings and some analysis is made reflecting to the previous researches and theories.

5.4 Ethics, reliability, generalization and validity

Ethical matters in the narrative approach are important because of the deep personality of the stories written by the entrepreneurs. It was voluntary for the participants to be involved in the inquiry which strengthens the reliability of the research. (Terkamo-Moisio, Halkoaho, Pietilä & Pietilä 2016, p. 141). When using the narrative approach via e-mail the voluntary point of view can be seen as obvious.

There was a possibility to return the documents to the author anonymously via mail instead of e-mail. The participants were informed in the contact e-mails that the material they produce will be destroyed after using. These are completing the reliability.

Respecting humanity, autonomy including voluntarism, protection and safety and also the maximization of the benefits and minimization of the harm for both the researcher and the participant of the research need to be concerned. These are reasons that no exact branch of business is mentioned in the theses report. There can be a risk for social labeling or mental suffering for the participants to be recognized after telling very personal and sensitive, possibly negative issues of the society. The risk needs to be reduced during the whole process in the name of reliability of the results. (Terkamo-Moisio, Halkoaho & Pietilä 2016, p. 141-142.)

The same way as Pietilä (2016, p. 36) has written in her research report it would have been preferred to use straight citations of the written material in this research report, too, because they would have given more concrete aspect to readers. It was decided not to use citations to make sure the identity of the writers is not revealed. Instead of these citations short samples of the original texts were taken to the figures and texts of the chapters related to the results. The samples cannot be tracked down because they are short and originally written in Finnish and translated to English. In addition to these samples the content of the blogs was construed as exact as possible for the readers in the chapters of the results.

The material used in this research was chosen to be also ready made to get the information as original as possible of the life of the Finnish women entrepreneurs in Costa del Sol. The issues they have wanted to bring out are exactly what they want. If the material was collected by using questionnaire or interview it would have been possible to give guidelines or affect to the results of the research. This material is made without the influence of the researcher.

The weakness of the readymade material is the lack of possibility to focus on some details or get more specific information on some special issue. Thus some of the material can be ignored or it can be decoded in the wrong way. The author was prepared to contact the needed persons if more information had been needed.

Hookway & Snee (2016) consider blogs as contemporary spontaneous narrative documents of everyday life without the provocation by a researcher. The blogs are not produced in interaction with the researcher but they are public texts which are made for the imagined audience. Blogs are not the whole truth but representations of the authors' own experiences of and the persons who are making comments to the bloggings. Blogs are also offering an access to personal and spontaneous narratives of both experiences and actions of the bloggers and their living environment.

None of the blogs used mentioned to be filtered to certain type of audience but to be free to read by anyone interested in the issues of the blogs. No registration was needed to be done to be able to read the material.

Related to the trustworthiness of the blogs', it is important to verify the identity of the bloggers. It was done thoroughly by using the search engines of the Internet and also webpages of the companies. Also the possibility of the bloggers willingness to create "a better story" to attract more followers was noticed when choosing the material.

Many of the references of the thesis are in English, some in Finnish and some in Spanish in the final thesis report. The possible lack of knowledge of English and Spanish languages may limit some references out of the reach of the author of the thesis. Also some translational problems may occur related to the empirical part of the thesis when translating the documents from Finnish to English. On the other hand to avoid author's too deep own rendition, of many samples of the documents of the entrepreneurs are used in the final thesis report.

The usage of social media like Facebook as a source for participants is one of the factors strengthening the generalization of the research because of the heterogeneity of the participants. The Facebook group members are interested in the same kind of issues and for forming a heterogeneous target group. (Teramo-Moisio et al. 2016, p. 141). In this case the members are interested in the Finnish publishing services and products of the area of Costa del Sol.

Especially the decision of starting a business is affected by several issues that are not able to be put to the statistics. Only some guiding line answers can be

found by using different kind of inquiries and questionnaires. Tilastokeskus (2013, p. 126) has found out that for someone the reason is to get rich, to the other to get a freedom to decide one's own working hours and to someone just to have a possibility to have some kind of work.

6 Findings of the empirical part

The findings of the empirical part are presented in the final thesis report here via the sub chapters constructed of the research questions, the theoretical background and the upcoming themes from the material produced by the entrepreneurs. The questions are related to the preventing and promoting factors of the entrepreneurship of the Finnish women in Costa del Sol, how motherhood is affecting their entrepreneurship and the support needed to the entrepreneurship.

The texts used in this research are written by women between 27-55 years of age during the time of their writing. All four of them were living in Costa del Sol, Spain and have moved there from Finland as Finnish citizens. Two of them have already had a business or several businesses when living in Finland and two have started their first company in Spain. One of them is married and has children. The others consider themselves singles. Two of the women are having their businesses in service sector and two in marketing. One of these women entrepreneurs had employees and the others are working alone. They all have at least two year experience as entrepreneurs in Spain. No more detailed information of the writers can be given in order to protect their identity.

All the texts used are written between the years 2014-2017. The texts are numbered from one to four when using samples in figures and to give the reader the certainty of usage of all the four texts as material.

The aim of this qualitative narrative approach is to understand the meanings of the information given by the writers of the empirical part. Especially is wanted to understand the meanings they are giving to their own actions and how they analyze the life of their own and their living environment. This information is analyzed under the topics of the sub-chapters as follows.

6.5.1 Promoting and preventing factors

Important factor of the success of the immigrant business is the size and location of the ethnic group and the duration that an ethnic group has stayed in the new country. (Ethnic Minority Businesses 2008 p. 8)- Finnish people have been living in Costa del Sol area since the 1950's and have in recent decades built quite a large community there. This is the base to build a business for also these ladies writing their stories.

When comparing the integration level of these entrepreneurs to the grading from the research by Poikkeus who had created the three different types of integration of Finns in Costa del Sol (2009, pp. 48-49) it cannot be said to which type of integrators they would include in. It can be caused by the age difference between persons' respondents and these women entrepreneurs. Poikkeus had interviewed mainly the elderly the customers of the local Sofia institute. It is possible that these women entrepreneurs have not time or are not interested in hobbies offered by this institute.

The first category of Poikkeus is integrated inhabitants having fluent Spanish and having a bicultural social network with tight relationships in the country. According to the texts used in this narrative research, these women entrepreneurs are not having fluent Spanish or describe themselves as bicultural. The second person is mostly spending time within the Finnish community and their lack of knowledge in Spanish language is prohibiting contacts with locals so they are connected mostly with other Finns. This one could be the closest category to the Finnish women entrepreneurs of this thesis. The third category is a multicultural networker whose knowledge of Spanish language is quite good but they have only few relationships with local Spanish. This category is close but these women are not staying in Finland for months because of their businesses. (Poikkeus 2009, pp. 48-49.)

When looking back in the writings, the women are telling about the time they planned to move to Spain and already in Finland or when living in Spain having plans to start the business of their own. These past time writings include also the time they actually established their businesses and started running them.

Based on these writings it was possible to get some main results as the topics of preventing factors and prohibiting factors. As promoting factors can be mentioned topics of *Self Confidence, Professional Skills, Networking, Customers* and *Living environment*. As preventing factors *Skepticism, Institutional & Cultural Issues* and *Family & Friends* can be found.

The Figure 5. *Past time results when starting the business* explains the big picture of the promoting and preventing factors found from the texts of these Finnish women entrepreneurs during the preparations of starting the business, when starting it and also at the very first moments of the entrepreneurship. The numbers used in the samples sector are reflecting to the origin of the source.

In this first part of the results are presented thoughts and feelings from the text material related to the time before establishing the company and during establishing the company. In the Figure 5. *Past time results when starting the business* can be seen the main themes, results and samples to point out how the results have been composed. Also some analyses are made and some issues and thoughts of the writers are being described with more details.

Starting the business	Main results	Samples
Promoting factors	Self Confidence	make the decision (2), be brave (1), stand behind your dream (3)
	Professional Skills	learn the language (2), start preparations early (2), have funds (3)
	Networking	native “gestoria” (4), get to know local Finns (3), local natives (4)
	Customers	taken from Finland (1), contact local businesses (1), keep your own line (2)
	Living Environment	financial support first 6 months (3), Finnish Entrepreneurs (4) live without need for a vacation (1)
Preventing factors	Skepticism	not many are reacting positively (1), they know best who don't have a business (2)
	Institutional & Cultural Issues	a jungle of bureaucracy and papers, not online (2) use all networks and connections especially as a woman(1) black market is preferred (3)
	Family & Friends	decision making with arguments (2), make your children study Spanish (2) I am a gringo (3)

Figure 5. Past time results when starting the business.

As **promoting factors** all the writers seem to have the same opinion of the importance of the *Self Confidence*. They tell how their dream could never become true without their own strong belief what they want to do and how to do it. As instructions to readers who are interested in moving to Spain and establishing their own businesses, the writers tell women to be brave and just stand behind

their own dreams to make them come true. It seems to be important not to trust someone will help but kind of take the situation under control and be an active operator of one's own life and dreams.

Although they encourage the readers to make their dreams come true they also tell about the hard work and requirements for successful beginning of the own company. The result topic of *Professional Skills* covers issues like getting ready to move and start the business in very early stage and also about making the financial solutions to be able to live and support the family financially. Also the importance of learning Spanish is mentioned in all the texts to make it possible to keep things running independently and as fluently as it is possible in Spain. All the companies owned by these writers are based on the professional knowledge in certain branch of business of the establisher. Some of the writers had business already in Finland and had experience in establishing a company but according to the texts, it is totally a different process in Spain.

When telling about *Networking* all the women underlined the importance of finding a native, reliable and professional "gestoria" to make the long lasting business connection from the very early days of the process of establishing the company. It is often found only by getting to know local Finns and hearing good recommendations. This makes it even more important to get to know local Finns in the community of Costa del Sol. According to the *Ethnic Minority Businesses* (2008 p. 6, 8.) an important factor of the success of the business is the size and location of the ethnic group and the duration that an ethnic group has stayed in the new country. Finns have been in the Costa del Sol area since the 1950's and thus have built a growing community there.

Already before starting the business it is important to find at least some *Customers* and do some *Networking* according to these writers. They tell about how they took some customers from Finland with them and/or already made good networking before moving. It was said that it takes at least one month to find customers. The importance of the local business contacts was also mentioned to be able to find the first customers to make the business possible. As an instruction and it was mentioned in one text just to keep your own line when doing

business. Not to listen to too many advice from the others who want to affect your success and maybe not in a positive way.

This leads us to the result of *Living Environment* of Costa del Sol and to the community of Finns there. It looks like this is the main preventing factor for these women. They are describing with colorful expressions the Spanish living environment with the joy of being there and seeing the sun and palm trees instead of snow and freezing cold weather. The words they use to narrate the feelings and thoughts they had when waking up and realizing that they are really living in Spain and making their dreams come true were delightful to read. One description was that life in Costa del Sol seems to be a life without a need for a vacation. According to Könnilä (2014, p. 315) important reasons for moving there to the area are climate and easiness of life which were the reasons for 23 % and job/one's own business 15 %.

Related to the *Living Environment* the writers told about the financial support for the first months they had managed to found and about the possible support of the local Finnish Entrepreneurs in Costa del Sol. None of the writers told about having been supported by this organization but some knew about the possibility in the area.

The preventing factors of *Skepticism, Institutional & Cultural Issues* and *Family & Friends* can be found as main results.

The writers tell about *Skepticism* they have faced when telling about moving to Spain and having their own businesses in there. One of the writers describes it as not many are reacting positively and wants the readers to prepare for it when telling about their plans to establish a business in Costa del Sol. It seems to be common that comments are not positive and that active commentators are the ones who do not have a business of their own but still have the best knowledge and usually just because they are men.

Institutional & Cultural Issues seem to be the biggest preventing factor for Finnish women to be able to establish the business. Although all the writers have

managed to do it, they tell widely about the difficulties at the beginning of the process. They describe establishing being an enormous jungle of bureaucracy. If one does not have the needed papers and tens of copies of them, things are getting difficult and even though you have all in the right place at the right time, it takes time to get all the acceptances valid. The Finnish entrepreneurs have found it challenging to co-operate with the Spanish authorities especially if there is a lack of knowledge in Spanish language. Also the legislation and the lack of the public funding have been seen slowing down the business life of the Finnish entrepreneurs in Costa del Sol. Even if the establishers of the company are Finnish citizens, it is not possible for them to get financial support from Finland. (Radio Finlandia Costa del Sol 2013.)

Related to *Institutional & Cultural Issues* from the Finnish point of view old fashioned way to deal with papers and rubber stamps is confusing the writers. Even the addresses of the offices can be only street names and one of the writers tells to go to a local bar and ask detailed information of the location there. Nothing works online and it can be found hard even to do marketing or build networks because advertising is done in newspapers instead of Facebook or websites and the references of the partners cannot be seen online. All the networks and connections although need to be used to find for example premises or reliable construction companies to deal with. This is described to be the situation especially when you are a women and dealing with men entrepreneurs like construction companies owners in Spain.

Black market and differences in invoicing and pricing are seen as one of the *Institutional & Cultural Issues*. It seems to be common to ask to do the job without the receipt. According to the law, the “gestoria” is not responsible for anyone’s accounting, so even if they make the mistake it is the entrepreneur who is responsible for it. Almost all the invoicing is taken care by using direct debiting so it is impossible to pay the bills late. This is why the company really needs the financial situation to be safe and sound. Because the salaries and prices are lower it needs to be considered that the incomes are not as big as in Finland.

Family & Friends as preventing factors did not come out very widely in the texts of these women entrepreneurs. Only one of these women had a family with

children and it can naturally explain about the scarcity of the amount of the text related to the family. It can also be interpreted that the women entrepreneurs with family did not have time to write the texts at all. The five answers to the e-mail requests from women who did not have time to write the story tells also about this possibility. Also Finnish women entrepreneurs with children living in Costa del Sol seem to write less blogs than single women.

The texts reflect to the lack of trust within the *Family & Friends*. It was said to prepare to give facts and decent arguments to them to convince that women can really establish and run a business in Spain successfully. The knowledge of the Spanish language was mentioned especially important for children to learn already before moving to Spain to make them adapt more easily to the new country and situation. Like Mikkola (2001, p. 65) claims learning the language brings confidence in socially and also improves integrating possibilities to the community of locals. One of the writers described herself to be a gringo in connection to *Family & Friends*. The childhood family is not around when you move to another country and friends have also stayed in Finland. It is not that simple to make friends even in a culture of smile and shine.

It can be seen that these women have been active operators of their own live, and responsible for their own happiness and success at this phase of their careers as entrepreneurs. Help and support from “gestoria” when being a gringo is needed but independence and the trust to the idea of entrepreneurship have been the most important issues to these women to fulfill their dreams.

Continuing the timelines to the next phase, current time, to the time when running a business, new information received from the texts is collected to the Figure 6. Current time results when running a business. The same main results can be found also at this stage of entrepreneurship. The numbers used in the samples sector are reflecting to the origin of the source again.

Running the business	Main results	Samples
Promoting factors	Self Confidence	I am proud to sustain myself with my own business (1), hold on to your values and who you are (3) trust to life and let it roll (1)
	Professional Skills	be innovative and change the orientation when needed (4), freedooooooooom! (1) attitude makes the difference; continuous excitement, trust and jump (2)
	Networking	I have helped local small business owners (1), local Finns help (2) bars are living rooms and place to do networking (3) thank you my network, you are inspiring me (3)
	Customers	lower your expectations, take a job and convince locals (4), customers are happy here (3)
	Living Environment	I can go from coffee shop to coffee shop and work there (4), I can see the blue Mediterranean Sea when working on my balcony (1) I am extremely happy (1)
Preventing factors	Skepticism	if you don't trust in your product/dream/aim, no-one will (3), age is just numbers (2)
	Institutional & Cultural issues	what was yesterday was yesterday, today rules are different (4), things will work out sooner or later (2) co-operation is important as a woman in a masculine culture (2)
	Family & Friends	happiness is not found by living someone else's life (3), God bless the technology (2)

Figure 6. Current time results when running a business.

When looking at the **promoting factors** the *Self-Confidence* is playing an important role to these women whose texts are taken to this research. They tell how proud they are of themselves when they can maintain themselves and no one else has been doing the job. As an instruction to the readers one writer tells to hold on to one's own values and stay as a person who one always has been, no matter what others say or do. This can be the road to success and happy

life. Also the advice to trust on life and what it brings is given to take a chance out of every opportunity and make it real.

Professional Skills as promoting factors can be seen according to these texts also important. It seems to require a lot of innovativeness and also changes in the orientation concerning business when needed. If one thing does not work out well, one needs to be prepared to change the point of view and make it real in business. They encourage listening to the signs coming from outside and make changes to the products and services.

Still the freedom of running the business as the owner prefers is mentioned to make the life and entrepreneurship in Spain great. The entity of running the business is made of many factors but the attitude makes the difference. The continuous excitement of what you are doing, trusting in your business and hope for the best are issues related to this.

Networking seems to get a bigger role when the business has become stable. There were several comments on building the network in local bars to get to know people and this cannot be ignored. In the small community the bars seems to be real living rooms of both locals and Finns and these are the places where to get to know people. Local Finns are mentioned many times to be there for you if you need help.

Networking is mentioned as a source of inspiration to the business and it is that way very valuable for the writer. Some of these entrepreneurs have also local customers and they feel they have helped local small business owners by selling their services and thus have made it possible to integrate to the local business life better.

Related to the *Customers* one writer gives a piece of advice to lower one's expectations on business and just take a job one gets from the locals. This way it is possible to convince locals and make new contacts and deals in future. The local business culture seems to trust in face-to-face contacts instead of online

recommendations. From several texts one can find mentioned that customers are happy in Costa del Sol. Smiling is common and it can be transmittable.

Living Environment is seen in all the texts as a promoting factor when running the business. The entrepreneurs tell how they almost forget they are working when they are having meetings in lovely surroundings or how they can see the blue Mediterranean Sea when working on a balcony. Also the possibility to work in coffee shops or similar instead of boring office is mentioned. These people seem to work a lot outside of the offices and find it extremely pleasant.

The personal life outside entrepreneurship seems to kind of be forgotten at this point in the texts or is very closely attached to the business life. It looks like the *Living Environment* in Costa del Sol is offering many possibilities to live a happy life and almost everything is related to the business life.

Skepticism as **preventing factor** is revealed again. The age of a woman can cause skepticism when running a business and one of the writers has announced the fact that age is just numbers and no-one should let it affect too much. It is seen as an important factor to enjoy life and take care of oneself with good healthy nutrition and physical exercise. To withstand the skeptics one needs to trust on one's own products, services, dreams and aims, because no-one else will.

Institutional & Cultural issues are in a significant role in the texts dealing with the timeline of running the business. The rules and instructions by the authorities how to follow them, seem to change day by day and the entrepreneurs just have to find the rules of the day in a certain town in a certain office with a certain officer. On the other hand, the entrepreneurs can follow the Spanish lifestyle and for example if the bar has to be closed at the midnight, the service can continue behind the closed doors as long as the doors are closed. As the writers have typed it many times in different ways; in Spain things will work out sooner or later in one way or another always.

As one of the *Institutional & Cultural issues* co-operation can be seen as a major important factor for women in the Spanish masculine culture when running a business there. You can not only trust to take care of issues with women and even they do not see you in the same way as you can be seen as a woman in Finland. When you are an immigrant and have troubles with the Spanish language and on top of it you are a woman, it really seems to take a lot sometimes to make things happen. One of the women writes about the importance of the co-operation on many levels of life in Costa del Sol and gives advice of not to get involved in any kind of insulting or negative comments of other entrepreneurs, locals or local Finns. The biggest cultural differences between Spain and Finland have been described to be siesta, mañana and the importance of the family, especially the role of women in everyday life, even with the grown up children's lives. (Könnilä 2014, p. 346.)

The role of *Family & Friends* has many layers to entrepreneurs when they are running their businesses. It was said the happiness is not found by living someone else's life even if your loved ones try to give you good advice from good heart. If your colleague entrepreneurs offer you a model of living your life, you still have to find your own way to deal with it.

"*God bless the technology*" is a comment of a woman who really misses her *Family & Friends* in Finland. She writes the Skype calls give a minor comfort but they are never the same as having a conversation in real life. From many texts it can be seen that when the business is settled, the role of the loved ones in the eyes of the entrepreneurs is changing. They become more and more valuable when you are staying in Spain for years and the physical distance is still existing.

The importance of living a happy life in a lovely environment seems to be a major factor in running a business in Costa del Sol for these women entrepreneurs. The masculine culture and networking are also affecting the businesses and thus to the life of the Finnish immigrant women entrepreneurs.

The last timeline is concerning future and has similar promoting and preventing factors as a result as the previous timelines of past and current as shown in the Figure 7. *Future aspect results when running a business in future.*

Running the business in future	Main results	Samples
Promoting factors	Self Confidence	put THE moments of your life on paper and look at them (4), everything that happens has a meaning (1) self-confidence reflects on everything (2)
	Professional Skills	plan B is necessary (4), everything changes (2), you get 7-10 euros/hour and have long working hours (3)
	Networking	new Finnish entrepreneurs are coming all the time (2), everyone knows everyone (3)
	Customers	you cannot get rich here (1), ask if potential customers got money or not from other entrepreneurs (3), I have more work year by year (1)
	Living Environment	I can do what I love to do in a country I love (4), I have a lot of dreams (1) motivated and loyal staff is the most valuable factor (2)
Preventing factors	Skepticism	why do you move back to Finland? (2), don't get depressed, do to the things you want to do no matter what they say (3) at the time of internet Spain opens the doors no matter what is said (3)
	Institutional & Cultural Issues	how do I reflect my cultural background? (3), I am too busy running the business to learn the language (2) here are a lot of empty promises (3)
	Family & Friends	I miss my mom (1), I miss my loved ones and Finland (2)

Figure 7. Future aspect results when running a business in future.

As a **promoting factor** *Self-Confidence* was obvious based on the writings of these entrepreneurs. The advice to the readers was given to write down the moments of the success in your life on small pieces of papers and look at them when everything is not going that well to remember what you already have achieved. It was also said that everything that happens has a meaning and happens for a reason. One should not give up but fight back when needed. One of the women wrote that self-confidence reflects on everything from the way you walk to the way you do your business and thus has an enormous importance in your life.

Professional Skills can be seen widely at this point, too. It was said that plan B is necessary to have in order to make the living secure in case the plan A is not successful in your business. In Spain entrepreneurs need to be ready for constant changes in business and life in general and because of these changes all the time you need to adjust to new situations.

This also relates to the financial issues and an advice has been given to have at least two to three months turnover savings to be able to run the business smoothly. Running the business of your own is seen as an opportunity to get more than the average wage of 7-10 euros per hour and to avoid having long working hours. As an entrepreneur one does not necessary have to have the siesta in the afternoon and work until late at night but you can decide at least some of the time you spend working.

Networking is seen as an opportunity especially because new Finnish entrepreneurs are coming all the time to the Costa del Sol area. Several of the writers tell about the growing community of Finns in the area where everyone knows everyone and thus *Networking* has a big meaning locally when doing business and building life in there.

When writing about *Customers* one of the women tells about the way she talks with other Finns at the local bars, the common living rooms, about customers and if they have received money from them or not. Other entrepreneur tells about problems with invoicing from Spanish companies, so it looks like it is challenge for at least both of them. Telling about money is related to *Customers* and

even if the entrepreneurs say they do not get rich by running the business they still are happy that year by year more work is coming to be done. As contrast to many other immigrant societies Sarkia (2012, p. 87) has found out that the Finnish society members are not looking for economically better life or receiving discrimination from the surrounding society when establishing the business in Costa del Sol.

When talking about the *Living Environment* these entrepreneurs tell about how their life has settled down and about looking forward to be able to do what they love to do for their living in the country they like to stay in. They tell about having a lot of dreams about doing business and successfully in it and making the business grow in future. Some are also feeling satisfaction with the current situation and do not want their business to get bigger. According to Sarkia (2012, p. 87-88) every cultural abnormality in the living environment brings the minority society together. In that way every minority entrepreneur has cultural strengths. On the other hand the cultural society needs to be big enough to build base to the adequate demand for the entrepreneurs to be successful. In case this is not happening, the cultural strength can be found in aiming to adapt to a segment larger than one's own cultural society.

One of the entrepreneurs tells about the importance of motivated and loyal employees related to the *Living Environment*. She has found both Spanish and Finnish employees to be like this but also tells about the mistakes she has made in recruiting and disappointments. In her opinion finding this kind of employees is one of the critical and valuable factors if someone wants to make the business grow in future.

The **preventing factors** are also the same as in past and current timelines. *Skepticism* is told to exist when the entrepreneurs have been telling about their future plans. One of them encourages readers to do the thing one wants to do no matter what the others say and not to get depressed about the sayings. She thinks that Internet is not fully utilized and that it will open many doors for Finns at the area in future. The remote work is not yet as common as in Finland yet and many services will be transferred online in future to Finns and Spanish people, too.

One of the writers has made a decision to move back to Finland and has had to face *Skepticism* also related to that. People have been asking her both in Finland and in Spain why she is moving back. It seems maybe someone has thought that something has gone badly wrong even though the business of hers is really doing good and she can leave it to the hands of her skillful employees.

Institutional & Cultural Issues have got more and more realistic during the years of staying in Costa del Sol. When writing about future they ponder the cultural background of their own and how they reflect it in everyday life and doing business. One of them is thinking widely about her own attitude on immigrants in Finland and how she has been treated as an immigrant entrepreneur in Spain. This is connected to the Spanish language skill when one of the entrepreneurs is feeling sorry about not having time to study the language because of doing business. She really thinks she would need to learn it to get the life settled in Spain in future.

As one of the *Institutional & Cultural Issues* one writer tells about the empty promises she has got in business life in Costa del Sol. She tells about the huge amount of small talk she faces and promises that never come to be fulfilled. She is wondering how to act in future to avoid these empty promises and how to deal with these business partners she is engaged to. She has challenges in getting the promised orders and difficulties in invoicing.

When telling about the future plans, the entrepreneurs mention missing their *Family & Friends* who are in Finland. It looks like when the time goes by the feeling of not having the loved ones close to oneself takes a bigger role. They tell about missing Finland as a country, about visiting Finland as a stranger not having a place to stay and how it makes them feel sad. They also tell about having visitors from Finland and how saying goodbye is getting more and more difficult every time.

This longing for *Family & Friends* is told to be the main reason for one of these entrepreneurs to move back to Finland and to leave Costa del Sol. She writes how she no longer can stand that feeling and has no other choice than move permanently to Finland.

The future is seen as an opportunity of having a happy life doing the business these entrepreneurs want to do. Some of them are doing it in Spain and some in Finland. The positive atmosphere can be read from the texts and the joy of living with the conclusions of life made before and the ones that will be made in future.

6.5.2 Motherhood

It is almost impossible to find previous research results concerning female entrepreneurship without the concept of Motherhood. Because of this fact the topic is included also to this thesis report even if not very large entity of information could be found from the material.

According to the 5M Model by Brush et al. (2009, pp. 8-24) motherhood represents the household- and family context and can be seen as a metaphor for unequal division of labor and access to household resources that differentially impact access to the standard 3Ms of Markets, Money and Management. The process of finding the market demand, figuring out pricing and competitors etc. can be too hard for women with family to concentrate on order to run the business successfully. Two women tell about these issues in their blogs. They have had a business in Finland already and tell to have found a good gestoria in order to help her with these issues. One of them their a family with children and the other one does not.

On the other hand Brush et al (2009 pp. 8-24) call Motherhood Motherland because researchers have found out the importance of historical heritage related to this topic. Traditionally there are a lot of women entrepreneurs in Finland and nowadays in Spain exist more and more Finnish women entrepreneurs after moving there.

Only one of the writers had a family and as a result of this research it can be seen supporting the 5M Model. It can be difficult to reach the Money, Market and Management because of the household- and family context and thus women with family are not establishing businesses as eagerly as women without this family context.

As previously told in the Chapter 6.5.1 Promoting and Preventing factors, the family as a preventing factor did not come out very widely because only one of these women had a family with children. It can explain about the scarcity of the amount of the text related to the family. It can also be interpreted that the women entrepreneurs with family did not have time to write the texts at all. The five answers to the e-mail requests from women who did not have time to write the story tells also about this possibility. Also Finnish women entrepreneurs with children living in Costa del Sol seem to write less blogs than single women living in the area. It is possible that the women with business responsibility just do not have time to do it or are not willing to share their life in public.

There could not be found many bloggers having family and running business in the target group. As Tilastokeskus (2013 p. 119) informs as much as 84.5 % of women entrepreneurs have families in Finland with the average of two children including adult children and at least 26 % of women entrepreneurs have three or more children. Compared to the amount of children of employed persons it is double as big as theirs. There is a possibility of difference within this target group of Finnish women living in Costa del Sol compared to the women entrepreneurs in Finland in general. (Tilastokeskus 2013, p. 119.)

Very recent information from OECD (2016) and also Salmela (2004, p. 19) refer to the challenges women have in their entrepreneurial career because of the family issues. A special gender gap between men and women is found in form of family responsibilities for women. Based on the material used in this thesis it can be said that the results are supporting these facts. One of the women in her bloggings tells the major reason for leaving Spain and moving back to Finland to be her adult children and grandchildren living there, whom she misses too much to continue living in Costa del Sol.

6.5.3 Support

In relation to the South European model by King & Zontini (2000, pp. 32-50) Finnish immigrant women are according to the results of this narrative research are kind of typical examples of their sending society. They are not only working in assistant jobs or in care systems like traditionally in Spain and other South

European countries but are having a business of their own and also in other sectors than in service. They are not kind of victims or abused by the society but self-sufficient and can affect their own lives. The texts used in this thesis are fully supporting this in all timelines this model.

There is also established a women's division to the Federation of Finnish Enterprises for immigrant women entrepreneurs in 2015 in Costa del Sol to support women in their career as entrepreneurs as King & Zontini (2000, pp. 49-50) reflect on general level happens. Even though women producing the used material has not used the services of the association but some of them knew about it and told that maybe support and information can be received by contacting it.

Finland can be seen as highly individualistic but a low power distance country and differences compared to Spain could be found from the research material. When looking at the Institutional theory by Bruton et al. (2000, pp. 421-440) businesses should succeed better when they receive institutional support but entrepreneurs are discouraged if too many structures exist because of the time and efforts spent with different rules and regulations added with many documentation requirements etc. In this research it could be found out that women find the lack of the structure of the institutional support as a major issue. The structures are different compared to Finland and complex. Because of this professional help of gestorias needs to be found in order to establish and run the business.

Jylhänkangas (2007, p. 30) has in her research found out that the Finnish female entrepreneurship suffers from the lack of societal support in Finland. She argues that different authorities in the society could have more active role in helping and guiding entrepreneurs not only in the starting the business, but also during running the business: *"The societal guidance should focus on the needs arising from the entrepreneurs themselves and especially support those elements, which the entrepreneurs do not have information about."*

The results of this narrative approach are supporting this argument with the case of these four Finnish women entrepreneurs living in Spain. The role of the authorities support could be bigger and especially with the elements the women

themselves find difficult to manage. For example the cultural or institutional issues, like finding premises or even establishing the company, which they now are dealing with “gestoria”. These details could be handled with an organization with the knowledge related to the issues without the payment or with lower fees.

The material found to be used in this research tells about the services produced to be targeted to non-ethnic clients even though most of the clients are originally from Finland to most of the companies run by these women. This is supporting the usage of the phrase of immigrant entrepreneurship instead of the ethnic entrepreneurship which can be seen connecting strictly to a certain immigrant group and to be kind of closed market. (Ethnic Minority Business 2008, p. 6.)

6.5.4 Comparisons

One focus of the theory of this thesis is on immigrant female entrepreneurship in Spain to be able to make some comparisons between the Finnish women immigrants and women originated from countries especially outside European Union. There have been several similarities within women coming to Spain from other European Union countries and the comparisons are made to women originated from Latin American, African, East European, Asian or Maghreb countries. The differences are in social, economic and also labour characteristics as well as in their entrepreneurial profile. (González-González et. al. 2011, p. 369.)

Since the transition to democracy after Franco in 1975 the immigrant women coming from Latin America, Africa, East Europe, Asia or Maghreb countries were eager to continue working as they had been working in their home countries like family and domestics. Some of them were forced to do it but also some found it a new change to build their and their children’s lives. Finnish people without working life responsibilities have been building up their community to Costa del Sol since the 1950’s, and during the 2010’s more and more young people have been moving there. (Ribas-Mateos 2004, p. 1045, Ministerio de Sanidad Servicios Sociales e Igualdad 2012.) According to the material used in this thesis the women producing the writings have not come to Spain to build

financially better life for themselves or their children but living an entrepreneurial life for themselves.

Casas & Varela (2002) have found in their research that women coming from Dominican and on the other hand from Argentina and Venezuela to Spain have differences in the general characteristic of the business. So even though the women are originally from countries close to each other geographically, the differences are major. The clients of the Dominican women companies are co-ethnics and the entrepreneurship is seen as a strategy to escape from home and domestic service. The business of women from Argentina and Venezuela is more for Spanish clients and focused on service sector of food, retail trade and textile. Also several women had set up the business to continue their careers as veterinary or dentist surgeon. These Finnish women are not escaping from home but are concentrated on certain business and having also specific education of their business branch.

Gonzales-Gonzales et al. (2011, p. 363) have profiled the companies owned by immigrant women to be small, operating in service sector producing minimum financial profit with few employees. This profile is typical for all immigrated women entrepreneurs in Spain. According to the writings of the Finnish women entrepreneurs used as a material of this thesis the same profile can be recognized.

These Finnish women can be seen based on the material used in this thesis, not to be ready to work for long hours and utilize their ethno-social capital to lower the production costs and possible distribution or are scarce in the economies of the receiving countries like handicrafts and repairing (Cebrian, 2009.) There can be seen the difference again compared to the other immigrant women entrepreneurs.

According to Cebrian (2009), the success of immigrants' businesses relays to the growing service sector and to the increase in small-scale production that can respond flexibly to changes in consumer tastes. The companies are often located in the clusters near ethnic enclaves. Based on the information used in this thesis there exists a significant similarity to this Cebrian research.

These committed Finnish women are not inviting their relatives to make their business bigger like Cebrian (2009) describes immigrant women typically to do. He sees a risk for a self-employed person in the world of some kind of an underground business. This risk can also be recognized in the material of this thesis. The black market is described to be in favor in Spain and not all the business partners or customers want to pay taxes and other statutory fees.

Sarkia (2012, p. 87) has found out in his research that Finns living in Costa del Sol are not looking for economically better life and it also seems to be true when linking at the text material used in this thesis. He also found the result that Finns are not receiving discrimination from the surrounding society when establishing their businesses at the area. It can also be found out to be similar situation with these women entrepreneurs concerning local community but some mistrust does exist within the community of Finns and especially within the family and friends.

7 Summary and discussion

The aim of this Master's Thesis is to examine women entrepreneurship in the region context of Costa del Sol, Spain. The target group of the empirical part of the thesis is Finnish immigrant women and the point of the thesis is to find out the factors to prevent or promote their entrepreneurship. This includes finding the factors in their micro and macro environment affecting their success in their field of business. Motherhood and the need of the support are related, too.

The amount of the participants in qualitative research is significantly small and is always chosen according to the aims of the research. This method is chosen usually because the information received from the small amount of participants is wanted to be as deep as possible. The cases of the participants are supposed to be dealt with as unique and the interpretation of the information received needs to be done keeping that in mind. (Koskinen, Alasuutari & Peltonen 2005, p. 256-266.)

The literature and previous research has been read since January 2016. The subject of the thesis title was chosen in March 2016 and more theory reading

was needed. The topic analysis was made in May 2016. The theoretical part of the study has been written and the narrative approach inquiries were prepared in the autumn and the winter 2016-2017. The analysis of the empirical part and the results were written in Spring 2017 and the thesis was ready in the autumn 2017.

The literature and previous studies can help to find the key issues concerning the topic. The possibility to create new information regarding the women's entrepreneurship in Costa del Sol, Spain encourages the author to invest time and money to do the thesis and thereby add her own possibilities to establish a future carrier as a self-employed entrepreneur in future.

The main result of this research seems to be the women's own experience of feeling of freedom and independence as entrepreneurs in Spain as a promoting factor in being entrepreneur. They trust in their success and feel like being responsible for their own success as Finnish immigrant entrepreneurs. The main preventing factors are related to other people like missing the friends and family, suspicion of some members of the community or difficulties with the cooperation with the local authorities.

The immigrated women in Spain can be affecting a gradual development of a positive social representation of women entrepreneurs. It can be the one movement that challenges traditional, sexist Mediterranean opinion of women adapting to the opinions, values and behavior of the majority and also lacking in initiative and ambition. (Gonzales-Gonzales et al. 2011, p. 369.) In this development the Finnish immigrant women running their businesses can be in a major role because of their self-confidence, historical background of female entrepreneurship in general and also equality of genders in Finland.

Further research could deal with the equality and gender differences between the Finnish women and men running their businesses in Costa del Sol. Maybe some specific national settings can be found to understand the possible differences between the entrepreneurial behavior of women and men and the causing factors can be seen.

Also further information about the life of women whose texts have been included in this research would be interesting to get in future in two or five years; the information could be concerning their family life, their experiences of the community of Finns in Costa del Sol and naturally their career as women immigrant entrepreneurs.

It seems to be the major important factor for these women writing their narratives to be happy. No institutional and cultural issues or the mistrust or unbelief of other people have been able to stop them from establishing and running the business making them happy. If moving back to Finland is one day the shortcut to happiness, they are willing to do it, too.

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Appendices

Appendix 1 Introduction to the narrative inquiry

Hei,

olen Jaana Hirvonen ja opiskelen työni ohella Saimaan ammattikorkeakoulussa Master of International Business Management -koulutusohjelmassa. Teen opin-
näytetyökseni tutkimusta suomalaisten naisten yrittäjyydestä Espanjan Aurinko-
rannikolla ja tarvitsen siihen kokemuksia naisyrittäjiltä.

S-postiosoitteet olen kerännyt Sé- ja Olé -lehdistä, käyttäen Facebookin Aurin-
korannikon palvelut ja mainostajat -ryhmiä sekä Aurinkorannikon Suomalaisten
Palvelut -opasta. Tämän viestin avulla toivon sinun jo alkavan ajatella
omaa tarinaasi yrittäjyydestä. Tarkemmat tiedot ja ohjeistukset laitan sinulle
ensi viikon alussa.

Kiitos jo etukäteen yhteistyöstä,

Jaana Hirvonen

IBM15

Saimaan ammattikorkeakoulu

Appendix 2 The narrative inquiry

Menestyksestä vuotta 2017!

Laitoin jo sinulle aiemmin s-postia Saimaan ammattikorkeakoulussa suorittamiini opintoihin liittyvästä opinnäytetyöstäni suomalaisten naisten yrittäjyydestä Aurinkorannikolla. Tässä viestissä on lupaamaani lisätietoa ja kirjoitelmapyyntö.

Kaikki minulle lähettämäsi aineisto tulee vain minun luettavakseni ja se tuhoaan asianmukaisesti opinnäytetyön tekemisen jälkeen. Myöskään opinnäytetyöni ohjaaja lehtori Timo Saarainen ei näe kirjoitelmia. Perustiedot kerätään aineiston luokittelua varten ja kenenkään vastaajan identiteetti ei paljastu opinnäytetyössä.

Kerrothan minulle omin sanoin, vaikka vain lyhyesti, naisyrittäjäkokemuksestasi vapaamuotoisessa kirjoitelmassa. Voit lisätä myös kuvia tai videoita kirjoitelmaan niin halutessasi. Kieliopista ja kirjoitusvirheistä ei tarvitse huolehtia, sisältö on tärkein. Osallistumisesi on tärkeää naisyrittäjyyden tutkimuksen, ja sen myötä tulevien naisyrittäjien tukemisen vuoksi. Ohessa on muutamia apukysymyksiä, joiden kautta sinun voi olla helpompi lähteä miettimään kertomustasi:

- Mitkä seikat ovat tukeneet ja/tai estäneet yrittäjyyttäsi?
- Miten perhe/äitiys on vaikuttanut yrittäjyyteesi?
- Millaista tukea olet tarvinnut yrittäjyytesi eri vaiheissa?

Toivon sinun lisäävän seuraavat perustiedot aineiston luokittelua varten:

- Yrityksesi toimiala
- Syntymävuotesi
- Yrittäjävuosiesi määrä Suomessa/Espanjassa
- Lastesi lukumäärä ja syntymävuodet
- Siviilisäätyysi

Palautathan kirjoitelmasi 2.2.2017 mennessä joko s-postitse vastaamalla tähän viestiin tai postitse Jaana Hirvonen, IBM15, c/o lehtori Timo Saarainen, Saimaan ammattikorkeakoulu, Skinnarilankatu 36, FI-53850 Lappeenranta, Finland.

Perheemme viettää toukokuun 2017 Espanjassa ja käyn mielelläni läpi opinnäytetyötäni kanssasi silloin. Laitathan kirjoitelmapalautukseesi toiveen tapaamisesta. Toki annan mielelläni lisätietoja jo ennen tapaamista.

Lämpimästi yhteistyöstä kiittäen,

Jaana Hirvonen

IBM15

Saimaan ammattikorkeakoulu

Appendix 3 Second request

Hei,

muistuttelen vielä mahdollisuudesta osallistua naisyrittäjyyden tutkimukseen omalla kirjoitelmallasi 2.2. mennessä.

Tutkin suomalaisten naisten yrittäjyyttä Aurinkorannikolla ja osallistumisesi on erittäin merkityksellistä. Voit lähettää lyhyenkin kirjoitelmasi näin s-postilla tai kirjeitse Jaana Hirvonen, IBM15, c/o lehtori Timo Saarainen, Saimaan ammattikorkeakoulu, Skinnarilankatu 36, FI-53850 Lappeenranta, Finland.

Ohessa vielä muutamia apukysymyksiä:

- Mitkä seikat ovat tukeneet ja/tai estäneet yrittäjyyttäsi?
- Miten perhe/äitiys on vaikuttanut yrittäjyyteesi?
- Millaista tukea olet tarvinnut yrittäjyytesi eri vaiheissa?

Toivon sinun lisäävän seuraavat perustiedot aineiston luokittelua varten:

- Yrityksesi toimiala
- Syntymävuotesi
- Yrittäjävuosiesi määrä Suomessa/Espanjassa
- Lastesi lukumäärä ja syntymävuodet
- Siviilisäätysi

Kiitos jo etukäteen vastauksestasi.

Jaana Hirvonen

IBM15

Saimaan ammattikorkeakoulu