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# Seeds of Hope: Refugee Entrepreneurial Journeys in Rural Finland Muntaser Mazen Alhamad\*

# **Abstract**

Research Article

This research explores the entrepreneurial efforts of refugees in rural Finland, focusing on the path of economic integration and personal empowerment by creating businesses. In the face of challenges such as language barriers, limited access to capital, and cultural adaptation, refugee entrepreneurs show resilience and innovation in establishing initiatives that contribute to the local economy and social solidarity.

The focus of this entrepreneur is the role of supporting networks like Startup Refugee, a Finnish initiative that addresses the complexities of starting a business by providing refugee advice, training, and resources. Through personalized programs, including employment matching and business development workshops, startup refugees have created more than 200 new businesses and integrated thousands of refugees into the Finnish labor market.

It highlights the distinct details of Iraq's Mustafa Abdulmi, who transformed the experience of becoming an active participant in Finland's startup ecosystem from the refugee center. His journey highlights the importance of community support and personal determination to overcome systemic obstacles.

The results show that refugee entrepreneurs in rural Finland are not only encouraging economic self-sufficiency but also enriching the cultural and social structure of the organizer community. Protection of refugees through entrepreneurs challenges the traditional concept and shows the possibility of inclusive policies and support structures.

This research contributes to a wide discussion on refugee consolidation, emphasizing the need for appropriate support for the unique challenges faced by refugee entrepreneurs and their possibilities. Slightly highlighted in these journeys, research supports principles that facilitate entrepreneurial opportunities as an effective way for the inclusion of refugees and the development of the community.

**Keywords:** Entrepreneurial Resilience Against the Odds, Startup Refugees as a Catalyst for Integration, A Decade of Tangible Impact, Rural Tailored Support via SISU Business.



#### Introduction

In the organized society, the integration of refugees remains a critical and multifaceted policy challenge across Europe, especially in the countryside, where economic opportunities are limited. In Finland, the refugee entrepreneur has emerged as a promising path for economic inclusion, social solidarity, and elasticity. The study has examined how the refugees of rural Finland manage the entrepreneurial scene that strengthens the vitality of both private companies and communities by overcoming structural barriers such as language deficit, capital entry, and cultural adaptation.

The focus of this entrepreneurial effort is the nonprofit initiatives established in 2015 by Startup Refugee. The program provides broad support to new entrepreneurs with the challenges of both urban and rural contexts across Finland, with the challenges of entrepreneurial training, advice, business consulting sessions, workmatched services, and multilingual directions. During the first decade of operation, startup refugees have employed over 2,000 people, trained approximately 1,200 aspiring entrepreneurs, registered more than 120 companies, and assisted over 14,000 participants in various training and workshops.

Individual details illuminate the greater significance of this institutional support. One of the notable examples is Mustafa Abdulmi, an engineer in Iraq, who fled to Finland in 2015. In spite of the initial alignment, he was speaking about how he could get the best job as a cleaner for startup refugees; his perseverance and busyness were to be the co-founder and CEO of an educational program manager from the volunteer translator and finally the schoolchildren in Iraq.

This study states that the rural refugee entrepreneur in Finland provides deep and versatile benefits. It not only enhances economic self-sufficiency for refugees but also enriches the social and cultural fabric of the host community, challenges conventional stereotypes, and demonstrates the effectiveness of inclusive policies and support structures. Highlighting both the joint results and the distinct course, the research highlights the importance of sustainable, context-sensitive support for refugee entrepreneurs as a strategy of regional development and social solidarity.

# **Objectives**

- Evaluate structural barriers and an entrepreneur's elasticity.
- Evaluate the introduction of the startup refugees' programs.
- Determine the number of results obtained from the Start-up refugees.
- Explore Individual Entrepreneur Trajectories.
- Analyze the community and economic impact.
- Recommend sustainable, context-sensitive principles



#### **Review of Literature**

#### 1. Conceptual foundation of refugee entrepreneurs:

The recent scholarship emphasizes that refugees, unlike regular immigrants, face unique and intense adversity because of the allegations, which are not only an opportunity for the entrepreneur but often for survival and solidarity. They enter the host society without security forces, face the stigma of the media, and cannot return home, which further enhances economic and social weakness. In this way entrepreneurial elasticity emerges as a strong tool for self-reliance and organization.

## 2. The theoretical structure and the gap of research:

The refugee entrepreneur remains as an emerging field in entrepreneurial study. A systematic review of 83 articles (2000-2021) highlights that existing literature often uses theoretical lenses such as mixed embeddes, social networks, institutional theories and opportunities. However, scholars have called for a stronger, theory-driven and contextual study to deepen our understanding of how refugees move on the path of entrepreneurs.

#### 3. Institutional assistance and programmatic intervention in Finland

- Impact of Startup Refugees: Evaluation shows that since the beginning of 2015; startup refugees have created a significant effect-more than 10,000 professional profiles; Employed more than 2,000 persons; About 1,200 entrepreneurs trained; And employed more than 14,000 people through workshops and training.
- Policy Recognition: Better Enterprise Policy Tool (OCD-Approximate) reports that by 2020, the program has worked with 4,000 refugees across 18 cities, resulting in 40 new companies and 900 job placements-and more than 200 businesses in 2015.
- Innovation with Startup Fund: In 2021, startup refugees launched Finland's first dedicated funds to support refugees, shelters, and early-stage initiatives. Initial data highlights the participation of hundreds of people and the creation of dozens of businesses.

#### 4. The process for consistent talent and opportunity:

"Match Made in Startup Refuge" Digital Platform is an example of an active institutional response to the unification of refugees, for the benefit of more than 3,700 people, profiling and employment of hundreds of people. This system highlights the efficiency of the refugees and the effectiveness of information-free match-making in the economic opportunities in the host society.

#### 5. Storytelling, descriptive, and relevant meaning:

Academic invitations like a special number proposed at the University of Abo Academy emphasize the story of refugee entrepreneurs and the role of bricklez--Challenges the conventional details of integration and dependence on the use of limited resources and social capital.

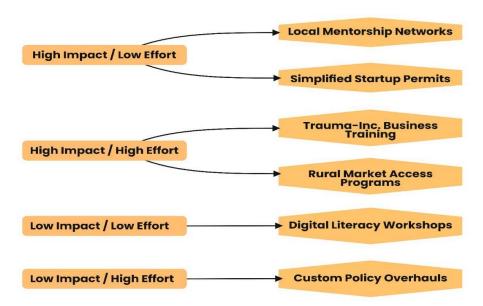


Finland's original research projects focus on facilities-based entrepreneurs, whose purpose is to unravel the institutional support of the refugee entrepreneurs and to unravel information-especially language access and entrepreneurial knowledge deficit.

#### 6. Policy landscape and direction of the future:

The OCD-level policy analysis states that refugee entrepreneurs provide multiple benefits-economic self-sufficiency, reduction of welfare dependence and social inclusion-less research is done due to lack of information and new programs. Extensive policy structures are essential to realize its full potential throughout the EU.

# Priority Matrix: Refugee Entrepreneurship in Rural Finland



# **Timeline: Refugee Entrepreneurial Journeys in Rural Finland:**

## The beginning of 2015-Startup refugees:

In response to the arrival of more than 32, more asylum seekers, Riku Rantala and Tunna Milonoff established the Startup Refuge to assist the refugees through employment and entrepreneurial initiatives. More than 200 companies have signed up within two weeks to assist in this effort.

# 2015-2016 the-fasten matching attempt:

Volunteers campaigned at the reception centres, started mapping newcomers' skills, and facilitated the initial similarities between refugee skills and employment or entrepreneurial opportunities.

#### The beginning of the 2016 Entrepreneur course:

Startup Refugees began to provide a 10-week entrepreneurial course in multiple languages, designed to guide new people's ideas into an effective business plan.



#### 2017-2019 recognition and expansion:

In 2017, Startup Refuge was the final competition in the competition for the best maker of the century and was selected by Finland's Suomi 100 fund.

During this time, the network of the platform is significantly expanded, increasing both membership and the visibility of the program.



#### 2020-scale effect:

By 2020, they assisted 4,000 refugees in 18 cities, created 40 new businesses, and helped find 900 people. More than 200 businesses have been established since its inception.

## 2021-funding:

Startup Refugee has launched its dedicated funds for new entrepreneurs to meet the financial gaps that refugees often face at the early business level.

#### **2021-2023 Personal Entrepreneur Spotlight:**

Mustafa Abdulmi, an Iraqi refugee, gave an example of an entrepreneurial journey: arrived in Finland in 2015, initially underestimated, became a volunteer, then became a business program manager and co-founded Corse in 2020, which has now established more than 167,000 students.

#### 2023-united effects and recognition:

By 2025, Startup Refugee has collected 10,000 professional profiles, trained 1,200 ambitious entrepreneurs, enabled registration of more than 120 companies, and has employed more than 14,000 people in various programs.

These contributions have saved the Finnish government about 4 million euros every year at the expense of social security.



# Methodology

This research design for your research on refugee entrepreneurship initiatives in rural Finland. The design appoints a mixed method of study system by emphasizing the quality and quantitative insights in the context of real-world such as Startup Refuge and SISU Business.

#### **Data collection methods:**

#### A. Quality method:

**Semi-organizational interviews:** Refugee entrepreneurs, program coordinators, consultants and local partners to explore living experiences and perceptions.

## **Focus Group Discussion:**

Host Startup Refugees and SISU Business Part -Participants Sessions to Unravel Partnership Challenge and Success.

#### **Document Analysis:**

Review program materials, reports (E.G., match data, course content, impact summaries), and participating portfolio.

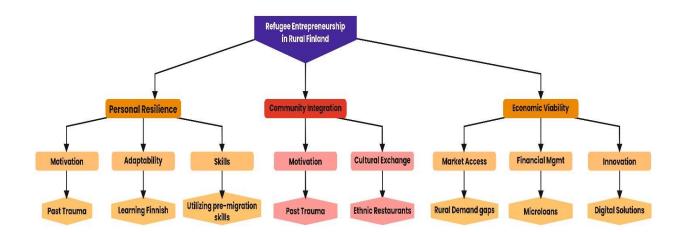
## **B.** Quantitative method:

## Program data analysis:

Analyze the number of training periods, business creation rates, employment space, and participants' population.

**Survey:** Establish standard questions to evaluate entrepreneur confidence, perceived support, challenges, and socio-economic changes.

**Pre-Post Design:** Compare the results of the participants before and after participation in the program.



This image depicts the inter-associated factors that affect the refugee entrepreneur in rural Finland, which divide their three main themetic pillars: personal elasticity, community integration and economic effectiveness.



#### **Ethical Protocols**

The Ethical Protocol for Research on Refugee Entrepreneurship in Rural Finland are briefly described.

#### Agreed with the national and European research integrity values:

Your research must be conducted following the Finnish Code of Conduct for Research Integrity (RI), which promotes reliability, honesty, respect, and accountability. They are compatible with the elaborate European code of conduct for research honesty. Ensure institutional commitment: your university or research organization's R.I. guidelines should be officially adopted.

# The requirements of moral review:

Since human participants in your research are involved-especially weak groups like refugees must pass through a moral review by a recognized committee for human or social science.

Align your protocol with Tenk's 2019 guidelines that include moral policies, information protection, and participants' rights.

#### **Known consent and weakness:**

To ensure complete understandability, develop multilingual consent form (E.G., Finnish, English, Arabic). Participate the rights of the participants, the right to withdraw, withdrawal privacy clearly. Give that participation that will not affect access to their program services.

#### **Privacy and Privacy:**

Use pseudonym and assign participants' codes to maintain identity. Save information securely-encrypted files with limited entry. Explain the anonymous method in compliance documents, especially for any exemplary quote or case study.

#### **Information Administration and Transparency:**

Respect Finland's Data Privacy Act and GDPR. Participate in the process of documenting clearly how personal information will be processed, stored and shared. Make a draft of the principles of sharing and holding clear information that is consistent with moral and legal standards.

#### Risk:

Accept potential emotional or social risks. Reduce stress by ensuring that there is no relationship between entrance or legal dignity in the study of research and services. To avoid the involuntary bias in representatives, ensure equitable appointment throughout the genders, ages, and regions.

## **Honourable cooperation (relative morality):**

Assist with local companies like Startup Refuge and SISU Business to facilitate recruitment and to build confidence. Maintain Cultural Sensitivity-Use Accessible Language, Schedule Interviews at Comfortable and Provide Flexible Options (E.G., Personally or Reading)



#### The outcome of the results:

Share the research results with participants and community partners through an accessible summary or community events. Take transparency in the publication in line with European and Montreal statements, and make sure that the participants understand that the results will be used.

# **Discussion & Implementation**

#### **Discussion:**

The research highlights how the refugee entrepreneurs in Rural Finland surpass the systemic obstacles such as language, capital and cultural adaptation to gain economic integration and personal empowerment. A supporting agencies like startup refugees play an important role in facilitating this process through training, mentorship, networking and financial support.

Evidence from the European Integration Portal shows that the Startup Refugee Business Program has enabled 64 new companies and helped to secure employment to 1,421 refugees since 2015. The expansion of the initiative has been impressive-for more than a decade, it has collected more than 10,000 professional profiles, trained 1,200 ambitious entrepreneurs, supporting 2,000 persons and appointed more than 14,000 participants. These figures highlight the meaningful contribution of the organization in both personal livelihood and greater economic elasticity.

The story of Stafa Abdulmir depicts the converting effect of such support. Upon arriving in Finland to underestimate his skills, he gave Startup Refugees a volunteer, then program manager and finally an educational technology to become the Start-Up co-founder. The institutional structure intersects with personal elasticity for the successful structure of the institution structure.

From the theoretical point of view, the power-making model-which includes empowerment, experimental education and coordinating refugee initiatives, is essential. This approach by Ojasalo, Ekström, and Koski (2023) legitimizes this approach, how to convert sustainable business to refugees online from the ideas of hands-on, co-creative training.

In addition, Startup Refugee Model is internationally recognized as an OECD Case Studies as a key example of entrepreneurial support created by humanitarian immigrants, providing practical directions on structural business development and bureaucracy and OCD financing in multiple languages.

#### **Implementations st:**

To translate these results into measurable principles and practice, the following steps are recommended:

**Expansion of Multi-Model Training and Assistance:** Imitation of startup refugees in the new countryside across Finland-which include entrepreneur training, advice, business support and networking.

**Institutional Co-Society Methods:** Implement models of enhancement by focusing on empowerment and experimental education approved by the recent Research Intercedence Online.



Create digital matching platforms: To connect the skills of refugees with employment and initiative opportunities, launch tools like the "Match" platform of startup refugees to encourage skilled integration.

**Highlight and scale success stories:** Case studies like Mustafa Abdulmir to inspire faith, attract funds and challenge social stereotypes around refugee capabilities.

**Structural Social Financing Instrument Lawyer:** Finland's Koto Social Impact Bond shows how effectively supports the influence-based fund vocational consolidation. A similar arrangement can be created for Taylor and Francis Online Refugee Entrepreneur Initiatives.

Consolidating with extensive policy structure: To include such programs in national and EU integrity strategies, to use the Human Entrepreneurship Assistance Model recognized by OECD as a model.

Through the theoretical basis, experiences insight and a combination of legitimate practice, these recommendations provide a roadmap to strengthen refugee entrepreneur as the driver of rural development and social inclusion in Finland-and possible throughout Europe.

## **Conclusion:**

The study investigated how refugee entrepreneurs in the countryside of Finland-such as structural challenges-such as language barriers, limited access to capital and cultural adaptation-business creation-to encourage economic consolidation and personal empowerment. S. I. S. In the case of startup refugees, with other appropriate supporting systems like U Business, it is seen how widespread support network can catalyze the success of refugee entrepreneurs. From a volunteer translator to the educational startup co-founder of the educational startup Corse, Mustafa Abdulmir's significant journey further exemplifies how personal resilience with institutional assistance can drive economic and social transformation.

Evidence emphasizes that refugee entrepreneurs not only support self-sufficiency but also revive the local economy, give new shapes to social rules and strengthen the solidarity of the community. This search strengthens the value of inclusive, context-sensitive principles, which recognizes the versatile contribution of refugees to rural development.

The effects of policies and practice include skeletal support frameworks (E.G., training, counselors, matching services) to integrate the national rural development strategies of refugee entrepreneurs and promote success stories to change social details. Future research can explore longitudinal results of refugee-established initiatives, comparative analysis between regions or countries and long-term durability of these initiatives.

In short, the initiatives of refugees in rural Finland represent a strong path towards inclusive development. The auxiliary institutional ecosystem not only exposes personal potential but also encourages strong, more elastic communities. In such a way, the continued investment promises permanent benefits for both the refugees and the host society.



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