Ekaterina VOROBEVA 🆔
University of Turku
ekatvor@utu.fi

INTERSECTIONALITY AND POLICY-MAKING

STRUCTURAL BARRIERS TO ENTREPRENEURSHIP FOR BLACK AFRICAN FEMALES IN FINLAND

ABSTRACT   The paper summarizes the literature on the role of intersectionality in research and policy-making. Twisting the categories of race, class, gender and nationality, the current study explores structural obstacles faced by black African business-women in Finland. The findings suggest that the Finnish opportunity structure is both legally and socially unprepared for accepting African female entrepreneurs as equal economic actors. Based on the structural barriers identified, the paper presents several policy recommendations including fair involvement of migrants in the process of policymaking, better coordination of policies for newcomers, and creation of migrant entrepreneurship hubs. In addition, the study assumes that intersectional identities can act as both vulnerable and powerful depending on a context of interaction, which may provide grounds for redefining the very focus of intersectionality. Finally, the paper determines prospective research directions.

Key words: gender, race, intersectionality, migrant entrepreneurship, structural inequality, policymaking

INTRODUCTION

Over the past few years entrepreneurship has become an important tool in the social and market integration of migrants. The European Commission maintains that migrant entrepreneurship has the potential to enhance social cohesion and to empower vulnerable individuals.[1] Moreover, it states that small and medium-sized enterprises (SMEs) of migrants may positively affect the well-being of a host community: the new business ventures are capable of generating wealth, introducing innovations and raising life satisfaction.[2] In addition, SMEs seem to be the main drivers of job creation.[3] Around 85% of new work positions have been generated by small businesses during the last five years.[4]

Nevertheless, *businesses are evidently not started in a socio-economic vacuum but in concrete, time-and-place specific contexts*.[5] In this respect, the term "opportunity structure" beautifully grasps the idea of local market conditions along with the wider legal and social environment in which an immigrant businessperson operates.[6] Nevertheless, the word "opportunity" in this terminology should not mislead the reader; opportunity structures are often riddled with limitations, barriers and discriminatory mechanisms. Indeed, it is generally acknowledged by officials that migrants face numerous *legal, cultural and linguistic obstacles* in their business activities in their countries of residence.[7] Moreover, scholars noticed that the government itself often serves as the main actor in production and reproduction of inequalities.[8] Being the central focus of the current research, structural barriers to entrepreneurship are broadly defined as any limitations embedded in the local opportunity structure that directly or indirectly affect migrants' self-employment activities. These limitations can be caused by both national and subnational institutions touching upon various aspects of migrants' lives. To be more explicit, local and international startup funding organizations might appear to be responsible for hindering migrant entrepreneurship to the same extent as education and integration authorities.

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[1]   "Migrant entrepreneurs", *European Commission*, 28 June 2017, at <https://ec.europa.eu/growth/smes/promoting-entrepreneurship/we-work-for/migrants_en>.

[2]   "Entrepreneurship and Small and Medium-Sized Enterprises (SMEs)", *European Commission*, 28 June 2017, at <https://ec.europa.eu/growth/smes_en>.

[3]   Ph. McCann, R. Ortega-Argilés, "Smart Specialisation, Entrepreneurship and SMEs: Issues and Challenges for a Results-Oriented EU Regional Policy", *Small Business Economics*, vol. 46, no. 4 (2016), p. 539.

[4]   "Entrepreneurship and Small…"

[5]   R.C. Kloosterman, "Matching Opportunities with Resources: A Framework for Analysing (Migrant) Entrepreneurship from a Mixed Embeddedness Perspective", *Entrepreneurship and Regional Development*, vol. 22, no. 1 (2010), p. 26.

[6]   Ibid., pp. 26-28.

[7]   "Migrant entrepreneurs".

[8]   O. Hankivsky, R. Cormier, "Intersectionality and Public Policy: Some Lessons from Existing Models" *Political Research Quarterly*, vol. 64, no. 1 (2011), pp. 217-218.

In short, the opportunity structures of host communities are perceived as problematic for newcomers' economic activities. This points towards the need for highly inclusive policy design that will effectively identify excluded individuals and smooth their path to entrepreneurship. Focusing on complex systems of oppression and privilege, intersectionality has been claimed to be an approach which can assist in achieving the above-mentioned goals. It is especially appreciated that *intersectionality analysis encourages looking beyond the most clearly visible dimensions of inequality*.[9] Hankivsky and Cormier courageously declare that *there is no area of policy that would not benefit from the application of intersectionality*.[10] Indeed, considering the recent subnational and national initiatives in promotion of migrant entrepreneurship, intersectionality seems to have become an integral part of immigrant empowerment and anti-discrimination policy-making.

The current paper intends to briefly explain how intersectionality has been used as a policy-making and research paradigm. It also attempts to explore the main advantages and challenges in application of this approach. The case study of the research encompasses entrepreneurship experiences of black African businesswomen in Finland. The original qualitative data was collected in Helsinki in winter and spring of 2018. The study aims at identifying structural barriers faced by immigrant women. The paper seeks to demonstrate how the intersection of class, gender, race and nationality affects business opportunities of migrant females. Intersectionality is applied in order to describe what complex oppression may look like and how the processes of empowerment and de-powerment happen in practice. The findings of the research are used to suggest relevant policy recommendations and to outline future research directions.

INTERSECTIONALITY: RESEARCH AND POLICY DESIGN PARADIGM

The term intersectionality was originally coined *to describe interconnections and interdependence of race with other categories*.[11] The notion owes much of its development to a professor at Columbia University, Kimberley Crenshaw, who used the example of black African women to illustrate how identity categories such as gender and race can complicate each other. She came to the conclusion that combinations of certain identity categories may cause people to experience new forms of oppression. Later on, deriving from the fact that identity categories have proved to be numerous and context-related, other scholars have opined that identities are complex, fluid and relational.[12]

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[9]   Ibid., p. 219.

[10] Ibid.

[11] G. Valentine, "Theorizing and Researching Intersectionality: A Challenge for Feminist Geography", *The Professional Geographer*, vol. 59, no. 1 (2007), p. 12.

[12] M. Verloo, "Multiple Inequalities, Intersectionality and the European Union", *European Journal of Women's Studies*, vol. 13, no. 3 (2006), p. 224.

All these discoveries have in many ways shaped our current understanding of the complexity and fluidity of an individual's identity.

Identities have often been examined in their relation to main power structures, raising the questions of equality, social justice and discrimination.[13] Together with race and gender, the categories of sexuality, nationality, age and class have been proven to affect people's locations within power networks. Thus, on one hand, the origins of the intersectionality paradigm can be found in black and multiracial feminism, social activism, critical race theory and post-colonialism.[14] On the other hand, intersectionality has been supported and shaped by modern processes of globalizing, superdiversity, transnationalism, and translocality.

Human rights movements for women and ethnic minorities have served among the main catalysts for emergence of anti-discrimination policies.[15] Nevertheless, together with plenty of positive outcomes, this situation has led to an emergence of asymmetry in representation of different inequalities in policymaking. For example, historically, some grounds for discrimination such as gender or race are more politically established and, thus, have more advanced policies in comparison to sexual orientation or age.[16] Thus, it was discovered that the very governmental bodies do not maintain a neutral position but, to the opposite, play a crucial role in reproduction of inequalities.[17] Indeed, Donaldson and Jedwab beautifully noticed that the very self-definition of an individual may depend on *where governments decide to distribute resources*.[18] These facts outlined the necessity for greater reflection of officials on structural and historical biases within policy-making.

In relation to anti-discrimination legislation, a special place is occupied by Article 13 of the Amsterdam Treaty, which calls for action to fight against discrimination based on sex, race, ethnicity, disability, age, belief or sexual orientation. This initiative has subsequently been supported by various directives such as the Racial Equality Directive and the Employment Equality Directive as well as the EU Chapter of Fundamental Rights.[19] The general tendency within relevant policy-making appears to be a withdrawal from separate treatment of inequalities to a so-called integrated approach where all inequalities become a focus of one large government body such as the Fundamental Rights Agency (FRA) in the EU or the Equality

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[13] T. Manuel, "Envisioning the Possibilities for a Good Life: Exploring the Public Policy Implications of Intersectionality Theory", *Journal of Women, Politics and Policy*, vol. 28, no. 3-4 (2006), p. 182.

[14] O. Hankivsky et al., "Introduction: Why Intersectionality Matters for Health Equity and Policy Analysis", in O. Hankivsky (ed.), *An Intersectionality-Based Policy Analysis Framework*, Vancouver, BC 2012, p. 17.

[15] A.-M. Hancock, "When Multiplication Doesn't Equal Quick Addition: Examining Intersectionality as a Research Paradigm", *Perspectives on Politics*, vol. 5, no. 1 (2007), p. 63.

[16] A. Alonso, "Intersectionality by Other Means? New Equality Policies in Portugal", *Social Politics*, vol. 19, no. 4 (2012), p. 602.

[17] O. Hankivsky, R. Cormier, "Intersectionality and Public Policy...", pp. 217-218.

[18] T. Manuel, "Envisioning the Possibilities for a Good Life...", p. 191.

[19] M. Verloo, "Multiple Inequalities...", p. 212.

Commission in the UK.[20] However, more than 10 years have passed since last directive on anti-discrimination was released. During these years we have lived through a so-called migration crisis and crucial geopolitical changes. The ethnic composition of many European cities has been dramatically altered. This fact might suggest a need to update the legal framework on discrimination and equality within the European Union.

Despite the acknowledgement of the existence of multiple grounds for discrimination, there has been no approach to effectively combat multiple inequalities.[21] The need for dynamic, multi-dimensional, non-binary, non-hierarchical, minimally generalizing policy thinking was expressed around 10 years ago.[22] It was intersectionality that gave hope for better diagnosis of a complex problem and for finding a more targeted solution to effective equality promotion.[23] It was believed that the paradigm could assist in creation of more inclusive policies as well as in establishing a balance between the agendas of individuals and the responsibilities of governments.[24]

Nowadays we can see an apparent presence of intersectionality in European political thinking, even though intersectionality has been labeled as a failed project by some scholars.[25] For example, intersectionality became a popular tool to promote entrepreneurial activities among vulnerable groups. There are numerous supranational and national projects operating under the umbrella of the Small Business Act (SBA) and the Entrepreneurship 2020 Action Plan targeting specifically seniors, unemployed and disabled people, as well as migrant women and young migrants. For instance, Entrepreneurship Without Borders (EntryWay) focuses on young migrants as would-be entrepreneurs. Co-funded by the EU's Erasmus+, the "Kaleidoscope: Supporting Female Migrant Entrepreneurs" project aims at inspiring migrant women to start their own businesses. There are plenty of national initiatives such as the Irish "Building Better Future", and the Slovenian "Razkirte roke 3", which promotes an entrepreneurial mindset among female migrants. Thus, these projects purposefully twist categories of nationality, gender, age and class in order to empower the most vulnerable social groups. This points to the fact that intersectionality has been appreciated and actively used in European policymaking. However, applying intersectionality as a policy-making paradigm has run into methodological difficulties. Being relatively young, intersectionality is characterized by methodological and conceptual ambiguity.[26] Despite several attempts

[20]   E. Lombardo, M. Verloo, "Institutionalizing Intersectionality in the European Union?", *International Feminist Journal of Politics*, vol. 11, no. 4 (2009), p. 484.

[21]   E. Lombardo, L.R. Agustin, "Framing Gender Intersectional in the European Union: What Implications for the Quality of Intersectionality in Policies?", *Social Politics*, vol. 19, no. 4 (2012), pp. 496-497.

[22]   O. Hankivsky, R. Cormier, "Intersectionality and Public Policy...", p. 220.

[23]   Ibid., p. 226.

[24]   A.-M. Hancock, "When Multiplication Doesn't Equal Quick Addition...", p. 64.

[25]   T. Manuel, "Envisioning the Possibilities for a Good Life...", p. 184.

[26]   H.Y. Choo, M.M. Ferree, "Practicing Intersectionality in Sociological Research: A Critical Analysis of Inclusions, Interactions, and Institutions in the Study of Inequalities", *Sociological Theory*, vol. 28, no. 2 (2010), p. 146.

undertaken to create relevant methodology for policy making, the practical side of intersectionality application remains underdeveloped.[27] It is still not clear how, when and where intersectionality should be applied and which categories might be considered in each case.[28] Nevertheless, some attempts to establish intersectionality methodologically have already been undertaken. For example, according to Ronnblöm, space or a context of interaction can identify the categories that should be included in analysis.[29] A.-M. Hancock offers a fuzzy-set analysis principle, dismissing any category beforehand and letting empirical study guide choices.[30] Another prominent attempt to create methods for intersectionality policy-making has been made by O. Hankivsky and her colleagues. They presented Intersectionality-Based Policy Analysis (IBPA), originally developed for the healthcare industry.[31] The analysis contains 12 thought-provoking questions leading and shaping the process of intersectionality policy creation. There are another two attempts similar in their visions: The Multi-Stand Project of Parken and Young and the methodology of Bishwarkarma and her colleagues.[32] Both offer 4-step plans with minor differences including problem description, policy formulation, testing, and results evaluation.

Nevertheless, it is highly probable that the most challenging problems encountered by intersectionality researchers are not methodological. Ethical issues in research on sensitive subjects should not be overlooked either. The question of reproduction of inequalities and negative stereotyping of informants by scholars still raises concerns. How does focusing on one category marginalize other ones? How does one provide assistance to vulnerable groups without stereotyping them as poor, needy and helpless? As Hancock beautifully puts it: *Instead of designing policies that create a talented tenth or a fortunate fifth of a marginalized group, how might we redesign domestic and foreign policies to ensure that all members of any marginalized group are enabled to empower themselves*?[33]

RESEARCH OBJECTIVES, DATA AND METHODOLOGY

The current research intends to explore what structural barriers black African female entrepreneurs experience in Finland. The paradigm of intersectionality is used in order to understand how *powerful identities are 'done' and 'undone'* in the Finnish entrepreneurship context.[34] The research is interested in the complexity of relations among

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[27]   O. Hankivsky, R. Cormier, "Intersectionality and Public Policy…", p. 219.

[28]   Ibid., p. 220.

[29]   Ibid., p. 221.

[30]   A.-M. Hancock, "When Multiplication Doesn't Equal Quick Addition…", pp. 71-72.

[31]   O. Hankivsky et al., "Intersectionality-Based Policy Analysis" in O. Hankivsky (ed.), *An Intersectionality-Based Policy…*, p. 33.

[32]   Ibid., p. 19.

[33]   A.-M. Hancock, "When Multiplication Doesn't Equal Quick Addition…", p. 66.

[34]   G. Valentine, "Theorizing and Researching Intersectionality…", p. 14.

the Finnish opportunity structure and the complex identities of my informants. The research is also concerned with the role of government in this process, and what policy recommendations might bring about positive social change. In order to achieve the goals, qualitative methods of data collection such as semi-structured in-depth interviews and non-participatory observation have been chosen. The methods have been recognized by scholars as the most suitable for intersectionality research; they allow for highlighting multiple categories, embracing subjective experiences and exploring the role of context in identity formation.[35] Moreover, as building trust with respondents is crucial for successful collection of data on social exclusion, the method of so-called chain referral sampling has been applied in order to engage loyal informants in the investigation.

This research is a part of a bigger project, during which 16 in-depth interviews with black African businessmen were conducted in Finland. Among my informants were five female and 11 male entrepreneurs. For the sake of the current paper, only the interviews with businesswomen have been used. The data was collected in Helsinki during winter and spring of 2018. My informants originate from the diverse African countries of Nigeria, Senegal, Ethiopia, Ghana, and Uganda. They currently manage companies in various industries such as retail trade, education, B2B services and international cooperation. In the current paper, the first names as well as details and names of enterprises are not mentioned in order to respect my informants' privacy.

Interviews were conducted in English, lasted from 40 minutes to 1.5 hours and took place, as a rule, in the enterprises of my interviewees, which provided a chance to observe them in their natural working environments. The questions asked touched upon the overall cycle of business formation with a special focus on difficulties, limitations and barriers. I was particularly interested in what problems they encountered, what was the presumable origin of these problems, how they resolved them, and whom they asked for help where applicable. With the consent of my informants, the interviews were recorded and transcribed later. The collected data were analyzed with the help of content and discursive approaches using NVivo software.

Finally, limitations of my data should be acknowledged. First, my being a white European-looking female in my late 20s while my respondents were black Africans in their 30s or 40s could affect building the trust necessary for productive and open conversation. Second, business management includes many sorts of secrets, including commercial ones, that respondents were, as a rule, reluctant to share. Third, the size of my sample could be bigger in order to allow drawing a wider picture of the phenomenon. In the end, there is an opportunity to explore a larger number of intersecting categories.

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[35]   T. Manuel, "Envisioning the Possibilities for a Good Life…", p. 185.

BLACK AFRICAN BUSINESSWOMEN IN FINLAND:
DE- AND EMPOWERMENT AND POLICY RECOMMENDATIONS

Based on the scholarly tradition of several decades, intersectionality in lives of individuals has been discussed solely as a source of oppression and vulnerability. Nevertheless, in the case of black African businesswomen in Finland intersectional identities proved to play different, often unexpected roles. The women have evaluated the role of intersectionality in their lives from negative through neutral towards positive. These findings might assist in redefining intersectionality as an analytical approach and changing its focus from de-powerment to empowerment.

If the above-mentioned roles were addressed responsively, indeed, many of my informants did frame their intersectional identities as problematic and depowering. Being black African females in their 30s or 40s, almost all of them have experienced difficulties in getting jobs in Finland, which often became the actual motivation to start enterprises of their own. This unfavorable position in the labor market was often attributed to unique combinations of identity markers such as gender, nationality and race. On a side note, surprisingly to me, many of my informants were fully aware of intersectionality in their lives. The women spoke up not only on behalf of Africans or females or immigrants but on behalf of African immigrant females. For example, Maria expresses her unwillingness to deal with the prejudices of the outside world in the following way: *I mean when you come here [the office of her company] it is fine but out there I don't want my face. I am sorry to say it but that is just the world. You are also a woman, your face… Not just as a woman but as you are, an immigrant black woman. I mean you have to know the society in which you live.*

However, other interviewees highlighted, to the contrary, that their intersectional identity served as a source of power and inspiration in their entrepreneurial activities. An appropriate combination of identity makers enabled them to start unique types of enterprises and helped them to stay flexible and more resilient towards stresses and shocks. For instance, Catherine told me that in her kind of business, a retail African food shop, her being an African and a woman makes this whole enterprise possible. She describes her privilege in detail:

In Africa women must cook, here it is not like that but back in Africa from childhood every girl must cook. So being a woman helps me to arrange and manage this business as I know how to cook. I always give tips to my customers on how better to use the ingredients and into what dishes to put them. If man is selling products he won't be as successful as a woman because people would perceive him as cheap. My brother replaced me sometimes here in the shop and my friends are telling that it is not the same, the cleaning is not the same, he doesn't give good advice to customers. So, being a woman helps me in this business.

Finally, a neutral approach to intersectional identity was expressed by one of my informants. Anna told me that she feels neither de-powered nor privileged by being a black immigrant female in a foreign country. She specified that she does not feel

eligible for any special assistance, nor powerful enough to help others. Thus, we may assume that not every person located at the intersection of diverse categories feels vulnerable or empowered in practice.

To sum up, these cases make us observe how differently intersectionality may manifest itself in the lives of individuals. Intersectional identity proved to be a source of both empowerment and de-powerment. Thus, the statement that people with intersectional identities always experience increased oppression proves to be at least incomplete. To better understand how complex intersectional identities function in reality, we need to study under which conditions intersectionality might have positive, negative, or no effect on people's lives. Unfortunately, these aspects of the phenomenon have been vastly overlooked so far. In practical terms, these findings can be of particular interest for policy-making due to their direct connection to empowerment policies. The scientific community does perceive empowerment policies as a very important measure in tackling discrimination.[36]

Turning to the main subject of this paper, structural barriers, the findings of the current study suggest that the overarching issue of migrant entrepreneurship in Finland appears to be the unpreparedness of the Finnish opportunity structure for immigrant entrepreneurship. In other words, the Finnish opportunity structure seems to be both legally and socially unprepared to accept immigrants as equal economic actors. For instance, in respect to legal structures, immigrants in Finland are not considered during the business policy-making process and, which appears to be even worse, excluded from the entrepreneurship governmental bodies, where representatives of ethnic minority groups are often lacking. Referring to the social structures where personal interaction among entrepreneurs happens, lack of knowledge or disinformation about Africans and scarce business contacts lead to difficulties in business cooperation among locals and newcomers. Apparently, the Finnish opportunity structure shall have to go through significant legal and social changes in order to create an inclusive business environment.

Let us go back to the earlier quote from the interview with Maria. The experience of neglect in the labor market as well as other personal negative experiences made my informants divide Finnish space into *here* and *out there*. We can define *here* as space inside their enterprises or homes, in other words, a safe, friendly and loyal environment. In stark contrast, *out there* is the external, hostile world full of Others. The latter presents a special interest due to its tight connection to experiences of discrimination. Mentioned by several informants, *out there* proved to be a crucial dimension of Africans' imagination where black people are believed to be underrepresented and negatively stereotyped. In this space they have to speak up, to show up and to prove their significance and value. To illustrate, Maria does not even want to be present *out there*, she wants the quality of her work "speak for her".

In respect to policies, *out there* includes governmental structures and the very process of decision-making. Susan claims: *We should be involved in the discussion or the*

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[36]   A.-M. Hancock, "When Multiplication Doesn't Equal Quick Addition...", p. 67.

decisions that affect us, you know, whether directly or indirectly. Indeed, as it was noticed by A. Alonso, policies should be developed not only for immigrants but together with them.[37] Moreover, it is not enough just to involve migrants in policymaking. They must be included as equal members of this process. As Christine noticed, some NGOs focusing on inclusion and integration recruit immigrants to take over unpaid intern and volunteer positions while well-paid vacancies are filled by locals. This undermines the immigrants' value and common in-team solidarity, which cannot result in creation of effective policies. Thus, a need for better and fairer collaboration between migrants and local governments has been identified.

Furthermore, collaboration not only between migrants and the government seems to need some refinement but also among various organizations dealing with migrant-related issues. Indeed, such cooperation would lead to more inclusive policy design as noticed by, for example, Alonso.[38] My informants suggest that the policies on education, family and employment of migrants should be coordinated with each other. In other words, fragmented, uncoordinated policies jeopardize the well-being of migrants and lead to gaps and breaks in their life paths filled with uncertainties, stress and feeling of loss. For instance, Susan said that some years ago the Finnish government invested plenty of financial resources into university scholarships for Africans. Nevertheless, it did not make sure that after graduation the students had job opportunities and a loyal environment in which to fulfil their professional potential. Susan explains: *I mean look at Finland. I came in 2005 as a student, as they awarded a lot of scholarships to African students back then. There were a lot of us, and we came to do international business. But, actually, where are we now? We all have of us moved away from business and studied nursing or hospitality or ended up cleaning. So, very few of us actually stayed in the business, you know, and pursued a career in those sectors, what we learned from the degrees we were awarded. So, it's a problem that you've got so many Africans coming in on scholarship or whatever it is and then you educate them and then they go to waste.*

To sum up, officials should construct a solid, well-thought-out architecture of policies supporting continuity and smoothness of migrants' life paths with a long-term focus on economic and social integration.

Referring to the social dimensions of the phenomenon, the Finnish opportunity structure has limited experience in management of intercultural business encounters. Lack of understanding of how a multicultural business environment should be organized and governed has led to numerous cases of intercultural incompetence, lack of knowledge about foreign markets and discrimination on various grounds, as pointed out by my respondents. Placed in a biased media environment cherishing stories of African poverty, backwardness and crimes, Finnish businesspeople tend to refuse business cooperation with black Africans in order to decrease fanciful risks. Finnish entrepreneurs are not only misinformed about the personal qualities of Africans, but also lack

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[37]   A. Alonso, "Intersectionality by Other Means?...", p. 615.

[38]   Ibid.

information about the numerous business opportunities they have in Africa. For instance, Susan said that any talk about partnership with Finnish companies has to start with a general overview of African market capacity. Moreover, school and higher education institutions often lack intercultural competence classes, which allows negative stereotypes to flourish. In addition, placed in the wider context of gender relations, African businesswomen have to participate in a wider debate on the value of females in entrepreneurship. They are forced to deal with lower salaries for females, exclusion from business debates, and even harassment. Finally, African entrepreneurs and especially African female entrepreneurs are hugely underrepresented in the business environment, which makes them non-existent or invisible to the wide public. To sum up, this complex collection of factors leads to a denial of the Finnish entrepreneurship environment to accept black African females as equal economic actors.

Thus, not only diminishing the *out there* but also expanding the *here* space of immigrants must be considered as a working solution to increase acceptance and inclusion. Creation of workspaces where migrants feel appreciated and valued could turn into significant entrepreneurship and cultural centers. Susan states that at the moment there is no place like this in Finland: Microsoft Flux and other co-working spaces do not focus specifically on inclusion of immigrant entrepreneurs. Moreover, Susan goes further, expressing a strong need for an entrepreneurship hub representing only African businesspeople. She believes that only such measures can help to change the negative narrative on Africa and Africans as poor, uneducated and backward. Indeed, the necessity to provide space for an immigrant entrepreneurship community appears to be well justified. It has great potential to debunk the myth of dependent and unskilled migrants, to improve international cooperation, to introduce innovations, and to explore diverse business practices.

CONCLUSIONS

The current paper assumes that intersectionality has great potential as a research and policy design paradigm. It assists in drawing a detailed picture of problematic interactions by highlighting diverse fluid identities in unique contexts. Based on the empirical data, the study supposes that intersectional identities can be experienced as both vulnerable and powerful during entrepreneurial activities. The findings suggest that the Finnish opportunity structure should undergo crucial legal and social changes in order to create an inclusive and favorable business environment. The research demonstrates that better and fairer collaboration among migrants and policymakers might help to design more inclusive policies as well as to confirm the value of immigrants. Moreover, there is a need for better coordination of various policies for migrants. The policies should firmly tie together different aspects of migrants' lives such as education, family and employment. Finally, expansion of the *here* space of migrants by creating entrepreneurship hubs might assist in changing the negative narrative on migrants' skills and assets. In addition, the study indicates some promising subjects for further research.

The conditions under which intersectionality can have positive, negative or no effects on the lives of individuals should be investigated. This would lead to deeper understanding of intersectionality as a phenomenon as well as more effective empowerment policies.

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Ekaterina VOROBEVA – has obtained a Master's Degree in Baltic Sea Region Studies at the University of Turku (Finland) where she focused on issues of migration and integration. Her Master's thesis is devoted to structural barriers to entrepreneurship faced by Africans in Finland. She holds a Bachelor's degree in Cultural Anthropology from the Herzen University (Saint Petersburg, Russia) and a Master's specialization in Globalization, Migration and Development from the Radboud University (the Netherlands). Previously, she worked as a Research Assistant in the "Urbanization, Mobilities and Immigration" research project (Finland) and in the Maltese NGO "People for Change Foundation". Currently, she works as a Researcher in the project on international migration "Suomen Silta 3.0" (Finland).