




Turun yliopisto
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MUMPRENEURS? EVERYDAY
COMPLEXITIES IN THE REALM
OF TIME, MONEY, BUSINESS
AND MOTHERHOOD

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Katri Luomala

University of Turku

Turku School of Economics
Department of Management and Entrepreneurship
Subject - Entrepreneurship
Doctoral Programme of Turku School of Economics

Supervised by

Professor Anne Kovalainen
Turku School of Economics
University of Turku

Professor Jarna Heinonen
Turku School of Economics
University of Turku

Reviewed by

Professor Anna-Maija Lämsä
University of Jyväskylä
Finland

Assistant Professor Charlotta Niemistö
Hanken School of Economics
Finland

Opponent

Professor Anna-Maija Lämsä
University of Jyväskylä
Finland

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ABSTRACT

This study analyses the complexity of everyday life choices and constraints of women who are mothers and work as entrepreneurs. The research illustrates how women construct their motherhood and entrepreneurship as a part of their everyday lives and examines the constructions that shape their life choices. Multiple interpretations of work, an aim towards work-life balance and the increasingly entrepreneurial nature of work all come together in the concept of *mumpreneur*, a portmanteau of mother and entrepreneur, which has been created as a distinction from the traditional masculine label. In traditional entrepreneurship literature, parenthood is mainly ignored, and even in research of women's entrepreneurship family is easily constructed as problematic. This study, for its part, aims to bring the fields of entrepreneurship and motherhood closer together by further conceptualising mumpreneurship through empirical research and by opening up new discussions in the fairly narrow research field of self-employed mothers.

In the empirical part of the study, the analysed data comprises a focus group discussion between three self-employed mothers and individual interviews with four self-employed mothers. The study adopts moderate constructionism and applies an abductive approach in the analysis in order to develop the concepts of time, money, business and motherhood within the field of mumpreneurship research.

This study contributes to research on mumpreneurship and the work-family interface by revealing the diversity of the life choices and constraints of women in a similar life phase and by questioning the use of the stabilising label of mumpreneur, which only reinforces the traditional gendered division of work within families. This study also contributes to the field of mumpreneurship by expanding the concept itself. Mumpreneurship started with the traditional male entrepreneur's model as its foundation and was further developed through the introduction of spatial dimensions and the question of combining childcare and paid work. This study further conceptualises mumpreneurship as a way to do paid work where the ambivalence of motherhood and professional ambitions are tied into one's everyday life within the realm of needing to make a living out of one's business. Self-employed mothers, in the Finnish context, do not experience entrepreneurship as analogous with the choice between being a stay-at-home mother and a working mother, instead, entrepreneurship is constructed as the choice of an active working citizen. However, this active choice does not guarantee a better standard of living, as the income derived from it is often insecure and modest. The shortcomings in income

are compensated with the spouse's income, whereas the shortcomings in time-use are compensated with a more complex combination of intergenerational help, outsourcing domestic chores, balancing time-use with the spouse and one's own flexibility in organising everyday life.

Keywords: mumpreneur, entrepreneurship, motherhood, everyday life, work-life balance

TIIVISTELMÄ

Tämä tutkimus analysoi arkielämän valintoja ja rajoitteita sellaisten naisten elämässä, jotka ovat äitejä ja työskentelevät yrittäjänä. Työssä tarkastellaan sitä, kuinka naiset rakentavat äitiyttään ja yrittäjyyttään osana arkielämäänsä ja millaiset tulkinnat muovaavat heidän valintojaan. Työn monet merkitykset, pyrkimys työn ja muun elämän tasapainoon sekä työn muuttuminen entistä yrittäjämäisemmäksi kohtaavat käsitteessä *mumpreneur*, joka on yhdistelmä sanoista mother ja entrepreneur, äiti ja yrittäjä. Tämä äiti-yrittäjän käsite on kehitetty erotuksena perinteisestä, maskuliinisesta yrittäjästä. Vanhemmuutta ei ole käsitelty perinteisessä yrittäjyyskirjallisuudessa, ja jopa naisyrittäjyystutkimuksessa perhe konstruoidaan helposti ongelmaksi. Tämä tutkimus pyrkii osaltaan tuomaan yhteen yrittäjyyden ja äitiyden tutkimuskenttiä käsitteellistämällä äiti-yrittäjyyttä empiiristä tutkimusta hyödyntämällä ja tuomalla esiin uusia keskustelunaiheita yrittäjänä toimivien äitien arkielämästä.

Tutkimuksen empiirinen aineisto koostuu kolmen yrittäjänä toimivan äidin fokusryhmäkeskustelusta ja neljän äiti-yrittäjän yksilöhaastattelusta. Tutkimus on otteeltaan maltillisen konstruktivistinen ja hyödyntää analyysissa abduktiivista lähestymistapaa tehdäkseen uusia avauksia äiti-yrittäjyyskeskusteluun koskien aikaa, rahaa, liiketoimintaa ja äitiyttä.

Tutkimus tekee näkyväksi näennäisesti samankaltaisessa elämänvaiheessa olevien naisten valintojen ja rajoitteiden moninaisuutta ja kyseenalaistaa stabilisoivan ja perinteistä sukupuolittunutta työnjakoa vahvistavan mumpreneur-käsitteen käyttöä. Samalla tutkimus laajentaa mumpreneur-käsitettä. Äiti-yrittäjyys on lähtenyt perinteisestä miehisen yrittäjyyden mallista, laajentunut käsittelemään tilallisia ulottuvuuksia ja kytkeytynyt lastenhoidon ja ansiotyön yhdistämisen keskusteluun. Tämä tutkimus osaltaan käsitteellistää äiti-yrittäjyyttä ansiotyön muotona, jossa äitiyden ja ammatillisen kunnianhimon väliset ristiriitaisuudet kytkeytyvät arkielämän tarpeeseen ansaita elantonsa liiketoiminnalla. Äideillä yrittäjänä toimiminen ei suomalaisessa kontekstissa vertaudu valintaan kotiäidin ja työssäkäyvän äidin roolien välillä, vaan rakentuu pikemminkin aktiivisen työssäkäyvän kansalaisen valinnaksi. Tämä aktiivinen valinta ei kuitenkaan takaa parempaa elintasoja, koska ansiot ovat epävarmoja ja monesti melko vaatimattomia. Ansiotason riittämättömyyttä pystytään kompensoimaan puolison tuloilla, kun taas ajan riittämättömyyttä kompensoidaan monimutkaisemmalla yhdistelmällä sukupolvien välistä apua, teettämällä kotityötä ostopalveluina, tasapainottamalla ajankäyttöä puolison kanssa ja kykenemällä itse joustavuuteen arjessaan.

Avainsanat: mumpreneur, yrittäjyys, äitiys, arki, työn ja perheen yhteensovittaminen

ESIPUHE

Yksi auliisti käytävillämme jaettu ohjenuora jatko-opiskelijoille on, että ”*paras väitöskirja on valmis väitöskirja*”. Nyt kun tämäkin väitöskirja alkaa uhkaavasti näyttää valmiilta, on aika kiittää monia, jotka ovat olleet tavalla tai toisella matkallani mukana.

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Katri Luomala

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1 INTRODUCTION

1.1 From work-life balance research to mumpreneurs

Interplay between the welfare sector, economy, family and communities affect the social organisation of work (Hildebrandt & Littig 2006). The long-term increase in female employment and changes in families have gradually led to a growing interest in the work-life balance and reconciliation of work and family in the social sciences. It can be stated that economic arguments have carried more weight than simple demands to decrease women's problems to combine work and family lives (Leitner & Wroblewski 2006). Although the origins of work-life balance research leads to an increase in women's employment, modern changes in work life, such as an increasing amount of temporary employment and overtime work, have also brought men into the spotlight in work-life studies (Salmi 1996). However, one of the most influential factors in the work-life discussion is demographic changes, e.g., fertility rates and life expectancy (Hildebrandt & Littig 2006; Eräranta & Käsälä 2007). Economic situations in society may also affect how important the reconciliation of work and family is thought to be. In times of high unemployment rates, women are encouraged to stay home, unlike in the boom when women are wanted in the labour market. However, a good work-life balance can be expected to create more working mothers for the moment and therefore more workers for the future (MacInnes 2006).

Traditionally, work and family are seen as separate and competing systems (Barnett 1998). The more recent trend is to understand them as more complementary, yet there is the idea of separation as there still are different life domains to combine or reconcile (Myrie & Daly 2009). Attempts to discuss life more holistically and avoid the strict division into two separate fields have been taken, yet true family embeddedness may not have been reached, especially when the business is the key interest. Like Aldrich and Cliff (2003), I believe that research would benefit from a perspective that accounts more for the family-embedded nature of business in people's lives.

Previously, work-life balance has focused mainly on women and has used psychological- and individual-level concepts. The construct of work-family conflict has significantly affected the literature, and the focus has been mainly on studying the negative outcomes on an individual level (e.g., Greenhaus & Beutell 1985; Parasuraman et al. 1996; see also Pitt-Catsouphes & Christensen 2004). However, the direction has moved to account more for the positive outcomes of the work-

family interface by introducing the constructs of work-family integration and enhancement (Pitt-Catsouphes & Christensen 2004). Even more, the course in work-life balance studies is still changing from individual-level conflict, enrichment and satisfaction concepts to have a wider structural-level scope. Grzywacz and Carlson (2007) present the most important matter as to why the individual and psychological constructs are insufficient: If work-family balance is in the eye of the beholder, there is little that can be done to help people achieving it. Likewise, Emslie and Hunt (2009) found out that work-life balance was perceived as a personal issue and not as a structural problem. In addition, Caproni (2004) has discussed the same “false-focus” of work-life discourse and pointed out that the balance may be out of reach because it is built on an individualistic achievement-oriented model, which assumes that people have full control over their lives. The current trend is to go beyond the individual person’s feelings at a certain point in time and to the social constructions on what is understood as work-life balance and how it is created or unattained as a social construction. With such an approach, the research comes closer to people’s mundane lives where the balance (or unbalance) is experienced. More widely, social constructions include all kinds of issues that affect the feelings of balancing paid work and the rest of the life. It may also reveal the multiple interpretations of work. Home has been long recognised as a site of work for women in literature (Toffoletti & Starr 2016).

The multiple interpretations of work, the aim to work-life balance and the modern trend of work becoming more entrepreneurial (and even precarious) (Ikonen 2013) all meet in the concept of *mumpreneur* (mother+entrepreneur). Entrepreneurship is traditionally a masculine construct (Ahl 2002) and has its roots in studying men’s businesses. Until the 1980s, little was known about female entrepreneurs (Bruni et al. 2004). After 30–40 years of women’s entrepreneurship research, more is known about women’s businesses, but it has not changed the masculine construct of entrepreneurship. Thus, it has been regarded as useful to create the concept of *mumpreneur* as a distinction from the traditional masculine label. In traditional entrepreneurship literature, parenthood is mainly ignored, and even in literature on women’s entrepreneurship, family is easily constructed as a problem. Now the concept of *mumpreneurship* is contesting the traditional masculine norms of entrepreneurship (Ekinsmyth 2011), or is at least trying to.

Structural ambivalence (Connidis & McMullin 2002) is often disregarded in discussions of work and family interface even though it is an issue that essentially affects how people construct their everyday lives. Societal-level discussions on how having children creates gaps in women’s working careers and makes them shorter in the long run problematise the individual-level will to become a mother. Mothers are advised to return to work sooner, but it is rarely supported that the fathers stay home, so the caretakers then come from outside the family, for example from the municipalities. Women’s careers are constructed to be too short, but

the solutions are as simple as “return to work”, and it is rarely considered how much is required from these families in their everyday lives and why it may be easier for women to stay home than try to combine a career with childcare and home responsibilities. The structural-level problems (e.g., gendered childcare) are answered with individual-level solutions (e.g., returning to work sooner), but the complexity of both structural-level problems and individuals’ everyday lives are disregarded.

This dissertation focuses on the mundane life of self-employed mothers. It sheds light on the everyday lives of women who have both children and a business to take care of. Such women—sometimes called mumpreneurs—are the focus of my work, which discusses the concept and phenomenon of mumpreneurship and its possible advantages and drawbacks. These women are in a life phase where they want to combine productive work and having children, and for various reasons, they choose self-employment during the so-called rush years of life. The everyday life of mother-entrepreneurs includes issues that are traditionally strongly associated with either the female or the male sphere of life: Motherhood is the ultimate female sphere, whereas business is part of the male-dominated public sphere of life. The controversial concept raises mixed feelings about the label, which others praise and others feel insulted by (Duberley & Carrigan 2012). Combining these life spheres and roles in everyday life makes the mumpreneurship phenomenon an interesting research field.

The usual road in Finland is to take a maternity leave of one to three years and then return to the labour market. Being away from the labour market after the youngest child is older than three years (being a house-wife, so to say) is not very common, as there is a strong working culture for women in Finnish society (Kovalainen & Arenius 2006). Still, returning to work sooner than 9–12 months after having a baby is also quite uncommon, and almost 90% of families have received home care allowance after the parental leave period of about 9 months (Haataja & Juutilainen 2014). However, small business owners are not easily replaced, and parental leaves are not used as commonly as among regular employees even though self-employed women are also entitled to monetary benefits during parental leaves. The Finnish mumpreneurs in my study are women who have chosen a different road: They have started a business in the same life stage as having a child. They have “resigned” from the roles of a potential risk factor as an employee and a corporate careerist, as well as distanced themselves from being “only” a stay-at-home mother.

Mumpreneurship is not an established theoretical concept, and even its practical implications are ambiguous. Even though mumpreneurship is promoted as positive and empowering, a woman can end up in a situation where she has two full-time jobs (an entrepreneur and a mother) instead of one. Does this view of “easily” combining the two actually downplay both the demands of entrepreneurship and

the demands of childcare? Even though there have been attempts to turn “the invisible and silenced labour of motherhood” (Ekinsmyth 2013b) into a visible concept, it also reinforces the invisibility of caring and housework and underrates the seriousness of the business, as the concept suggests that you can manage both almost as easily as those who only have one of these roles as their primary work.

Especially the practitioners’ websites promote awards for successful mumpreneurs (e.g., Mumpreneur.uk), and academic studies also catch the most successful ones more easily to be the research cases (e.g., Leung 2011). Awarded women are not small-scale, home-based self-employed, but rather are successful entrepreneurs with fairly big and fast-growing enterprises. However, awarding entrepreneurs in big and successful enterprises fights against the idea that mumpreneurship is something that helps adapt productive work to the life of women with small children. If the most monetarily successful mumpreneurs are the most appreciated, how does this form of entrepreneurship actually differ from traditional “male” entrepreneurship? The ones who are most appreciated are those that are most like the traditional high-growth “male” entrepreneurs, which ultimately questions the need for the mumpreneur label. This double standard of mumpreneurship is puzzling; it strongly seems that relevant issues of mother-entrepreneurs’ lives are missing from the discussion. In this study, I aim to analyse the complexity of everyday life choices and constraints of women who are constructed as mumpreneurs and discuss constructs that shape the life choices of these women in their everyday lives.

1.2 Key concepts and choices

“A mumpreneur is a woman who combines running a business enterprise with looking after her children.” (Collins Dictionary)

Mumpreneur refers to a female entrepreneur whose aim is to combine doing business and take care of her children in the same life stage. The need for this fairly new word implies that it is not considered a common way to organise life, and being a woman entrepreneur does not automatically include the “privilege” to have a family too. Until now, mumpreneur has mainly been a popular culture term, and it is best known in English-speaking countries like the U.K. and the U.S. (where it is *momprenneur*). The word *momprenneur* was first launched in 1996 when Parlapiano and Cobe co-authored their book *Momprenneurs - A mother’s practical step-by-step guide to work-at-home success*. The popularity and familiarity of the concept have increased since the 1990s, and about ten years ago, the word became more familiar in practitioner circles, blogs and discussion fora (Welter et al. 2014). More recently, there has been an increased academic interest in the mumpreneur phenomenon (e.g., Ekinsmyth 2011, 2012, 2013a, 2013b; Nel et al. 2010; d’Andria

& Richomme-Huet 2011; Korsgaard 2007) even though the field is still clearly underdeveloped. At the same time, the concept has developed, and nowadays the meaning of mumpreneur has shifted from its 1996 U.S. definition, which mainly signified a work-at-home-mother, and it now refers to a successful business woman who is also a mother.

In the current literature, the mumpreneur concept can refer to either women entrepreneurs who are also mothers or to women entrepreneurs who are mothers with a business as a consequence of motherhood. It usually means that these women created their business idea during pregnancy or in early motherhood when they discovered a lack of some kind of children's or mothers' products or services, and they recognised a business opportunity when introduced to their new phase of life. However, when I talk about mumpreneurs with no further definitions in this thesis, I refer to the first definition, that of women entrepreneurs who are also mothers, no matter what their business.

In the U.S., mompreneur refers mainly to mothers who work in home-based businesses; that is, the entrepreneur's workplace is her home (e.g., Entrepreneur 2012). When mumpreneur is defined like this, it keeps women tied into a private rather than a public life, even when they are sharing and contributing to the economy with their productive work. However, because the element of reproductive work is strongly present in mumpreneurship as a home-based business, it can easily be classified as some sort of "fake" entrepreneurship and as something not serious.

In this study, I use the concepts of entrepreneur and self-employed interchangeably in a very Finnish way, where the word 'yrittäjä' does not reveal whether the business-owner has employees, or if she is a sole proprietorship, self-employed, or an employing entrepreneur. In Finnish, they are all 'yrittäjä', especially when it comes to social security. However, in practice, the women involved in this research are mainly self-employed with no employees. One has employees, one previously had employees, and one is planning to take a business partner. Still, all of them have originally set up the business alone, as a work for themselves. In addition, my view of entrepreneurship in this study is to see it as a social rather than an economic phenomenon (Steyaert & Katz 2004), and as a career choice just like any other profession (Hytti 2009), which can take place in any stage of life (Akola et al. 2008).

In addition to mumpreneur and entrepreneur/self-employed, I raise everyday life and mundane as key conceptual choices in this work. I will go through some previous theorising about the everyday in the next chapter as it is one of the building blocks for this study. However, I do not aim to contribute to the philosophical discussion on the everyday, but I present it as a context that offers both the potential to change one's everyday life in the future and the constraints of past, present and future. Hence, I am most committed to the view of everyday life as repetition,

habit, and gendered practices, yet I also include the key to change the everyday in the future. (see e.g., Jokinen 2005; Felski 2000; Lefebvre 1991; Heller 1984).

1.3 Purpose of the study

My study aims to analyse the complexity of everyday life choices and constraints of women who are mothers and work as entrepreneurs, and who are constructed as mumpreneurs. I am interested in analysing how women construct their motherhood and entrepreneurship as part of their everyday lives and what kinds of constructions shape the choices they make. The study aims to further conceptualise mumpreneurship through empirical research on mother-entrepreneurs' everyday lives.

There is currently a research gap in the literature that combines the analysis of life choice constraints, motherhood, and entrepreneurship. For the purpose of the study, the current state of mumpreneurship literature needs to be mapped in order to recognise issues that have been disregarded in the discussion around the mumpreneur concept. Even though mumpreneurship is about both entrepreneurship and motherhood, it is surprising how little these two meet in mumpreneurship literature. This may be partly because these two fields are rooted in opposite ways: Entrepreneurship is considered a masculine public sphere phenomenon, and motherhood, on the other hand, is ultimately interwoven into femininity and into the private life sphere. This study, for its part, aims to bring the two fields closer by further conceptualising mumpreneurship and opening up new discussions in the fairly narrow research field of self-employed mothers.

1.4 The Finnish context

1.4.1 Mothers and entrepreneurs in Finland

Women and mothers have a long history of work and employment in Finland, and the housewife culture has never been a prevailing model for Finnish women. In Finland, the women's participation rate in working life is almost as high as for men (66% vs. 69%) (OSF 2012). The transition from agricultural work to an industrial and service-based work society influenced Finland to adapt a dual breadwinner/state caretaker model. The housewife culture and mothers working part-time do not have a historical basis in our culture: Both parents are seen as full-time workers, and full-time employment has played a key role in legitimising citizenship. Because of these cultural traditions, the promotion of part-time work does not contribute to the empowerment of women or to enhancing gender equality.

(Pfau-Effinger 2002, 248.) In comparison to my study, many previous studies on mumpreneurs and the creation of the concept have taken place in other kinds of contexts and within other kinds of cultural traditions and values. Mumpreneurship literature often comes from Anglo-Saxon countries like the U.S., the U.K., and Australia, and in some cases from France. The context for my study is Finland, which represents Nordic countries and Scandinavian cultural ideologies and values. Finland, like other Scandinavian countries, is ranked as one of the top places to be a mother in an international comparison, whereas, for example, the U.K. is in 24th place and the U.S. in 33rd (State of the World's Mothers 2015). The index accounts for maternal health, child mortality, educational opportunities, women's political participation, and economic well-being (GDP). In 2015, Finland was the world's second-best country for mothers after Norway, which means that the conditions for women and children are very good overall.

Still, Finland has its problems when it comes to certain equality issues. In an EU-wide survey on violence against women, Finland was the second-worst country in the EU. Only in Denmark had women faced violence more often than in Finland. Among women over 15 years of age, 47% had faced violence at some point in their lives, and 10% had faced violence within the last 12 months. (FRA 2014.) Finnish labour markets are strongly segregated by gender, and during recent years, the trend has not even weakened. Rather, Finland has seen the opposite. Only about 10% of the working population worked in occupations that can be described as equal, where both men and women represented 40–60% of the working population in the field. (OSF 2013.)

The segregation of labour markets also shows among entrepreneurs and self-employed people. Women entrepreneurs typically work in the service sector and men in construction, and these are also the sectors most segregated by gender: Only 5.2% of entrepreneurs in construction are women and 18.8% of entrepreneurs in the field of other services are men. Women entrepreneurs are most often service workers (26.7%) and men entrepreneurs' most common occupation is transport worker (15.5%). (Huhta & Pasila 2013, 120–121.)

Self-employed people, on average, are older than employees, which partly explains why the self-employed are more often parents than employees. Among women entrepreneurs, 21.1% were childless, whereas 32.7% of wage earner women were childless. The corresponding figures for men are 22.1% for self-employed and 39.4% for wage earners. (Huhta & Pasila 2013, 119.) In other words, four out of five entrepreneurs are parents, yet their children might not be young anymore as these statistics also include the grown-up children. Still, the situation of being an entrepreneur and a parent of small children is not as unique, as it is often constructed, for example, in the mumpreneur literature.

1.4.2 *Social policy premises for being a self-employed parent*

Social policy premises for being a working mother in Finland are among the best in the world. As there is a fairly long history of women in paid-work combined with the Nordic gender equality ideology, a model was created where maternal, paternal and parental leaves cover about the first 11 months of the child's life. After these leaves, families are entitled to child home care allowance until the child is three years old if the child is taken care of at home (not in subsidized municipal daycare). The child can be looked after by one of the parents or by someone outside of the family (e.g., a relative or private daycare provider). (Kela¹ 2015.) Although the system is basically gender-neutral, it is typically the mother of the child who stays home because of the childcare. In 2012 in Finland, 88% of families entitled to home care allowance utilised it at least for some time. Of those families, 97% had a parent of the child take the leave, and in 97% of those families it is the mother who gets the allowance. (Kela 2015.) When a parent uses the child home care leave, that parent is a father only in three cases out of a hundred.

Allowances and leaves are basically the same for employees and for the self-employed/entrepreneurs. The amount of allowances are calculated from the wage, or in the case of a self-employed person, from a "work income" stated for unemployment insurance (YEL-/MYEL-vakuutus). For employees, the wage is the amount confirmed in taxation, but for the self-employed, the work income is based on one's own notification. Because bigger work income means bigger insurance payments, the self-employed tend to believe that their income is smaller than it actually is. Working during parental leave decreases the amount of allowance. If a father or mother works during parental leave, he or she will be paid parental allowance at the minimum rate during the relevant period. Work performed on Sundays does not affect the allowance. Working does not affect the child home care allowance because it is based on the *child* being cared for at home, not the parent taking a leave from work.

At the time of my data collection, the so-called subjective right to daycare was still effective. It offered all children full-day care arranged by the municipality, irrespective of the parents' labour market status. This right was later diminished for the children with a parent who is not working or studying. In practice, this most often concerned children with an unemployed parent or a parent on parental leave or home care allowance. Such children are now entitled to a daycare maximum of 20 hours per week, and the municipality can dictate how the hours are offered during the week (e.g., from 8am–12pm five days a week or from 7am–17pm two days a week). The municipalities can decide independently whether they take these

¹ Kela = Social Insurance Institution of Finland

restrictions into action or whether they continue to offer full-time care for all children, which means that children are put in different positions based on their home town. Payment for the daycare depends on the household's income, the number of people living in a household and the number of siblings in daycare, and with the lowest income level, the daycare is free of charge. However, about average income within the household is enough to put the family in the highest payment level.

1.5 Structure of the study

The study is constructed as follows: First, I discuss everyday life as gendered and motherhood as a cultural construction. I map the existing literature on mumpreneurs, entrepreneurship as a gendered construction and how mumpreneurship is currently presented. Secondly, I highlight theoretical issues that are not part of the current literature on mumpreneurs. Then, with my empirical data, I show the relevance of these issues as part of the women's everyday lives and discuss them with theoretical reflections. The study adapts moderate constructionism and applies abductive approach in the analysis in order to open up new discussions in the field of combining family and work as an entrepreneur. As the work applies an abductive approach, the theoretical part of the study does not present the discussions included in this work exclusively at first, but the approach leads to a study that provides more discussion openings rather than tests a coherent theory or defines strict concepts. In the conclusions and discussion, I present problems in the narrow definition of mumpreneurship as a labelling construct of women as working parents.

2 WOMEN'S EVERYDAY LIFE AS WORKING MOTHERS AND MUMPRENEURS

2.1 Everyday life and motherhood in research literature

2.1.1 Gendered playground called everyday life

Holmes' (2009) book on gender in everyday life condenses some key issues of sociological views on gender. She states that the most crucial insight is that gender is socially constructed. Gender is learned and practiced every day in relation to norms/rules/scripts. Even though West and Zimmerman's view on doing gender has become the prevailing perception of gender, e.g., in qualitative sociological, management and entrepreneurship studies, it is still useful to consider whether we do gender or whether it is done to us or produces us. As Holmes writes, there are views that suggest that saying that we "do" gender puts too much emphasis on individuals' ability to choose (Holmes 2009), even though feminist researchers have contributed significant input on pondering the concept of agency, and besides doing gender, gender is also done to us by others. Gender inequalities and social problems around gender are not disappearing; they continue to exist, and at the same time, individualization and globalization generate new forms of gendered selves. Social and technological changes continue to affect gender, and in the future, gender may see continuities or breaks with the past. The most radical change would definitely be for gender to disappear. (Holmes 2009.) For now, gender is part of everyday life and everyday life is gendered in many ways.

Many sociologists and feminist researchers see that everyday life is profoundly gendered (Felski 2000; Jokinen 2005; Salmi 1996). Meanwhile, the concept of everyday life has been puzzling. Its meaning seems self-evident, yet defining it is difficult. However, there have been efforts to determine the concept exclusively (Felski 2000; Lefebvre 1991; Heller 1984). Felski (2000) has discussed the multidimensionality of everyday life. Based on Lefebvre (1991) and Heller (1984), Felski presents that everyday life is repetition, home and habit. Jokinen (2005) has extended the list with gendered practices and rhythms as qualities of everyday life. Everyday life has a way of maintaining conventional gendered practices, but it also forces social and personal rhythms to converge (Jokinen 2005). Converging personal and social rhythms has also been presented as an idea of a time screw (Salmi 1996). The more you have to converge your personal rhythms with institutional

and social rhythms, the more tightened the screw is. The screw is tightest in daily life where people have to reconcile their time use between annual seasons (like Christmas and summer holidays), weekly trends (like work days and weekends), institutional times (like opening hours of stores, offices, kindergartens, etc.), working life, personal rhythms and family members' rhythms. (Salmi 1996.)

One way to define everyday life has been through analysing its ambiguity. In this view, the writers have listed what is mundane and what is the implicit contrast to it. (see Salmi 1991, 24–25, on Elias 1978 and Bergmann 1981.) In addition to clarifying what is the everyday, this list presents what it is not.

- everyday – celebration
- everyday as routine – unusual, exceptional
- everyday life as (proletarian) work – bourgeois life, luxurious living without working
- everyday life as the life of populace – the life of the ruling group
- everyday life as the arena for daily actions – “big” and significant events in macro-level according to traditional history writing
- everyday life as private life (family, love, children) – public/professional life
- everyday as a natural, spontaneous and unreflected field of true experience and thinking – reflected, artistic, unspontaneous, scientific thinking
- consciousness as an ideological, naïve, field of false experience and thinking – right, real, true awareness (Elias 1978, according to Salmi 1991)
- everyday as the basis for all other fields of action and experience – a special and purpose-oriented world with its own operational logic
- everyday as the everyman's world where all members of the society are able to function – specific fields of competence
- everyday as a subjective or group-specific field – institutions and organisations
- everyday as fields of action and knowledge that reach all specific fields through mundane features – scientific, technological and economic action and knowledge (Bergmann 1981, according to Salmi 1991).

However, this kind of listing cannot capture the complexity that is present in people's daily life. Salmi (1991) writes that overall in sociological studies, the everyday is presented as different from the non-everyday, repetition, routines, and the immediate and reachable world. Everyday life being different from non-everyday suggests that there is a political and economic “centre” that is the stage for great and historical moments, and people's everyday life is left aside as something uninteresting. Opposite to this view, some researchers have suggested that everyday life is highly significant and that only everyday life can be a starting point to revolutionary matters (see Jokinen 2005). Only anti-routine can challenge conventional routines and lead to changing practices (Pink 2004). Sociologists such as

Lefebvre, Heller and Felski present everyday life as repetition. Everyday life happens day after day and is characterised by natural circadian rhythms (Felski 2000).

It has been stated that paid work in our current society is much like housework (Jokinen 2005). One similar characteristic between the two is the fact that neither modern work nor housework ever seem to be finished: It reoccurs day after day, over and over again, and is therefore tightly woven into everyday life (Jokinen 2005). Women use more time for housework and childcare than men (OSF 2009b), and in many cases housework is something that sets the pace, especially for women's everyday life, and does not seem to concern men to the same extent (Jokinen 2005). Women's time is also understood as more negotiable than men's (e.g., Elvin-Nowak & Thomsson 2001).

Salmi (2004) has written about reconciling work and family in everyday life. Her aim is to present a model and a research perspective that attempts to understand how people transform the social conditions of everyday life into lived everyday life (Salmi 2004). In the model, the reconciliation of work and family combines three fields that intersect both everyday life and fields of policy: working life & work policy, family life & social policy and gender & equality policy. These three fields interact, and changes in one field influence the other fields. However, the fields of reconciliation are seen differently at the institutional level and in everyday life. The terms of function these fields create for each other become visible when the focus is on the interaction between the institutional level and everyday life. In this interaction, people transform the social conditions of everyday life into lived everyday life. (Salmi 2004.) (See Figure 1).

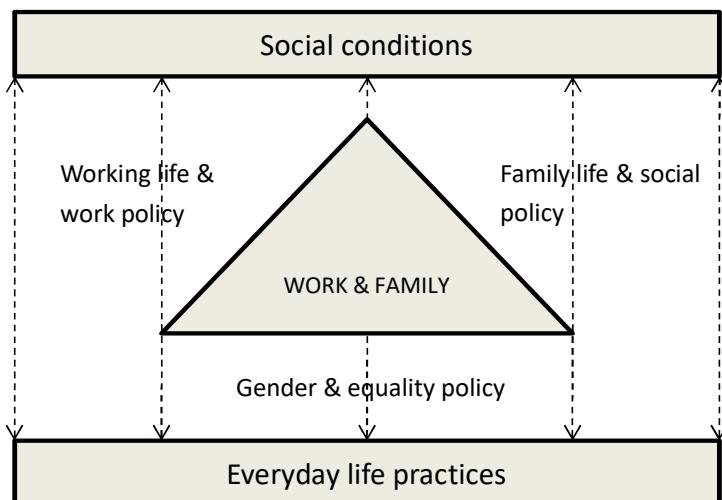


Figure 1 Fields and levels of work and family reconciliation (Salmi 2004)

The model works well at showing that making changes to one field of policy does not necessarily have the desired effect on people's everyday lives if other fields remain the same. For example, developing the "birth-giving leave" (synnytysloma) towards a more gender-neutral parental leave have not resulted in more equally shared leaves between the parents because women's weaker status in the labour market has persisted, and the division of work and childcare between parents has turned out to be difficult to organise in families' everyday life within the given social policy premises (Haataja 2007). Welfare state policies and social practices of individuals are complex, and the state policies do not always turn into desired social actions if cultural ideas and values do not support such actions (Pfau-Effinger 2002, 242). The complexity of culture, institutions, structures, social actions and prevailing gender arrangement make the actual everyday life more complex (Pfau-Effinger 2002, 242) and difficult to capture in a figure. Therefore, the model cannot reveal the complexity of everyday life as a life lived because there is no room for the acts of a spouse, the support of grandparents or the varying needs of children, for example. Still, Salmi's (2004) model is one way to conceptualise everyday life, and it works as a heuristic tool to understand everyday life and the many forces that shape it.

2.1.2 *Motherhood*

Motherhood as a cultural construction is something that considers all women, whether they are mothers or not. Even when a woman does not have children, she is considered as a potential mother until her forties, and therefore she is seen as a potential risk in the labour market. When a woman gets older, it is considered normal to have children, and those who are not mothers may need to face the fact that they are seen as selfish, selective and hedonistic. (Kelhä 2009.) In her dissertation, Kelhä (2009) studied "wrong-aged" mothers, women who became mothers at a fairly young age (less than 20 years old) or later in life (about 40 years old). She presents an incisive quotation from her data:

"Well, it's in every age: If you are young when you have a child you won't graduate, if you're in your thirties your career goes off, and if you're in your forties you are already too old. In every age there's something to nag about." (quotation in Kelhä 2009, my translation)

Like Kelhä, I see this quotation to be very illustrative. It seems that there is never a good time in a woman's life to have children, but when a woman gets older, she is expected to have children, and motherhood is seen as a crucial part of "true womanhood". Whereas Kelhä's study focused on "wrong-aged" mothers, my dissertation work focuses on the "right-aged" mothers. The right age to become a mother is a cultural and social construction, and although there is never a good

time to become a mother, some ages are seen as more appropriate than others (Kelh  2009, 54).

Motherhood can be considered both an institution and an individual experience. This is also one of the main reasons I find the phenomenon interesting. Motherhood happens on an individual level, but in a sphere where the institutional and cultural expectations are extremely strong. Cultural expectations are powerful and they reflect both modern and constantly changing models of motherhood. On the other hand, they also reflect old and traditional, even mythical pictures of good and bad mothers. Media also plays a role in creating new trends and forms of motherhood. Internet forums enable discussions among mothers who have been more isolated before, and these forums are an easy-access way to be part of building good and bad motherhood nowadays. (Berg 2009.)

Jokinen (2005, 123) has analysed parenting, more precisely the discourse of “lost parenthood”. Parenting can be analysed on three different levels. First, parenting is experience. Parents have different kinds of experiences in parenting. Secondly, parenting is care. It is about who takes care of whom and how the responsibilities are divided between different actors. The societal level questions and decisions are matters of this level. Thirdly, parenting is a discursive practice that both opens and closes opportunities for agency. (Jokinen 2005, 123.) Although equal parenting has become more and more desirable in an egalitarian country such as Finland, childcare as the “primacy of the mother” has still held on. According to the primacy of the mother, the mother is seen as the most important parent for the child, and she is the number one parent in the family (Per l -Littunen 2007; Per l -Littunen 2018). Primacy of the mother prevails even though there is the seeming gender equality within the Finnish society, and it then closes opportunities of care and agency from fathers in the realm of parenthood.

Traditional motherhood is not the only way to be a good mother nowadays, and there are more acceptable ways to be a mother than ever before. However, the controversial cultural expectations and the constantly increasing amount of scientific knowledge related to motherhood (e.g., children’s health) puts motherhood in the cross-fire. Today’s mothers are expected to be aware of the newest information on breastfeeding, children’s health, socio-emotional development and child-parent relationships, and good mothers ought to act according to this information. (Berg 2009). An increase in psychological information and psychological discourses have turned children’s socio-emotional development into the main focus of motherhood. The close and unproblematic relationship between a mother and her child is expected to guarantee a “normal” development of a child’s mental health. In psychological discourses, bad mothers are not constructed through marital status or a family’s economic situation (like in the 19th century), but through psychological criteria. Now all mothers are in danger of failing: there are endless ways to provide too much or too little for the child, whether it is closeness, independence,

limits, responsibility, instructions, etc. At the same time guilt has become an inseparable part of motherhood, as everyday life offers endless chances to be unsuccessful but fewer opportunities to see one as a good mother. (Berg 2008, 30.)

2.1.2.1 Guilt as part of the modern motherhood

Elvin-Nowak (1999) and Elvin-Nowak and Thomsson (2001) have researched guilt and the feelings of guilt that are strongly experienced in motherhood. The guilt mothers feel is almost constantly present, repetitive, and subjective. Feelings of guilt are probably familiar to all mothers and are present in mothers' everyday lives. There is always someone who is not getting the woman's attention, whether it is the children, husband, friends, work or the woman herself. Therefore, it is easy to feel guilt every day, about almost anything. Feelings of guilt typically arise from the same things time after time. A woman can know in advance that she is going to feel guilt about plans she has made, e.g., setting a date with a friend means she will not spend that time with her children, and she may start feeling guilty about it beforehand. The guilt in motherhood in nature is subjective as there is no "proof" that children, spouses or anyone would actually feel injured about the certain action/non-action of the mother. There are no injured guilt objects, only the woman's ideas of injured children, husband, friends, etc. (Elvin-Nowak 1999.)

Elvin-Nowak and Thomsson's (2001) research on employed mothers in Sweden presents some key issues in motherhood in a Nordic country today. They present three discourses on motherhood, and even though their interview data is from the 1990s in Sweden, I would venture to say that these discourses are not outdated nor out of context in the 2010s Finland. The first discourse, *motherhood is accessibility and immunization*, is about the child-mother relationship. The idea is that a mother is an active agent in a child's development, and by spending as much time with her children as possible, a mother can immunise her children from future problems and guarantee their stable emotional development. This discourse is rooted in the ideas of developmental psychology; the mother is an irreplaceable person of great significance whose accessibility is vital to a child's emotional development. The child creates the mother, and the mother exists for the child. (Elvin-Nowak & Thomsson 2001.)

The second discourse is called *happy mothers make happy children* and it concerns the child-mother-woman relationship. The mother exists for the child and herself, but the primary objective is the well-being of the child. At first glance, it seems more reasonable that the well-being of a mother is also of concern (compared to the *motherhood is accessibility and immunization* discourse). However, putting the mother's well-being as a prerequisite for the child's well-being leads to emotional pressure and feelings of guilt for mothers. In everyday life, a woman

should be happy, feeling content about her children, marriage, work and herself to be able to provide the children with the happy childhood and well-being they deserve. Everyday mothering becomes complicated and goal-oriented, and when the various demands cannot all be accomplished, it has a guilt-triggering effect. Where the first discourse emphasised the accessibility of the mother, the second considers it necessary but not sufficient. As Elvin-Nowak and Thomsson write, modern Swedish women are expected to have their own interests and activities outside the family. The same line of thinking is prevailing in Finland. It is not good enough to be *only* a mother for the woman or for her child (Elvin-Nowak & Thomsson 2001, emphasis in original). The reasoning behind mumpreneurship goes well with this discourse: The mother should have something of her own in her life.

The third discursive position recognised in Elvin-Nowak and Thomsson's research (2001) is called *maintaining separate spheres*. In short, this discourse deals with the everyday organisation of life and childcare where the discourses of the employed working woman and that of a mother exclude each other to a certain extent.

The authors discuss three different sub-themes that characterise this discourse. First, motherhood seems to be a never-ending struggle for women trying to arrange their own working lives to be the best possible mother for their children. In this discourse, women try to prevent the rest of their life from intruding on motherhood, which means that mothers abandon all activities other than paid work and family. Secondly, the idea of home being the best place for small children combined with the Nordic countries' "norm" of employed mothers triggers feelings of guilt. Out-of-home daycare is most easily justified by economic demands, but if such groundings are not valid, mothers need to justify both their paid work and the positive effects of daycare for children. Daycare is presented as a stimulating place where a child learns how to act within a group and can do things that cannot be done at home. Still, children are not always happy going to daycare, and it becomes emotionally difficult for a mother to explain why the child has to go even if they do not want to. Everyday life creates such situations where working and caring for the child conflict, and the feelings it triggers in mothers are very strong. (Elvin-Nowak & Thomsson 2001.) The third sub-theme of the separate spheres discourse is the mother's conscience. Elvin-Nowak and Thomsson's (2001) research supports previous studies showing that women's time and activities are understood as negotiable (Andenaes 1996; Fine & Gordon 1992; Haavind 1987; Magnusson 1998; quoted in Elvin-Nowak & Thomsson 2001). Fathers' activities and time seem to be less negotiable than mothers', which shifts the focus of negotiations from being discussions between the parents to being something that is done between the mother and her conscience. Elvin-Nowak and Thomsson (2001) argue that daily childcare is not only a practical question, but one of conscience for mothers. It is present in everyday life in matters such as how long is acceptable to let the children

stay in daycare and what the appropriate pick-up time would be. As the father's work time and schedule are more fixed, it is the mother's role to struggle with her conscience about when the child is picked up and whether it is done early enough to have a clear conscience or later, which is accompanied with feelings of guilt.

2.1.2.2 Get a life, woman!

Elvin-Nowak and Thomsson (2001) consider the Swedish equality ideology/discourse when they discuss motherhood and femininity in 21st-century Sweden. The authors conclude that a woman who is "only" a mother risks being questioned about her femininity since even though motherhood and the child are expected to be prioritised, a modern woman of our times is also expected to have a certain orientation towards the world outside her child and family. (Elvin-Nowak & Thomsson 2001). Berg (2008) mentioned that in the context of family work (part of social services), women are seen merely as mothers because the lack of resources limits the social workers' support of mothers in other roles. Women's identity draws a parallel to motherhood even though mothers would need someone to support their womanhood, too (Berg 2008, 175). On the other hand, being acceptable as a woman and a sexual being has become more and more tied to outward appearance and looks, and looking sexy and attractive in spite of being a mother has become one of the new demands of motherhood (Männistö 2003 in Berg 2008).

The ideology of the traditional mother defined a "good mother" as full-time, at-home, middle-class, white and entirely fulfilled through the domestic life sphere (Boris 1994 in Johnston & Swanson 2006). The ideology on intensive mothering mainly mimics the picture of the traditional good mother. According to Hays (1996), intensive mothering is child-centred, expert-guided, emotionally absorbing, labour intensive and financially expensive, and the mother exists only for the child, whose needs are always primary (Johnston & Swanson 2006). Constructions of gendered identities are often ideologically based (Kroska 2000 in Johnston & Swanson 2006), and as cultural ideology differentiates mothering expectations from parenting expectations, mothers tend to respond to these expectations in gendered ways. As gendered responses to the worker-parent identity dilemma and mothering expectations, Johnston and Swanson (2006) discuss stay-at-home mothers, part-time employed mothers and full-time employed mothers.

Hays (1998) has heavily criticised attachment theory, one of the theories affecting the cultural expectations of motherhood towards intensive mothering. Hays (1998) aims her critique especially towards Bradley et al.'s (1997) Parental Investment in the Child Questionnaire (PIC), which aims to measure parents' socio-emotional investment in their child. As Hays shows in her analysis, even though attachment theory explicitly addresses parents, it is implicitly directed at mothers

and contributes to enhance the guilt mothers so often feel. PIC prescribes a model of parental (or maternal?) behaviour so demanding that even a dedicated stay-at-home parent will have serious problems following such a model, and it is impossible for paid-working parents, whether they are single parents or dual-earner couples. To succeed in such a model means a parent should have no interest of her own beyond the fulfilment of others' needs, and she ought to be completely unselfish. PIC pictures a good parent as a reflection of a woman's cultural ideology as a passive caretaker and contributes to the reproduction of gender inequalities, both in the public and private spheres of life. (Hays 1998.)

Hays (1998) also reminds us about the cultural specificity of childrearing. For example, Bradley et al.'s (1997) PIC model of ideal parenthood is a historically and cross-culturally specific construction, and this gendered model of childrearing is not the only way to raise healthy and happy children (Hays 1998). In a wider perspective, PIC is a construction that pictures the perfect caregiver as a white, middle-class, non-feminist, native-born, stay-at-home mother and reproduces the gendered nature of childcare in the Western world.

Hakim (2000) has written about women's choices based on mothering-employment preferences, but her theory has been heavily criticised (e.g., Leahy & Doughney 2006). The critics refer to adaptive preferences; individuals adjust their desires in accordance with the life they know (Nussbaum 2000 and Sen 2000 in Leahy & Doughney 2006). Women choose their working preferences in certain gender regimes, and as the private sphere and care are still responsibilities associated with females, women tend to feel obligated to be the "domestic manager" and choose a work status that fits the organisation of their whole life. In this light, the question of choice is interesting. What are the mumpreneurs actually choosing and what other options they would have? Intensive mothering and attachment theory have become powerful discourses of a decent parent, which narrows down the socially acceptable forms to be a mother.

Vincent et al.'s (2004) paper discusses motherhood and paid employment from a U.K. perspective. The women studied in their research mainly have a similar background to those in Ekinsmyth's studies and in mine: married, white, middle-class women. They conclude that studied men and women are surprisingly keen on traditional gender roles, and the authors were surprised that they could not find more differences among families or more variety in roles and responsibilities between men and women. LaRossa (1988) wrote about the asynchrony between the culture and conduct of fatherhood, meaning that even though the culture of fatherhood (norms, values and beliefs around men's parenting) is changing towards "new" fatherhood, the conduct has not changed as rapidly. Valentine (1997) used LaRossa's view and extended it to motherhood by writing about the culture and conduct of motherhood. Vincent et al. (2004) later referred to Valentine's (1997)

work by saying that even though the conduct of motherhood (e.g., working mothers, single mothers) has become more diverse in recent years, the culture (the expectations of mothers and romanticised motherhood) has largely stayed the same. However, new forms of conducting motherhood can be pondered: how new working or single mothers actually are and whether it is not about those being new forms of motherhood but forms that have always been marginalised and easily “stained” with the label of a bad mother.

Duberley and Carrigan (2012) write about mothers who disrespect other mothers who put their children in daycare outside the home so they can work. The authors report one of their interviewees saying “how sad it was that her neighbours’ children ‘went off to be looked after’ so that their mother could work”. In the Finnish context (and in other Nordic countries), such comments are not as likely because a “good woman” should have some life outside of the family (but not too much) (Elvin-Nowak & Thomsson 2001), and work is seen as a legitimate reason to use daycare services. However, if the child is taken to daycare when at least one of the parents is home, the atmosphere often seems to be less permitting. Municipal daycare is seen as a cost for society, and its positive outcomes as an early education are not praised as much even though there is evidence that early education is beneficial (Karhula et al. 2016). In Finland, the public discourse to promote children’s home care instead of daycare outside the home has increased since the 1990s’ economic depression (Repo 2009), and the ethos of home care as the best way to take care of small children is still going strong almost 30 years later. This popular discourse combined with the existence of home care allowance has led to a situation where 2–3-year-old children are in home care more often compared to other Nordic countries (Miettinen & Rotkirch 2017). However, keeping in mind the fairly small role of the house-wife culture in Finland (see, e.g., Anttonen et al. 1994; Rantalaiho 1994), I will not go into detail about the extensive Finnish literature on the contradiction between stay-at-home mothers and working mothers. This study concentrates on working mothers who are part of the Finnish gender contract and has sort of taken it as a given that mothers do productive work, and only the form of work (employed or self-employed) has been under consideration for them.

2.2 Mumpreneurship

2.2.1 *Definitions for mumpreneur in previous literature*

The word *mompreneur* was first launched in 1996 when Parlapiano and Cobe co-authored their book *Mompreneurs - A mother’s practical step-by-step guide to*

work-at-home success. The popularity and familiarity of the concept have increased since the 1990s, and about ten years ago, the word became more familiar in practitioner circles, blogs and discussion fora (Welter et al. 2014). More recently, an academic interest has risen for the mumpreneur phenomenon (e.g., Ekinsmyth 2011, 2012, 2013a, 2013b; Nel et al. 2010; d'Andria & Richomme-Huet 2011; Korsgaard 2007).

Collins Dictionary defines the mumpreneur as “*a woman who combines running a business enterprise with looking after her children*”. Ekinsmyth’s view is that a mumpreneur is a woman who has designed her business around her daily childcare routines. Her definition for mumpreneur requires that the business is configured around the caring role rather than simply juggling the work and family responsibilities. (Ekinsmyth 2013a, 2013b.) In her earlier paper, Ekinsmyth (2011) defined a mumpreneur as “*an individual who discovers and exploits new business opportunities within a social and geographical context that seeks to integrate the demands of motherhood and business-ownership*”. Table 1 presents some definitions used in academic research papers.

Table 1 Definitions for “mumpreneur” in previous literature

| Authors | Definition |
|-----------------------------------|---|
| Collins English Dictionary (2011) | “A woman who combines running a business enterprise with looking after her children.” |
| Duberley & Carrigan (2012) | No clearly stated definition. “- - one particular subset of women entrepreneurs: those who set up a business in order to enable them to both work and care for young children. - - they reflect current discourses on lifestyle entrepreneurship and a new approach to ‘having it all’: - -“ |
| Ekinsmyth (2011) | “An individual who discovers and exploits new business opportunities within a social and geographical context that seeks to integrate the demands of motherhood and business-ownership.” |
| Ekinsmyth (2012) | The author avoids using the word <i>mumpreneur</i> and therefore does not provide a definition. She writes in this article that mumpreneurs are more appropriately labelled as “family-embedded entrepreneurs”. |
| Ekinsmyth (2013a) | “A ‘mumpreneur’ is defined here as a business owner who has configured a business around the time-space routines of motherhood, where ‘motherhood’ is understood to be the predominant carer role in social reproduction.” |
| Ekinsmyth (2013b) | “-- definition is more specific [than Collins Dictionary’s]; it requires the mumpreneur to have <i>configured</i> her business around her caring role rather than simply juggling the two.” |
| Jean & Forbes (2012) | “- - a mompreneur is defined as a woman who had at least one child at the time of business start-up and who is the owner of at least 50% of the business.” |
| Korsgaard (2007) | “Mompreneurs are female business owners actively balancing the roles of mother and entrepreneur.” |
| Nel et al. (2010) | “Mumpreneurs is a new emerging trend that takes on the concept of entrepreneurship into family businesses. It is a part of female entrepreneurship that describes women who start their own new ventures besides taking a role of being a mother.”; “- - these women business owners balance the role of mother and the role of entrepreneurship. Their motivation is the altruistic desire to create a better environment for their family and overall community.” |
| Richomme-Huet et al. (2013) | “From this academic perspective, mumpreneurship is the creation of a new business venture by a woman who identifies as both a mother and a business woman, is motivated primarily by achieving work-life balance, and picks an opportunity linked to the particular experience of having children.” |

In the current literature, the concept of mumpreneur can refer to either women entrepreneurs who are also mothers or to women entrepreneurs who are mothers with a business as a “consequence” of motherhood. It usually means that these women created their business idea during pregnancy or in early motherhood when they discovered a lack of some kind of children’s or mothers’ products or services,

and they recognised a business opportunity when entering their new phase of life. Richomme-Huet et al. (2013) use such a definition in their paper, referring to a woman who picks an opportunity linked to the experience of having children. However, internet sites targeted to practitioners—real-life mothers—attract women with all kinds of business ideas and are not restricted to childhood- or motherhood-related products and services. In such use, the word mumpreneur refers to women in a certain life phase. The assumption is that after a woman has a child, she cannot or will not continue to work the same way she did before.

When we ponder mumpreneurship in light of Ahl's (2002, 2006) critique towards the gendered assumptions in entrepreneurship, the concept of mumpreneur, in many cases, turns out to be only a “femaled” version of behaving like a masculine entrepreneur. It has accepted the masculine premises of entrepreneurship without really trying to change them or even really trying to adopt a gender-aware lens to entrepreneurship (see Gerson 2004). This is especially visible in the built-in idea of pursuing success, which has taken root in mumpreneurship in the U.K., U.S. and Canada. Publicly presenting only exceptionally successful mumpreneurs on the websites gives the impression that it is easy to run a business and take care of the family at the same time. The explicit sign of success-orientation among mumpreneurs is the annual awards that are granted for the best mumpreneurs in many countries. However, these kinds of contests can only measure financial attributes of entrepreneurship, which do not tell anything about the motherhood.

2.2.2 Lurking behind mumpreneurship: entrepreneurship as a gendered concept

Researching mumpreneurship is something other than doing the traditional female entrepreneurship research. Even though the women's entrepreneurship literature is not my focus, it cannot be fully ignored because it moulds the expectations of women's self-employment and the demands women set for themselves. Therefore, I briefly shed light on Ahl's (2002, 2006) work in which she has contributed to the understanding of female entrepreneurs in the research literature. I see this chapter picturing the cultural expectations of women entrepreneurs (cf. Berg 2008 on cultural expectations of motherhood). Although Ahl's research is from the beginning of the millennium, I see her categorisations reflecting the general understanding of women as entrepreneurs in our society, even nearly twenty years later. However, the gendered understanding of a concept is not entrepreneurship's “privilege”, as similar kinds of gendered constructions are also applied, for example, in management literature (Kelan 2008).

As Ahl states, studying entrepreneurship is most often justified with the claim of economic growth, and the relevance of growth is not questioned, but is unambiguously important and is assumed to have positive effects on the society (Ahl 2002). Because women's enterprises tend to be smaller and grow less than those owned by men, women's entrepreneurship is constructed as less important, minority entrepreneurship which, is situated outside of the hard centre of entrepreneurship. The conception that women are worth studying on their own and not only as a point of comparison (see also Henttonen 2010) is mainly absent within studies of certain research approaches.

In mainstream entrepreneurship literature, it goes without saying that *entrepreneurship is a good thing* for society. It is tied to economic growth and to the observations that new job creation is highest in new businesses (Ahl 2002). Although not everyone agrees that new firms are best for job creation (Shane 2009), economic growth as an ultimate goal for the whole society is still not questioned. Women's entrepreneurship is worth studying when it is argued that it contributes to economic growth. Equality arguments are not appreciated, but what matters is that women's entrepreneurship is a resource for the economy (Ahl 2002).

Ahl (2002) points out that discourses in entrepreneurship prefer *differences between men and women*, even when the research results do not actually show any differences. She presents three "strategies" to explain the meagre results, and these explanations reinforce the picture of a different female entrepreneur, one that differs from the male norm but is also different than a "normal" woman in many cases. *Making a mountain out of the molehill* is a strategy to overemphasise the few differences that are found in the studies. This means that statistically significant differences are presented to be also socially significant, even though they usually are not. This also partially explains to me why quantitative methods are not commonly used in critical feminist studies; the statistical significance does not tell us anything about the social significance of a phenomenon, but this is far too often forgotten in empirical studies that apply survey methods. (Ahl 2002.)

The strategy of *the self-selected women* explains the lack of gender differences in studies by stressing that women entrepreneurs are not like ordinary women. It says that even though women and men entrepreneurs were mainly similar in this study, it does not mean that women and men generally would not be different. This implies that somewhere there is the "ordinary/regular woman" who actually qualifies as a woman by being different from men. It seems that women entrepreneurs are not actually women if they turn out to be similar to men in too many attributes. Part of the self-selected women discourse is the idea that there are regular women and women entrepreneurs, and regular women entrepreneurs and more entrepreneurial women entrepreneurs. (Ahl 2002.) In the same line of thinking goes the strategy of *the good mother*, which emphasises small differences and combines the results with general (gendered!) knowledge on women and women's life situations

and concludes to form an alternative model of the female entrepreneur (Ahl 2002). Of course, the willingness to see differences between genders goes far beyond the female entrepreneurship discussion, as the creation of two separate genders has a long history, even though it is not as permanent as often understood nowadays (Salomäki 2011).

At the beginning of the millennium, Ahl (2002) pointed out that the mainstream entrepreneurship literature does not recognise family; it comes into the picture only when we discuss female entrepreneurship, where family presents a potential problem and is a drawback for women but not for men. Such thinking implies the idea of *division between public and private life spheres*, where the private is something that does not concern the public life of work and economic production. Although the research has developed and the entrepreneur's family is no longer completely unrecognised (cf. Ahl 2002), family issues are still connected to women. Family is constructed as a supportive and positive side of non-work life for men, but for working women, it is more often constructed as a constraint and hardly an advantage. Problematised family concerns mothers (more than fathers), and all women are tied into motherhood (Berg 2008). Although not all women are mothers, not even childless women can escape motherhood as an institution, with its cultural understandings and connections to "true" womanhood. Childless women of a certain age face the same danger of discrimination in the labour market even though they may be unwilling or unable to ever have children.

Work and non-work spheres of life are tightly interwoven for the self-employed, and it has been stated that entrepreneurship is a way of life (Parasuraman & Simmers 2001). As Ahl (2002) presents, women's entrepreneurship can be constructed as a lifestyle choice, which makes it a solution and a flexible resource for the society-level equation of employment and care. Still, the assumption of the separate private sphere (which is the women's responsibility), as well as the assumption of the men in control of the productive and rational public sphere, exists (Ahl 2002). Since then, it has been noted that overall, work and other spheres of life are not kept separate as often as they are assumed to be, and only a few workers experience work and life as separate and balanceable spheres (see, e.g., Eikhof et al. 2007).

Entrepreneurship studies are typically labelled with a strong and unquestioned assumption of *individualism*. Even when studies touch upon structural-level issues, the solutions offered to overcome difficulties are the kinds where women need to have more typical male qualities (e.g., more networking, more management experience, more business skills). The solution is that an individual woman needs to change and adapt, and the social world around her and the institutional arrangements are not challenged to change. (Ahl 2002.) Similarly, mumpreneurs can be seen as individuals adapting to a new life phase with restricted possibilities to have a livelihood in her new situation, which creates temporal and spatial restrictions with increasing demands in the home sphere.

2.2.3 *Mumpreneurship as a spatial phenomenon*

Carol Ekinsmyth is probably the most published author on mumpreneurship in academic journals so far. She discusses mumpreneurship as a spatial phenomenon. Mothers are creatively building businesses around the socio-spatial routines of daily childcare. Her definition for mumpreneur requires that the business is configured around the caring role rather than simply juggling work and family responsibilities. (Ekinsmyth 2013a, 2013b.) She argues that mothers as a specific subgroup of entrepreneurs are likely to face spatiotemporal restrictions that lead these women to structure, organise and embed their businesses within family-friendly time-space routines (Ekinsmyth 2013a, 2013b).

Ekinsmyth has published several articles about mumpreneurs, and, at least for me, she is the one who has attempted to raise the quality of the mumpreneur discussion. In her first paper (2011), she presents mumpreneurship as a liberating and creative form of entrepreneurship driven by the desire to achieve “work-life balance” by being both a “good mother” and a businesswoman. In that paper, Ekinsmyth defines a mumpreneur as “an individual who discovers and exploits new business opportunities within a social and geographical context that seeks to integrate the demands of motherhood and business-ownership”. Because Ekinsmyth’s background is in geography, her view of mumpreneurship is spatial: It is a spatial phenomenon where mothers in the realm of spatiotemporal restrictions are creatively doing business around their socio-spatial routines of daily childcare. Family responsibilities create such time and space restrictions, which lead women to structure, organise and embed their business around their daily domestic routines. (Ekinsmyth 2013a, 2013b.) New information and communication technologies have opened up business opportunities for groups of people who have physical accessibility restrictions. Mothers who take main the responsibility for child- and home care have such time and space-restrictions, so working only the “normal” business hours is impossible for many. (Ekinsmyth 2012; Fielden & Hunt 2011.) However, the problem with the mumpreneur concept is that it assumes and accepts that normal hours do not suit mothers’ lives, but it does not question whether it is important to work normal hours (or some other time), nor why the problem concerns only mothers but not fathers.

Ekinsmyth (2013b) has also written about mumpreneurship from a discursive viewpoint. As she writes, regardless of whether the exact word “mumpreneur” exists in a specific cultural context, the phenomenon of this form of entrepreneurship still exists. Hence, for my study, it is trivial that the word mumpreneur is not well known in the Finnish context. Ekinsmyth’s study on a debate over the concept of mumpreneur in a web-based discussion forum reveals the contradictions and disharmonious understandings of the word. For some people, mumpreneur means only positive things, and for some it is a downplaying and insulting label.

As Ekinsmyth writes (2013a), putting the identity label ‘mum’ into entrepreneurship easily leads to being taken less seriously. The mumpreneur label is a hybrid, combining two extremely gendered identities, and it therefore challenges our understanding of who can be an entrepreneur. However, the label is problematic because, albeit mainly unintentionally, it reinforces the myths of separate life spheres and a heroic self-made man (Ahl 2006) as the “real” entrepreneur. “The invisible and silenced labour of motherhood” (Ekinsmyth 2013b) is something that the concept tries to make visible, but at the same time, combining these two roles into one word downplays the workload of both motherhood and entrepreneurship.

In Ekinsmyth’s articles, the women studied are mainly a homogenous group of white, middle-class, married, educated women. It can be argued that the mumpreneurship phenomenon is a form of entrepreneurship that includes privileged women, while the less privileged are in many ways forced to reconsider their possibilities to act as entrepreneurs, and they end up in an unpaid caretaker’s role (Rouse & Kitching 2006). The mumpreneurs in my study are mainly the same kinds of privileged women as the ones in Ekinsmyth’s research. Therefore, my study is unable to contribute to the intersectionality, even though the mumpreneurship literature would definitely benefit from such views. However, the informants in my study, though they are mainly married white women, do have some differences in their educational background, which has clearly affected not only their abilities to create a business but also what the business is like, especially when it comes to spatial restrictions.

As a conclusion of Ekinsmyth’s work, it can be said that she aims to build a positive image of mumpreneurship. The darker shades of mumpreneurship are not touched upon in her work, as she even explicitly states in one of her papers (2013b). However, if the darker shades are ignored, the complexities women meet as mumpreneurs are downplayed and set aside, and the ambivalence women meet as self-employed mothers is not recognised. Mumpreneurship is an option for those who possess the social and financial capital for entrepreneurial efforts in the family sphere. For now, mumpreneurship presents itself as an opportunity and not a necessity. However, one could ask what actually is the opportunity that mumpreneurship offers them. An opportunity to do productive work? To exploit a truly profitable business opportunity? Or is mumpreneurship actually a necessity to get their livelihood, only wrapped up in a prettier package?

2.2.4 Ambivalence of mumpreneurship

One step towards the ambivalences of mumpreneurship comes from the article by Duberley and Carrigan (2012), who discuss mumpreneurship in the light of the contradictory discourses of intensive mothering and entrepreneurship. Authors

bring up some insightful points about self-employed mothers. As they point out, motherhood and entrepreneurship are contradictory discourses, and their research is one illustration of women trying to combine these contradictory discourses in their everyday lives. Mumpreneurship can be interpreted through both lenses as either liberation or marginalisation (Duberley & Carrigan 2012). Their interviewees emphasise the flexibility and freedom to be a good mother and the ability to contribute financially to family income, which represent liberation for these women. However, at the same time, they worry about the credibility of their business, the need to adapt their actions according to the male breadwinner ideal, and they give up the pension rights their previous employment offered. Authors conclude that mumpreneurship can provide “a stop gap with status” for some women and wish to see further research on whether mumpreneurs can turn into entrepreneurs after their most intense years of childcare responsibilities. However, this clashes with their earlier comment on how they would dispute the claims that the women in this research are not “proper” entrepreneurs. The idea of a self-made man as the real entrepreneur lies deep in the minds of all kinds of entrepreneurship researchers. Duberley and Carrigan (2012) also write that “it should be noted that these women are a particular subset of women entrepreneurs”, and that “their motives should not be generalised to all women entrepreneurs.” But what is a typical woman entrepreneur? This is just the line of thinking that Ahl (2002, 2006) has criticised in her work; there is nothing that can be generalised to all women entrepreneurs, or to all men entrepreneurs either. And where do we draw the line between mumpreneur and “real” entrepreneur?

Fielden and Hunt (2011) write about online coaching targeted for women. It is mentioned a few times that women need to juggle between work and family responsibilities, and online coaching could serve them better because otherwise women may have problems with physical access. Difficulty with physical access is an interesting point, and a quotation from the paper is illustrative: “Normal business hours can be a real problem for women with children.” This somehow condenses why the whole mumpreneur phenomenon exists. Normal business hours can be problematic for women because they have such heavy domestic responsibilities, but instead of changing the arrangements at home, enlisting men to handle more of the domestic work, online working opportunities are presented to women as a chance to do productive work in addition to the unproductive home work. Yet it is not questioned whether women’s chances to do productive work would be better if men did more of the unproductive work, too.

The danger of “ghettoing” is present in mumpreneurs’ businesses. Community spaces become arenas for recruitment and job creation (Ekinsmyth 2011), and they are also the channels for feedback and development suggestions for business. Networking is unconscious because it happens in the informal spaces and places of

motherhood instead of formal business meetings. Such networking has its advantages (e.g., low costs), but it also tends to reinforce the image of mumpreneurship as something not-serious. However, calling such networking “ghettoing” has its own underlying assumptions of what kind of networking is good business. Networking usually involves unofficial get-togethers, etc. Labelling women’s networking as ghettoing because it does not happen in offices and old boys’ clubs while wearing suits undermines the importance of women’s networking within their spatial surroundings.

Jayawarna et al. (2013) have studied entrepreneur motivations and life courses. The authors created clusters of entrepreneurs according to different motivations and stages in their career life course, household life course and business life course. Childcare responsibilities are taken into account in this research, and what the authors present is an interesting grouping of entrepreneurs because in many cases, they also point out some problems of masculine entrepreneurship from the male point of view. On several occasions, it becomes clear that results are explained from the viewpoint that women have more childcare responsibilities and men are pressured to be the main/sole breadwinner. Jayawarna et al.’s (2013) findings point to how entrepreneur motivations are shaped by social structures experienced across the life course. Class and gender processes tend to exclude, e.g., mothers with demanding childcare responsibilities from employment opportunities. Those excluded from employment respond by turning to entrepreneurship, although the constraints that excluded them from employment affect their ability to act as entrepreneurs, too. (Jayawarna et al. 2013.) This finding resonates with the literature, suggesting that entrepreneurship should not be seen purely as an opportunity (Rouse & Kitching 2006; Jayawarna et al. 2014). Lower levels of education combined with the gendered division of labour in households, especially of childcare responsibilities, lead to a situation where entrepreneurship is not an effective opportunity for women in lower social classes (Rouse & Kitching 2006; Jayawarna et al. 2014). The same seems to go for mumpreneurship as a form of entrepreneurship; it appears to be a phenomenon for the (upper) middle-class (Ekinsmyth 2013b).

The same line of thinking is present in Patterson and Mavin’s (2009) article on women who have moved from a corporate career to self-employment. As said, entrepreneurship is not a panacea, but self-employed women are faced with dilemmas similar to those they experienced in employment: the guilt of neglecting either the business or the domestic and caring roles. Patterson and Mavin (2009) refer to the fallacy of flexibility. Self-employment may seem to offer greater flexibility, but in practice, the same contradictory expectations are present. Patterson and Mavin (2009) also criticise the traditional push-pull dichotomy of ignoring the complexities of women’s working lives, and they emphasise that the move from cor-

porate career to self-employment is a result of a mix of reasons connected to domestic/personal circumstances, gendered organisations and a need for independence and control.

Nel et al. (2010) write that mumpreneurs' "motivation is the altruistic desire to create a better environment for their family and overall community". This reflects the assumptions made of mothers and women overall—that they are not in business for their own sake, but to provide some "good" for people around them. I would doubt that this is actually the case. Mumpreneurs are not social entrepreneurs: They are women in a life stage in which it is difficult to work otherwise. Authors list the classic challenges presented in female entrepreneurship literature. However, it is not clear how much more relevant these challenges are for mumpreneurs than for "normal" women entrepreneurs. In addition, their references are old or non-existent, which makes the point unconvincing, and overall the paper is targeted more towards practitioners than towards academic researchers. Still, although the paper is not strong in the research field, these kinds of openings affect how women entrepreneurs are seen and understood in society, including those who are not interested in going deeper into concepts like mumpreneur. Therefore, such writings are not totally irrelevant even though they cannot be said to bring either research or gender equality forward.

Jean and Forbes (2012) write about the importance of mumpreneurship, but the groundings of their text are in more practitioner-oriented writings than in solid academic papers. The empirical part of their study is claimed to be qualitative, but it is, in fact, very quantitative in nature. The biggest expectation gaps recognised in the study are about business: financing, growth, compensation, networking and hours of work. Childcare needs are the only area of the expectation gap that is about the private life sphere. Overall, the authors do not question or ponder the mumpreneurship phenomenon itself. The Northern American style and the emphasis on the empirical part of the study reflect the articles' standpoint in the pre-study phase of mumpreneurship research (Brinberg & McGrath 1985).

Leung (2011) makes an effort to consider gender role identity as an informal institution shaping female entrepreneurship. Instead of viewing gender role identity only as a constraint, this study looks at Japanese women motherhood as an enabling force and a resource for competitive advantage. Leung concludes with three propositions: First, the identity of motherhood can serve as the propellant for female entrepreneurship. Second, gender role identity can become the defining element of the venture identity. And third, gender role identity can be a significant resource leading to a competitive advantage in female entrepreneurship. Leung does not mention the word mumpreneur as such, but the phenomenon she has studied could be labelled as mumpreneurship. This works as an example of Ekinsmyth's argument that even when the word mumpreneur does not exist, the phenomenon is relevant.

In his slightly older article, Korsgaard (2007) makes an interesting and relevant point that mumpreneurship challenges the idea of constant growth in entrepreneurship. Korsgaard argues both for and against the claim that mumpreneurs are a new generation of entrepreneurs. In light of entrepreneurs historically being men, he argues that women in the field of entrepreneurship are a new generation as well as, e.g., social or elderly entrepreneurs. I would disagree about women only now entering entrepreneurship and state that women's entrepreneurship has always existed, but women are entering entrepreneurship *research* later than men. Historically, women have played a significant role in economics since Medieval times, so women in business is not anything new per se, but the research interests that aim to shed light on the role of women in addition to the traditional male norm is a more recent and still evolving approach.

2.2.5 *Good wives*

Mumpreneurs aim to perform conflicting roles of a businesswoman and a caring mother. In many cases, the role of a (supportive) wife is added to a woman's "requirements", and sometimes it is a responsibility that women even set for themselves (Ekinsmyth 2013a). It is interesting how the similar kinds of expectations towards women are present in countries like Finland and the U.K., and also in very different cultures, such as in Palestinian women in Jordan (Al-Dajani & Marlow 2010). The culture and circumstances around Palestinian women living in Jordan and their home-based businesses are completely different from the women in Finland, yet there are interesting similarities between the self-employment of these women. Jordan has a very conservative and patriarchal culture, and some of these women are self-employing themselves in secret from their husband (one has hidden it for 15 years). However, in most cases, husbands are aware of their wife's business, but it is not accepted if the business gets in the way of domestic life and the woman's responsibilities as a wife and mother. Therefore, the role of entrepreneur is positioned alongside that of wife and mother, and it only rarely intrudes into or challenges these primary activities. While most husbands permitted their wives' businesses, there is little toleration of any spillover into the domestic sphere. The Palestinians needed to juggle the demands of clients, children and husband to ensure that they all remained content, and even though these constant negotiations caused pressure and stress for these women, the situation also offered them a sense of control over their lives. (Al-Dajani & Marlow 2010.) In practice, these women acted as project managers for the family, making sure that daily life goes smoothly for the husband and children.

When discussing female entrepreneurship, the question of support is raised in many cases. I must admit I asked my interviewees about the support they get from

their spouses and parents. But why? Why do we ask women about the support they get from their husbands? And do we ask male entrepreneurs the same question? I would say men get a lot of spousal support for their businesses, but it is more invisible since it is not direct business support, but rather support for the domestic field. However, it has become naturalised that women take care of the domestic field, yet if a man does his share of domestic work, it is “extra” support for a woman who has reduced her workload as a good wife and housekeeper. Like Rouse and Kitching’s (2006) work shows, it does matter who gets the support and it affects the possibilities for self-employment.

Regarding childcare responsibilities and start-up support programmes, Rouse and Kitching (2006) raise the discussion of a childcare barrier. This is not considered relevant when people are encouraged into entrepreneurship, even though it has a significant impact on both mothers’ and fathers’ ability to work, at least in the U.K. context, where heavily subsidised childcare is not available. The study insightfully shows that childcare responsibilities are not considered when business plans are discussed, not even in their example of an enterprise support programme aimed at increasing self-employment among young, working-class participants. Even when one of the participants did include childcare costs in her business plan, committee members critically argued that childcare is not a legitimate business cost. Rouse and Kitching’s (2006) paper concretely shows that there is an assumed division between private and public life spheres, even though in real life, such a division cannot be made. The implicit assumption is that childcare belongs to the private sphere and is irrelevant to business, which reinforces the gendered assumptions about childcare and business (Rouse & Kitching 2006).

2.3 Mumpreneurship and everyday life complexity

Overall, mumpreneurship is presented in a positive light and is often seen as an opportunity to work outside of taking care of one’s children. Especially the practitioners themselves emphasise the positive effects, even though the phenomenon is not that unambiguous. Mumpreneurship is clearly not an established theoretical concept, and even its practical implications are ambiguous. The process of research can be divided into three stages: the pre-study stage, the central stage, and the follow-up stage (Brinberg & McGrath 1985), and this can be applied to whole theoretical research fields. Accordingly, mumpreneurship still stands in its pre-study stage as its conceptual groundings are not solid. Some definitions are easily “thrown” without thinking them through. I would state, for example, that Nel et al. (2010) and Richomme-Huet et al. (2013) represent the “light” side of mumpreneurship literature. They are keen on the empirical side and are data-driven in their

research of mumpreneurs without thorough theoretical thinking behind the phenomenon. The studies are executed in a spirit of motherhood-as-a-variable (cf. Haynes 2008: gender-as-a-variable), but without deeper consideration of what motherhood actually means in the daily lives of women. In addition, these studies theoretically disregard that gender is interwoven in negotiations between home and work life (Emslie & Hunt 2009). Ekinsmyth (2011, 2012, 2013a, 2013b) and Duberley and Carrigan (2012) represent the more theoretically grounded side of the literature. They tie the phenomenon into previous feminist studies and do not aim to mimic the American-style ideal of quantitative entrepreneurship research. Motherhood is more than a variable; it is a powerful, established construction including an incredible amount of contradictory expectations and social norms.

Childcare and business are rarely discussed together as shown in Rouse and Kitching's work (2006). The cost of childcare significantly impacts women's labour market participation; this is not irrelevant even in Finland, although we have a heavily subsidised daycare system in which the highest monthly fees are very reasonable and people with the lowest income get full-time childcare for free. However, the Finnish speciality of home care allowance tends to keep especially mothers of small children out of the labour market longer than other countries, e.g., Sweden (Pärnänen & Kambut 2017).

By definition, mumpreneurship is about being a mother and an entrepreneur. In light of entrepreneurship, surprisingly little is discussed about the business: how business is done, what the business is aiming towards and what the returns of the business are. One issue that is hardly touched upon in the mumpreneurship literature is money. Even though the academic literature on mumpreneurs is connected to entrepreneurship and business, the finances are not discussed. What are the costs and revenues of doing business? Who is making the income the family needs to live on? Are the mumpreneurs getting a livelihood from their business? Disregarding the issue of money, the gendering effects of the mumpreneurship phenomenon are downplayed. As it seems, mumpreneurship is a middle-class phenomenon for married women (Ekinsmyth 2011), and one reason for this seems to be based on resources. Such women have better financial resources for this kind of entrepreneurship, where instant income is not a deal-breaker. Married women with a fairly high socio-economic status have a spouse on whom they can rely financially, and this financial support gives these women an advantage to act as entrepreneurs even if they cannot make an instant profit. Therefore, it could be assumed that mumpreneurship reinforces the breadwinner-caretaker model in families.

The juxtaposition of necessity and opportunity in entrepreneurship has a long history in the field even though many have pointed out that such categorisation has not proved to be fruitful (Williams & Williams 2014). Motivations for mumpreneurship are as variable as for any other kind of entrepreneurship. The paradox of having children is that it creates both the need to earn more than before and the

need to be at home more than before. In Finland, where the average wage for men is higher than for women and children's home care is supported with a fairly small monthly payment, this paradox is solved most often in two-parent families when the father continues to work and the mother stays at home. Time use surveys show that fathers of small children have the longest weekly working hours among the Finnish working population (OSF 2009). Such a division of work within a family creates both opportunities and necessities for self-employment. What is important to understand about Finnish culture is that even though a couple can share a household, live in a close relationship and even have children together, it is not self-evident that the money one earns is for common use between spouses. In resource theory of power, a spouse's economic decision-making power is dependent upon their income, and as men usually earn more than women, their decision-making power is higher (see Vogler 1998 and Pahl 1989 in Wilska 2006). However, the theory has not been verified, and among Finnish families, the situation is often quite democratic, yet there is a lot of variety among families (Wilska 2006). If the resource theory of power applies in cases where the mother stays at home, it is the father controls the "family" money as he is the only one doing productive work and making income. Self-employment may offer a mother an opportunity to earn some of her own money while the primary responsibility to support the family is still for the father. Paradoxically, women use much more of their own money for the sake of their children than men, which has been called "caring consumption" (Wilska 2006, 162). On the other hand, Finnish society is based on double-earner families as the average income of one person does not guarantee a very high standard of living, but a mediocre middle-class lifestyle requires two people's income.

When discussing women's time use and contrasting work and family, it is like weighing one's values, and the obvious outcome is that they all state that their children are most important and always come first. However, it is not that simple in everyday time use to act in a way that children always come first. Being an entrepreneur/self-employed requires a time investment, as does taking care of children. Mumpreneurs are typically entrepreneurs who start on a very small scale, but business growth can be sudden. Especially interesting is the switch in time use when entrepreneurship becomes something that clearly needs time of its own and is no longer something that you do with the "extra time" you have left over "after" taking care of the children. (After is set in quotation marks because the work is never done—there is no time after childcare because it is reproductive work.)

Ekinsmyth (2013b) writes that even though mumpreneurship might re-entrench and further naturalise gendered divisions of labour in families, it represents a chance for mothers to start a business and possibly enjoy business success (even though they are working from adaptive preferences). For some women, mumpreneurship can offer a stopgap with status (Duberley & Carrigan 2012), which is in

line with the current demands of decent femininity: being only a mother is not good enough for a modern woman (Elvin-Nowak & Thomsson 2001).

Mumpreneurship as a (white) middle-class phenomenon and as a “stopgap with status” is in fact a way of resigning from being *only* a housewife or a stay-at-home mother. “Mum” in combination with entrepreneur works as a possible excuse for not being able to work as much for the business as wanted, and the label as a whole indicates that the woman does something *more* than just taking care of children at home. The label offers a status upgrade compared to a housewife but does not reveal how the business is going and whether it is profitable or just for the sake of status during a stopgap of maternity leave.

Going through entrepreneurship, mumpreneurship and motherhood literature, it has become clear that mumpreneurship speaks the language of entrepreneurship more than the language of motherhood². Mumpreneurship literature speaks about growth, IT-solutions, branch of business and overall entrepreneurship as an opportunity to work. Mumpreneurship literature does not speak about life as a mother: the constant presence of guilt, how time-consuming it is to take care of children, whether there is a spouse in the household or how badly the money is needed in the family, to mention a few. At first glance, it might seem ridiculous to contrast business growth with playing with your children in a good mood. However, this may be the reality of a mumpreneur. Everyday life can create situations where the limited amount of time forces a mumpreneur to choose between playing board games with children and stressing yourself with making cold calls to potential customers. The language of business is also often “glamorous”, at least compared to the language of childcare and homemaking. However, behind the fancy terminology, there is still a need for mundane work, for work that may be boring, routine, frustrating, etc.

To conclude the previous literature, mumpreneurship as a construct is built on the foundations of a gendered understanding of business and home spheres. Mumpreneurship literature does not question the gendered nature of entrepreneurship, nor does it challenge the gendered nature of everyday life, but it often takes domestic chores as a given, for example, that they are part of a woman’s responsibilities. In addition, literature ignores the cultural expectations of motherhood, which

² The tendency in mumpreneurship papers to lean more towards entrepreneurship literature than motherhood is especially strong in empiric-emphasised studies with a quantitative approach. Feminist research favours more constructionist approaches, qualitative methods and conceptual studies, and surveys are not often seen as an important approach in the field. However, this massive research approach exists, and rather than point out that such research is “wrong” or irrelevant, we should aim at improving it. Therefore, I suggest that quantitative studies on mumpreneurs should include variables that tell us something about being a mother, not only variables about business and basic control such as “married or not” and “children or not”.

affect everyday mothering and women's life choices. Finland is an interesting context to study such a phenomenon because even though its gender equality is better than in most of the countries in the world and legislation and social security systems are built seemingly gender neutral, there are many structural-level issues and everyday life practices that support a gendered division of work and industries and could easily feed phenomena such as mumpreneurship.

Therefore, I state a need for research that critically studies the construction as an everyday life phenomenon of women and seeks missing issues in current mumpreneurship discussion throughout the individual-level experience of combining self-employment with the motherhood of small children. The concept of mumpreneur is not "ready", but there is still a need to further conceptualise the phenomenon and its varying contexts.

3 CONDUCTING RESEARCH ON EVERYDAY LIFE ISSUES

3.1 From work-life balance to daily life of self-employed mothers

When I started to plan a thesis, I was originally interested in the work-life balance, reconciliation of work and family, and everyday life. Later, the focus shifted to the balance of entrepreneurs, and even more specifically to women who have children. As I had not quite grasped the “thing” I was researching, I began the data collection with an open mind—and an open method. I invited a few women to a focus group conversation session where I had laid dozens of pictures on the table that somehow reflected the themes of everyday life and the work-life balance, in my opinion. I had no specific question for these discussants at this point, and the role of the pictures was also to provide ideas for conversation topics. Because the specific topic of my research was not clear at the time, I invited separate groups for self-employed women and for employees. Later, I abandoned the idea of comparing these two groups and decided to concentrate on self-employed women. That fall, I first heard about the mumpreneur concept in a conference. My first reaction was that it was nonsense! However, I had to reconsider the concept when I analysed my focus group data and realised that especially Tilda was an entrepreneur who spoke of her entrepreneurship and motherhood as one tightly interwoven entity. She forced me to think that the option of mumpreneurship is a reality for some women. Motherhood and self-employment are intertwined in complicated ways in some women’s everyday lives. From the broad concept of work-life balance, I had come down to mumpreneurship.

Mumpreneurship has been studied in a traditional way by strictly defining who is a mumpreneur (and who is not) and then researching the demographics, opinions, etc., about these women. This kind of research often starts with a concept and more or less follows the traditions of positivism. In my study, I started with the assumption that mumpreneurs cannot be strictly defined, and even though the critique of the concept is part of the study, it cannot comprise the whole thesis; it has to offer insights to the phenomenon, and mumpreneurs are one kind of representation. The phenomenon cannot be understood if we start by shutting out people who could be relevant to the study. Even the ones who are studied cannot tell themselves whether they are mumpreneurs or not. In my study, only one of the women knew the word in advance. She perceived herself as a mumpreneur and clearly saw it as a positive concept. However, in narrower definitions, she might have fallen

out of the sample. The difficulty of sampling mumpreneurs has to do with the fact that the whole concept is “fluffy”, undefined and elusive. The concept is still evolving and is in the making, and time will tell if there ever be agreement as to what it actually means and what it excludes.

Still, the phenomenon can and should be studied and not be rejected because of the difficulties it includes about its definitions. Such a concept requires flexible and adaptable methods during the research process. Whether narrow or wide, by making a strict definition for mumpreneur and then collecting survey data from those people, we would get what we asked for but nothing else. Such data would be unable to reveal the complexities that these women need to account for in their everyday lives. The “no but...” kinds of answers are not possible in surveys, and they simplify the picture we get based on such data.

Because of the elusiveness of the topic, I see that a proper study of mumpreneurship is to adapt constructionism as an ontological viewpoint. Social constructionism presents a reality that is constructed in social and verbal interaction (Berger & Luckmann 1971). There is no one version of truth, but the reality can be presented in many ways, whether through different kinds of stories, narratives or productions of truth. I doubt that the elusive concept of mumpreneurship could ever form a concise theory that would tell us something about the “true” essence of mumpreneurs. Therefore, it is more sensible to study people’s stories and representations and let them tell what the “truth” is in their everyday lives. Although these stories cannot be seen as general embodiments of entrepreneurs’ daily lives, the stories will tell us something about how these women construct their daily lives as entrepreneurs and mothers (cf. Lindgren & Packendorff 2009).

I started this study with the idea of conducting a constructionist research. However, even though I follow most of the traditions of constructionism, I do not fully prescribe to its ideas. I see, for example, that there are certain realities of entrepreneurship, as well as certain discourses guiding an individual’s motherhood. Even though my interviewees would be willing to use those discourses differently, it is impossible to resign yourself to certain cultural expectations when it comes to motherhood, for example. Therefore, I see that my study has characteristics of critical research, which acknowledges multiple understandings of the world but does not abandon the idea of existing structures and mechanisms that go beyond the constructionist idea (see also Eriksson & Kovalainen 2008). A similar kind of approach is also described as moderate constructionism (Järvensivu & Törnroos 2010). In the spirit of Miller and Glassner (1997), I see that there is something beyond the stories these women told during the interviews. Although they would not talk about them in exactly the same way word for word, there would be similar elements included in the stories.

As I started to concentrate on mumpreneurs, it soon became clear that there is no universal comprehension of who is and who is not a mumpreneur, but I still

needed to make some rules for who mumpreneurs are in *this* study. Who do I want to interview? I decided to invite women who had started their business while their youngest child was no more than three years old. I had to draw the line somewhere, and limiting three-year-olds was a combination of common knowledge about small children needing more intensive care than older children and the Finnish system of home care allowance giving mothers the opportunity to take care of children younger than three years old at home. My strategy for selecting the participants for both the focus groups and the interviews could be described as purposive sample selection, or even theoretical sampling for the interviewees (see Silverman 2001, 250–252). The women taking part in this research have everyday life experience of doing business while their children are quite young, and this was more important than their awareness of the mumpreneur concept, for example. I searched the internet, used personal contacts and the snowballing method to find women who met the qualifications I had set up for the interviewees. I did not make any restrictions about the industry of the business, but in practice, it turned out to be easiest to find women whose business was somehow related to children's products as it was more likely that women in such businesses explicitly mentioned having children of their own on their websites.

3.2 Conducting the study

3.2.1 *Starting with the empirical study – explorative focus group conversation*

I began the data collection by meeting a group of women to find out about their mundane everyday lives as mother-entrepreneurs. This was an important explorative “pre-study” for my purposes of further defining the actual research topic. I invited three self-employed women for a focus group conversation. My loose criteria for choosing these women were that they are highly educated women with fairly young children. Their marital status was not an important issue, but for the sake of variety, I wanted to include at least one woman who had divorced/separated at some point after having children to discuss the spousal support and the lack thereof.

To begin with the data collection, I invited three self-employed women to discuss their everyday lives. I deliberately aimed to keep the spirit of the conversation as friendly and informal as possible, and I tried not to lead the talk with strict questions. I placed 38 pictures representing issues of everyday life on the table and asked informants to freely discuss their work-life balance, their daily life and how

they felt the pictures represented or did not represent their daily life. The informants were fairly talkative, but because of their schedules, the focus group conversation took only 1 hour and 40 minutes. However, we agreed that I can do one-on-one interviews with all of them in later stages of my research if necessary.

The discussants in the first group (self-employed mothers' focus group) were Tilda, Miranda and Ada. The following table presents some background information on the self-employed women who participated in the first focus group conversation, and some further information is presented in Appendix 1.

Table 2 Participants in the focus group conversation

| | Education | Children | Spouse | Business |
|---------|-----------------------------|--|------------------------------|---|
| Tilda | Master's in adult education | girl <1 year boy 5 years boy 9 years | Entrepreneur in construction | Online shop for consumers, wholesale |
| Miranda | Master's in education | boys 8, 12 and 18 years | Public servant in shift work | Consulting |
| Ada | Master's in marketing | boy <4 years | Separated a year ago | Agency, online shop, consumer shop/showroom |

At this stage of the research process, I studied what was talked about when women were asked to discuss the reconciliation of work and family. Qualitative content analysis can be used as a tool to get to know your data for the purpose of generating and revising research questions (Eriksson & Kovalainen 2016, 125), and this was the route I followed with my focus group data. The role of the focus group discussion was planned to help generate research questions from the wide area of the work-life balance and to focus the study on a more condensed area of interest. I wrote some analysis of the themes I raised from the data and pondered their theoretical relevance. Such themes were, for example, spousal support, responsibilities of daily life and freedom of self-employment. However, these were not purely empirical observations but were affected by the theoretical knowledge I had about entrepreneurship and the work-life balance. Analysis also showed that many of the women can be characterised as project managers of family life, and a different kind of boundary building is part of the everyday lives of these women. I expected to hear marginalised voices and excluded stories (Boje 1995) of everyday life, but instead, my impression is that I got culturally available narratives and cultural stories on a strongly feminised and normative topic. Most surprising for me was that the mumpreneurship phenomenon was present in the discussion, in some women's speech more than others. I realised that motherhood and entrepreneurship are truly connected to each other, and even the women that try to keep them separate have them totally interwoven in their everyday lives. In my journey to get something new, I decided to concentrate on an issue from the focus group that

came as a surprise to me. The link between motherhood and self-employment for some of these women was surprisingly strong, and it sparked a need to go deeper into this linkage.

3.2.2 Widening the field by interviewing self-employed mothers

Because mumpreneur is not a commonly known word in Finland and there is no association for mother-entrepreneurs, it became clear that interviewees would need to be sought out. Although no one has defined mumpreneurship as being a mother of small children, all mumpreneurship literature implicitly refers to such mothers. Of course, the line between small children and older children is artificial, but in Finland the public discussion and legislation see that the smallest children, whose home care is financially supported, are under three years old. To set some guidelines for my search for interviewees, I decided to look for women who set up their business when they had children under three years old. I searched for the informant candidates mainly from public sources, and therefore, maybe not surprisingly, it was easier to find women entrepreneurs from feminine branches and businesses who “revealed” that they are mothers. The snowballing method also played a role in reaching informants. Still, the most important guideline was the theoretical selection of women who have everyday experience being a self-employed mother of fairly small children. The interviewees included women with a physical storefront as well as those who run a webshop. Both are viable ways to do business in current society. In that sense, the selected cases are theoretically grounded choices as they may be seen as simply typical, but also as typical in the broader picture of female entrepreneurship in Finland (Silverman 2001, 250–254).

The second data collection in my study comprises four interviews with self-employed women who are mothers. They all started their business while their youngest child was no more than three years old. All of these women started their business by themselves, and now one of them has taken a business partner to join the enterprise. Two of the entrepreneurs have or have had employees, and two have not considered hiring employees. Tilda, who took part in the focus group conversation, is also one of the interviewees. The interviews took place in fall 2012 and lasted between 1 hour and 40 minutes and 2 hours and 35 minutes. The participants in the interviews are shortly introduced in Table 3 and a general outline of the themes and questions for the interviews is presented in Appendix 2.

Table 3 Participants in the individual interviews

| | Education | Children | Spouse | Business |
|--------|---|--|------------------------------|--------------------------------------|
| Tilda | Master's in adult education | Girl <1 year Boy 5 years Boy 9 years | Entrepreneur in construction | Online shop for consumers, wholesale |
| Paula | High school diploma Certified cosmetologist | Girl 4 years Boy 6 years Girl 9 years | Recruitment agent | Gift shop |
| Aura | Commercial college | Boy 4 years Boy 7 years | Retail manager | Children's clothing shop |
| Hannah | Studies in School of Economics (university-level) | Boy 2 years Girl 4 years Girl 11 years | Entrepreneur in finance | Children's clothing web-shop |

3.2.3 *Analysing the data*

After the discussions and interviews, I transcribed all the data I had and started getting familiar with it by reading the transcriptions and making notes about what felt like relevant issues, which emerged from the data in a way. I did not rely on systematic coding, but on more of a mix of intuition and close reading (Eriksson & Kovalainen 2016, 120). I wrote about themes I interpreted as present in the texts, such as family dynamics, money, and differences from “normal” mothers, and I reflected these themes from previous theoretical knowledge on mumpreneurs, but also especially from more general knowledge on motherhood and entrepreneurship and the mundane level of acting within those institutions. The analysis required more than just identifying themes: Although it is a good starting point for qualitative analysis, identifying themes as such does not lead to deeper analysis (Bazeley 2009). At this point, I have to mention that the role of my empirical data is not to reach a saturation of any kind but to illustrate the variation that women have in their lives, and through this variation comes a discussion about some neglected issues in previous discourse and definitions of mumpreneurship.

After the first steps of inductive thematic categorisation with the data, I needed to consider possible options to analyse the data more deeply. Many researchers may be familiar with the feeling that certain methods feel more intriguing and interesting than others. For me, such intriguing methods were discourse analysis and narrative analysis, both of which I considered as analysis methods for this study.

I pondered discourse analysis and especially critical discourse analysis (CDA) as options. CDA was developed by Fairclough and his colleagues (Fairclough 1992, 2005; Fairclough & Wodak 1997), and the starting point for CDA is that language and power are connected to each other. CDA aims to study how social

and political power are reproduced and changed in language and how these practices shape or constrain the existing institutions and social structures (Eriksson & Kovalainen 2008, 235; Fairclough 1992; see e.g., Phillips et al. 2008). CDA has elements that fit my research topic, e.g., where gendered issues and power relations within families are discussed. However, discourse analysis has its weaknesses too, the primary being that if there is not much discussion about something, there is not much discourse to analyse, either. In this study, this approach probably meant that the role of money would have been significantly smaller in my work, as talk of money was neither straightforward nor frequent.

Another interesting method choice would have been narrative analysis. The interviews were not made with a narrative approach in mind, but as interviews often do, these include many kinds of mini narratives, which could have been analysed as such. The interviews could also have provided building blocks for me as a researcher to put together narratives of these mother-entrepreneurs as an outcome of narrative analysis (about types of narrative analysis, see Polkinghorne 1995; Eriksson & Kovalainen 2008, 217–218). One of the disadvantages of this approach would have been the human way of making a coherent story out of something that is incoherent. Weaving narratives together from these interviews would probably have included giving an end to something that does not yet need an end. The narrative analysis may guide the interpretation towards a form of coherence that does not exist, especially as these interviews were more of a glance at a certain moment of these women's lives, not a full story about any aspect of their life so far. Their life stories were still in progress, and making logical and coherent narratives based on the interviews would not have given appreciation to their life situations. With narrative analysis, there would also have been the danger of getting too attached to grand narratives or cultural stories, which I discuss more in chapter 3.2.4.

With these considerations in mind, I ended up analysing the data with an abductive approach, combining theoretical knowledge of the phenomenon and a close reading of my empirical data. This form of analysis is called abductive content analysis or close reading, as I did not rely on the inductive reasoning often done in qualitative research, but more on a theory-informed sensitivity to data. (Timmermans & Tavory 2012.) By no means can my work be considered content analysis, which is known as a method of systematic coding and counting, but rather it is more of a qualitative content analysis in the spirit of Eriksson and Kovalainen (2008), and it could be described as thematic analysis executed with an abductive logic of a close reading of the empirical data. The first round of merely inductive analysis and thematic categorisation gave the impression of needing a more abductive approach to analyse the data. The thematic analysis gave no surprising results: It was not showing new or revolutionary forms of either entrepreneurship or motherhood. Classic and commonly used (available) discourses dominated in the anal-

ysis: Husbands are assistants and supporters for women entrepreneurs, entrepreneurship has turned out to be surprisingly time-consuming and children have a lot of needs, but they are also very adaptable, to mention a few of the themes. Even though I personally find such stories interesting, their ability to add something new theoretically is restricted. Therefore, the analysis needed a more abductive approach, and I also pondered the theoretically interesting and significant aspects of this study that are part of people's everyday lives. This was part of the iterative process of qualitative research and the abductive approach of the thematic analysis, as I did not settle with the first, most obviously emerging themes, but tried to find more theoretically interesting issues. The themes I discuss in the findings of this study are not the only possible themes in the empirical data, nor the only ones I have analysed during this journey.

In chapters 4 and 5, I present the analysis of my empirical data. There are some rather long quotations from the interviews in order to show my data to readers. However, I have also aimed at giving interpretations of the data so that it is not necessary to read the quotations in order to understand what I am saying in the study. This is an effort to reach a balance between showing and telling; in other words, showing my data and giving interpretations for it. (Pratt 2008; Pratt 2009.)

3.2.4 *Avoiding traps in analysing the data*

Interviews produce data that is rarely interpreted as a reflection of truth but is handled as narratives for a certain situation (the interview) and co-created with both the interviewee and the interviewer (Rapley 2001; Miller & Glassner 1997). The interview situation is always unique as it cannot be repeated in exactly the same way at any other point in time. Still, certain elements would remain the same if I interviewed a woman entrepreneur today and again tomorrow. However, it is not irrelevant who the interviewer is. If I interviewed a mother-entrepreneur today and my young male colleague tomorrow, the narratives produced during the interview would probably be somewhat different. The more delicate the issue, the more important it is that the interviewer somehow shares membership with the interviewee. Social distance in categories such as age, gender, class and race may make it difficult for the interviewee to trust the interviewer and may cause misunderstandings on purpose or unintentionally. (Miller & Glassner 1997.)

I *shared membership* with my interviewees in most fields. My interviewees and I were all about the same age, married, white women with kids, in the labour market without extensive home care periods, and living in the southern part of the country. Even though I did not share the membership of self-employment, my educational background and research interest in entrepreneurship probably gave the impression that I have a positive orientation towards business in general. Some

scholars have argued that it is important that researchers are members of the groups they study (Miller & Glassner 1997, 105, about Collins 1990), but I do not see it as unambiguous. Membership might not be unambiguously positive: For example, if the interviewee interprets that because of my affiliation with entrepreneurship, I am interested in her only because she is an entrepreneur, it may affect the stories she tells and make it difficult to talk about her desires to quit the business. If I as an interviewer strongly represent a certain membership, it may give the interviewee doubts as to whether I judge her choices to resign from the membership and whether she is qualified in my eyes for the research purposes. Being too committed to the areas of interest may then restrict the cultural stories the interviewees tell and how they tell them (Miller & Glassner 1997, 104). Reflecting on my role as a researcher, I see that I am sharing a membership with these women on many levels, yet my theoretical knowledge and understanding of entrepreneurship, motherhood, gendered division of work and segregated labour markets are the tools I use to treat the information from my data analytically and critically.

Cultural stories are strong and an interviewee can easily set herself to be part of them. This was most strikingly present in my research process when I had the focus group discussion for the employed mothers (I do not use that data for this study, but it was still part of the journey). One of the participants explained about her husband's work as a medical doctor, saying that "of course there's fixing with the emergency duties when the other is away all night long, then you have to arrange your own calendar so that someone is picking up the children." This is a typical cultural story about arranging schedules so that one of the parents makes it to pick up the children from daycare in time. However, in this case, their two children were taken care of at their own home by a private caretaker, and there was no actual picking up done on any day, but the temporal restrictions similar to children in kindergarten were relevant to this family. This is only one example of how easy it is to cling to a cultural story that is often used in discussions about combining work and family. And this example also shows why the topic is difficult to study. Issues that seem interesting at first (at least to a novice researcher) may turn out to be only back-to-back cultural stories when you really start to think about what the interviewees are saying. Although the stories are interesting to hear, the real difficulty is in digging out new cultural stories that are not repetitive but that offer some new angles for the interface of work and family.

It is easy to talk in along the lines of a cultural story, but it does not reveal whether the story is actually taking place in a person's life. As in the employed women's data, it was easy to cling to this story of arranging the calendar and picking up children, but we do not know if it was hard work to do so or whether it was quite easily done. Similarly, the actual problem was not picking up the children, but being home on time so that the private caretaker could go home. Pondering this event in the focus group discussion, it is not to show whether a participant was

lying or not telling the truth, but to illustrate how easy it is to talk the language of cultural stories around the work-family theme. It was also partly to justify my choices of not discussing the most obvious themes in my data but to search for something less obvious but still significant in people's everyday lives with theoretical close reading.

Despite the danger of cultural stories ruling the data, I see the qualitative analysis of interview data as the best way to contribute to the current discussion on self-employed mothers. Being aware of this danger, it is then up to the interpreter whether the repetition of previous stories will be avoided and new issues brought up from the data. However, the potential for a new opening is a lot higher with open methods and data, which is "allowing" by its nature.

Besides the common traps of repeating cultural stories, asking what you want to hear or being too close or alike with the informants, there are also less obvious traps. The easiest to fall into is being unfaithful to my choices and slipping into the concepts of different research traditions, especially those of quantitative research. Because quantitative research is more prevailing in many fields, the concepts and terms within the tradition are more commonly used and often even expected as part of the research. However, as my research aims are not in accordance with the philosophies of quantitative research traditions, I need to avoid the language made for that field's purposes. For example, the concept of the "saturation of data" does not belong to my study, as the research does not aim to give an exhaustive and complete picture of self-employed mothers or to give a theoretical model for mumpreneurs. Hence, as this is a learning process, one learning experience has been to try to avoid shifting between different research traditions.

3.2.5 Reflections on the trustworthiness of the study

Research is never value-free, but it is always a production of a certain time, context and language, and it is value-laden with some ontological and epistemological starting points (Alvesson & Kärreman 2011). Overall, qualitative researchers may be more familiar with the understanding that the voice of a researcher is part of the research, and research does not aim for objectivity in the traditional sense, nor does it give the "truth" as the outcome of the study (Silverman 2001). In addition, feminist research has been described as critical to the status quo, seeking for social change and always political, even though the degree of such elements varies among studies (see Petterson et al. 2017 on Calas & Smircich 1996 and Calas et al. 2007). As part of the trustworthiness of the study, I shortly reflect my own standing points onto the feminist approaches in (entrepreneurship) research. I see myself being keen on more of the ideas of socialist feminist theory, which sees gender as a pro-

cess and practice which is culturally, linguistically, historically and politically constructed. However, the idea of mumpreneurship is more interwoven with ideas of radical and liberal feminism; there is a “sameness” in women, women and men are different, and due to subordination and lack of equal opportunities, women need separate social, economic and political arrangements. (for feminist approaches, see e.g., Pettersson et al. 2017.) The informants of this study talked more along the lines of liberal and radical feminism, and even though they expected the fathers to contribute to childcare and domestic chores, the primacy of the mother (Perälä-Littunen 2007; Perälä-Littunen 2018) was still present in many cases. When talking about business, even the most capable businesswomen in the study seemed to call for some kind of female exclusiveness and saw their businesses as female-specific, where the business of selling and buying happens “naturally” between women. There was no indication that it would be a negative thing to have only female networks. On the contrary, there was a willingness to have and find a network for mumpreneurs. With my study, I do not aim to preach for or against any of the feminist ideologies, yet as part of the evaluation of my research, it is good to ponder the ideologies I prefer and the values I have and to recognise how they may affect how the researcher’s voice appears in this study. Still, although I see intersectionality as an important value, my study is unable to contribute to calls for more intersectional research on female entrepreneurship as it is tightly interwoven into the Finnish context, and the mothers represented here are the ones that are most visible in our society.

The classic evaluation criteria for research do not fit well with qualitative studies (Eriksson & Kovalainen 2016), and evaluating the reliability or validity of my research is not relevant within the chosen research tradition. In the same line, this study by nature does not generalise, which is common in constructivist research and even more so in qualitative research. In addition, the role of my empirical data is not to reach a saturation point. On the contrary, I believe that the more one gathers data, the more vivid the picture becomes. However, the fairly limited amount of data in this research is enough to show that several relevant issues are missing from the previous discussions and conceptualisations of mumpreneurship.

The goal of this research has never been to create one true picture of a mother-entrepreneur, create theoretical models, give definitions for mumpreneurship or determine who counts as a mumpreneur and who does not. Therefore, the results are not easily simplified into a few words either. Mumpreneurs could be researched, as some have done before (e.g., Nel et al. 2010; Richomme-Huet et al. 2013), and they could be given a certain definition and then studied based on who belongs to this group and what this group is like. However, I do not find mumpreneurship as something that needs a strict definition and label people accordingly. This naturally makes the statistical research on the matter impossible and shuts the

doors to certain kinds of data and methods. The elusive, fluctuating, “fluffy” concept of mumpreneurship needs more flexible and discussable methods in order to offer something new to the discussion on self-employed mothers. Theoretical close reading as a way to analyse the data allows for reading the data with theoretical awareness, not concentrating on any specific theory, but being aware of all sorts of theoretical knowledge, which is relevant for the everyday life of a self-employed woman.

My conclusions on the role of money and the findings that it is excluded and diminished as it is difficult to talk about does not come from the frequency of mentioning money in the interviews, nor does it naturally “emerge” from the data as something completely surprising (see critique of emerging themes in Bazeley 2009). I explicitly asked about the provider of the family, but this question alone did not offer the findings and conclusions I now present. The conclusions need more theoretical groundings and a wider societal perspective so that they can be drawn. My analysis is based on theoretical awareness about the topics and it is a combination, or discussion, between the previous knowledge and empirical data.

My own role as an interviewer could be described as cautious. I was fairly guarded in what I said so that I would not lead the discussion too much, and I sort of tried to give room for the interviewees to lead the way. Therefore, I expected some interesting issues to “naturally occur”. Still, I had an outline of themes and questions I wanted to ask, and of course these questions led the discussion in many cases. However, several times, my questions were answered without asking when the informants talked spontaneously about something I was going to ask later during the interview. As interviews produce data that is always situational and co-created, the aim of an interview cannot be to find out the “truth” (Rapley 2001; Miller & Glasser 1997). My original aim to somehow be “objective” and not affect the situation is, of course, naïve and incompatible with qualitative research such as this, and it partly tells about my inexperience of doing interviews and gathering data for qualitative research.

I never asked about specific numbers or euros during the interview. I did not ask the informants to tell how many euros their average income had been, or how many hours they work weekly. My later thoughts about not asking such questions were twofold: On one hand, I regretted that I did not ask specific numbers, but on the other hand, I pondered what I would have done with such information. If all the women had said that their average pay is 1500 euros per month, what would that have told me? Is it good or bad? Is it sufficient, not enough or more than one needs? My point is that 1500 euros does not represent the same value for everyone, and therefore, this information tells nothing important. The interesting part of the money discussions is how these women feel that their work is rewarded and whether the money is as much as they need or want to earn for their work. For one, 1500 euros might be good money, which encourages to continue the business for

years, whereas for someone else, it could be far too little compared to the payment she expects. Instead of comparing the amounts of euros, without numbers, I got to an analysis of the unrewarding relationship between money and time. Those who actually spoke about their pay were also those who were most unsatisfied with the reward the business was able to offer. Therefore, the number of euros would not have revealed the complicated issues behind the numbers, nor the fact that the one who said she was never paid by the business was still the one with the highest standard of living among the women in this study.

3.3 Introducing the mother-entrepreneurs

3.3.1 Tilda – wants to be self-employed

Tilda is in her thirties and lives with her husband and their three children (six- and ten-year-old boys, one-year-old girl). She has a Master's degree in adult education. Her husband works as an entrepreneur in construction with his parents, and Tilda's own mother is an entrepreneur. Tilda's business sells children's designs and fabrics to retailers and via a web store to consumer customers. She started her business in 2010. About two weeks after she had registered her business, she found out she was pregnant with her third child. She could not get her business running like she had planned because she suffered from such severe morning sickness 24 hours a day throughout the first half of her pregnancy. She managed to get the web store open before her third child was born, and during her maternity leave, she kept working as much as possible, which meant that she had to work in the evenings when her husband could take care of their children.

In 2012, two years after starting her business, Tilda decided to take a business partner. One of her friends, Rose, who had helped with the business many times before, became a second owner of the company. Rose had not worked for six years while she took care of her children. She was interested in working part-time from home while keeping her children in home care at the same time. As Tilda puts it, this is an easy way for Rose to combine work and family because her only other option would be to work at a store where she would be required to work evenings and weekends. Now Rose is able to make her own schedule with Tilda, and she can take care of her children at the same time. Tilda, on the other hand, does not feel that entrepreneurship is a good way for herself to combine work and family. However, she feels that it is just the way she wants to work, despite the fact that it is not always easy to combine with family life. For her, entrepreneurship and small children just happen to coexist at the same life stage, but one is not a consequence of the other.

It is important to Tilda to be self-employed (not an employee). Her business is close to her hobbies—she has done sewing and arts and crafts—and she began writing a blog about them even before she opened the web store. She is still actively blogging and now the blog is also a channel that promotes the fabrics her business is selling. It is a small-scale business, and it seems to be one that mixes business and pleasure. Tilda is serious about the business, but at the same time, it is important for her to maintain control over it and keep it casual, like a hobby. At the time of the interview (and earlier in the focus group discussion), Tilda worked from home. She did not have outside premises for the business, and her business partner's home was too small for their business activities. Later, I found out they had gotten outside business premises and made some expansion to the premises shortly after.

3.3.2 *Aura – not until retirement age*

Aura is in her mid-thirties, and she was married with two boys, aged seven and four at the time of the interview. Her business is a store that sells children's clothes. The store also has an online option, but the physical store in the city centre is the main business. Aura's husband has a managerial job that requires him to travel two to four days per week, but at the time Aura began her business six years ago, he worked as a bartender. They have grandparents nearby who can help with the children, and the other grandparents can help especially during the summer months when the schools and daycare are closed. The interview with Aura took place in November 2012. I later found out that she had closed the store at the end of 2013. According to her webpage, the online store kept running, at least for a while, although the shop in the city centre was closed.

Aura says that during the six years she had been in the children's clothing business, the customers' consumer behaviour had changed a lot. Her web store sold more a few years before the interview than at the time of our meeting, and she thinks it is because the amount of web stores selling children's clothes has increased significantly. She says that now the consumers can just surf online for the biggest sales and the best campaigns. Aura clearly feels that it is difficult to compete with the constant discount campaigns, and she did not show interest in developing the online side of her business. She says that the web store works as a sort of advertisement, and once the page was set up, the products in the web store began to "sell themselves" without customer service and doing any actual selling work. Likewise, Aura says the business has a Facebook page and that every business should have at least a web page, but she is not interested in working a lot on the internet-based solutions regarding her business. She is also not interested in gathering a lot of "likes" on her Facebook page. She feels that word of mouth is more

important for her business, and she is more appreciative of the “social media” that happens around the coffee table when mothers get together. She says the experience you get from the store is more important than “*the one that happens out there, online*”. Aura seems to have lost her interest in the children’s clothing business, and she mentions that she does not know what she wants to do when she “grows up” and says several times that “*I don’t think I’m going to do this until my retirement.*”

3.3.3 Hannah – an international professional with big plans

Hannah has a husband and three children: two girls aged 11 and 4 and a 2-year-old boy. She started her business in ecological children’s clothes when she was expecting her second child. She had resigned from her previous job a few months before she officially started her maternity leave for the second child because she had already decided that she was not interested in continuing in the workplace. In that sense, she was very responsive and open to new ideas and challenges when her second child was born.

The business idea of selling colourful children’s clothes made of ecological cotton came to Hannah through her own experience with her second child. The baby had very sensitive skin, and she could only wear clothes made of ecological cotton. Hannah did not find clothes that she liked for her baby, so she started looking into possibilities to produce a collection under her own label. Hannah’s work history consists of being in the clothing business, especially in the b2b world. Hannah’s business idea is tied to children’s clothes, but her entrepreneurship is based more on her strong experience in the clothing business. She mentions that she knew how the industry worked, etc., and therefore, she did not need to learn everything from scratch.

Hannah’s husband is an entrepreneur in the finance sector. He concentrates on long-term investments, and his work pace varies a lot. Sometimes he can be very busy, but on other occasions, he may have several consecutive days when he has no urgent business in the workplace. Her husband’s job is the one that provides the income for the household. Hannah says that she has not taken any proper salary for herself from her business, but on the other hand, she has recruited several new employees into her business and has invested the money in business growth. Her husband’s income enables her business growth. He is also officially part of her business. They have divided the shares 51% for Hannah and 49% for her husband.

Hannah’s aim to build a big business with a long-term future shows in her plans. She says that now that her business is starting to grow, it is sensible to give some of the shares to her children. In addition to herself and her husband, she is planning on making the children official owners of the company. Hannah says that it is also

a nice incentive for a mumpreneur to be able to give something of her business to her children. Her plan to make the children “partners” gives the impression that she is building a family business and not only making a job for herself.

Hannah’s business is going well and has grown right from the beginning. She is pleased with the growth but sees some downsides too, as she refers to the business as something that has a life of its own. When the business is growing, certain things remain constant, and she is not able to change that, even though her personal life would need it. She says that entrepreneurship requires throwing yourself into work and accepting that certain things are out of your hands. Hannah was surprised at how little you can affect how things will go, including family life. “*You cannot tell children to stop growing for a few days.*” She feels that in many ways, she had to accept that she cannot have everything. The thing getting the least attention is taking care of herself: She says she has not been to a gym or a hairdresser’s lately.

The safety net of relatives is fairly thin for this family. Her husband’s mother lives in the same area of the country but does not spend time with her grandchildren. Hannah does not know whether this is because the grandmother is not able to take care of the children or whether she is not willing. Her own mother lives about 200 kilometres away and is self-employed and works every other week. Every now and then during her off-weeks, she comes to help and spends several days at Hannah’s house. However, she is not able to provide help on short notice because of the distance.

3.3.4 Paula – in her nicest work so far

Paula is a 30-year-old woman living in a small town with her husband and their three children. Her business is a little shop that sells candy and small decoration pieces, and it could be described as a gift shop. At the time of the interview, she had been running the business for a year. Paula has three children: a 9-year-old girl, a 6-year-old boy, and a 4-year-old girl. Her husband works as an employee in a human resources firm. His job includes short-distance travelling, and he has a lot of freedom to arrange his own work schedule. Paula’s parents live in the same town, her father almost next door and her mother nearby. Paula lives with her family in a wooden house more than 100 years old, which they are renovating, and the home is located only a few hundred metres away from Paula’s shop. Paula’s shop opens from 10 a.m. to 5 p.m. At first, she kept the doors open until 5.30 p.m., but she decided to close half an hour earlier. This decision clearly gives her a lot of joy. She laughs that it is only 30 minutes, but it makes a huge difference in her evenings during the week. Her shop is open six days a week, and a few weeks before Christmas, she is open for seven days a week.

Paula graduated from high school and attended vocational school for cosmetology. However, she has not worked much as a cosmetologist. She has been working mainly in customer service jobs as a salesperson, and she really enjoys customer service as a profession. Paula says that she moved away from her childhood home at the age of 16 to attend a theatre-oriented high-school, and now she has some regrets that she never applied to theatre academy. Paula has difficulty seeing herself as self-employed or as an entrepreneur rather than a shop-owner. She says that she enjoys her work in the shop very much and that it is the nicest work she has done in her life, but she also mentions several times that she is not sure her mind can take the stress of self-employment.

4 EMPIRICAL FINDINGS ON TIME, MONEY, BUSINESS AND MOTHERHOOD

4.1 Time and money

4.1.1 *Own money and family money*

Of all my interviewees, Tilda is the one that speaks about money the most openly. She uses numbers a few times, whereas Hannah, for example, does not refer to a specific amount of euros. At one point, Tilda talks about how she takes old children's clothes to a flea market and gets 400–500 euros twice a year. She feels she is making joint money for the family, but her husband does not appreciate the work required for those earnings. Tilda ends up concluding that her early-phase entrepreneurial mind thinks of everything in terms of whether it can be sold. She continues by contrasting herself with her parents-in-law and their entrepreneurship, and she goes on to more general-level thoughts of entrepreneurship and younger families.

“They are like at the point of their entrepreneurship that it pays off, it gives profit. They do not have a shortage of anything, their children are not living at home anymore, don't have a mortgage. That's probably the most challenging thing in the entrepreneurship of a family with kids, that you have the running mortgage. You have the running daycare costs, oil heating. Well, older people have that, so not that...but like these kinds of big costs which run every month. Probably the mortgage, car loan, prevent that, like most of the young people won't start a business.” (Tilda)

We continued talking about how the transition to self-employment usually takes place in older age and later in one's career. I pointed out that a younger person cannot have the know-how that an expert entrepreneurship needs, but Tilda replied that such self-employment does not necessarily need that much know-how and that it is easy to start a business that does not need big investments in the beginning. She feels it is the situation in a phase of life that prevents young people's entrepreneurship, not the lack of knowledge. Of course, her reasoning makes sense. When children are small and living costs including food and housing are increasing, a guaranteed monthly income is more than welcome. Tilda does not ponder how she and her husband still manage to both be self-employed and have a family with

three small children. Mostly, she constructs a picture of herself as a person who has to be self-employed because her inner need for such autonomy is so significant. Entrepreneurship or self-employment is constructed as the primary thing for her, whereas it is secondary what the business is actually about.

Whereas Tilda used many critical words about her husband, Hannah speaks about her husband with mutual respect. She says they have laughed together over the fact that her husband is like an errand boy and storeman. It is clear that her husband gives some concrete help with the errands in the business. He was present at the beginning of the interview and left for the post office and to get something needed at Hannah's office. Otherwise, Hannah says that they talk a lot about business issues, and her husband has given her good counselling on financing and rationalising the business. As the husband owns 49% of the shares, it makes sense that he offers his expertise for the business. Hannah refers to the business as a family business and plans to give some of the shares to their children. Clearly, the enterprise is Hannah's, but she aims to build it into something that offers a good future for the whole family. It does not offer a lot of money at the moment, but her long-term plans of family business suggest that Hannah is making joint money for the family in the long run, not just the cash-in-cash-out type of money to cover monthly costs of childcare, etc.

I asked these women if they prioritised one career over another in the family. Answers could be summed up mainly as "no, but...". The women denied that there were clear decisions to prioritise their husbands' careers, but they still recognise the importance of their spouses' incomes and legitimise the work to be primary in their families.

"Well, so far because I have made these recruitments, there hasn't been a need for me to [prioritise one over the other]. I mean I haven't once got a proper wage out of this firm. So it is his work which gives us a living, so in that sense...if we had to decide now like whose work we continued, then of course it would be his work, but—well, about schedules, maybe like we always check his schedule first and then we'll see if, for example, I need help or we need to solve some childcare problems. So like, it goes that his plans and errands are checked first and then we make sure if I can make plans. So kind of yes, but not like...like slightly the scales are tipping in his favour. And on the other hand, sometimes it's like, he understands it too because this is a small business and I don't have backups here, like if there were a lot of human resources here or something. So he understands it too, that even though these operations are financially less significant, I have to deliver the goods and I am kind of alone in delivering. So he understands it very well that some things in a small business like this have to be done when they are current and you cannot stay to wait.

So like right this week, we have prioritised this business so that he is here to help.” (Hannah)

The husband’s business is the one making the living for the family, and Hannah mentions that she does not get a wage from her business. However, her business has made several new staff recruitments, which means that she has had the financial freedom to invest money into business growth instead of paying wages to herself. If they were forced to choose only one person’s work, however, it would be her husband’s, but there is no need to make such a choice, and they are making their schedules compatible so that they both can work and develop their businesses. Prioritisation varies based on the needs of the business. Hannah once again constructs a picture of balance between herself and her husband, in this case in the field of productive work.

For my question about who provides the livelihood for the family at the moment, Tilda and Hannah basically gave the same answer: They do not get money from their businesses so far, and the husband’s business is the one providing the livelihood. However, how these women treat the money in their businesses is very different from each other. Tilda would like her business to be debt-free, but Hannah speaks another language by talking about financing, rationalising the business and getting advice from her husband who works in the finance sector. Tilda enjoys being able to withdraw 500 euros from the firm, whereas Hannah says she has never had a proper wage from the business. We did not discuss what a “proper wage” is, but based on her previous management experience, I assume Hannah’s understanding of “proper” is significantly more than 500–1000 euros per month.

When asked about recognising the phenomenon of being a boss or project manager in the family, Hannah clearly affirmed that she was a manager in the household. In contrast, Aura gave a more ambiguous answer. Money comes up interestingly in her answer, and the division of “who is boss” in certain areas is traditionally gendered.

“Well in some things, yes [I am the boss]. If we like are arranging a party or something else, then I notice that I have a strong vision of ‘this is like this’ and ‘this is like this’, and ‘I want this to be like this’ and ‘I want this and this and this’. There are certain things in which I am clearly like, ‘this is my opinion and I think we’re going to do it like this because I said so.’ And like in home decoration, I don’t even ask the hubby, I just act. He’s not interested in the colour of pillow cushions anyway. I just do it. Like, I just brought a new carpet from somewhere and he asked what’s that, where’s that from, aha. So in things like that I see...and everyday life for us doing things together, those I don’t decide. And in monetary issues, I feel a bit like an underdog because he gets his own fixed salary and bonuses on top of it, so in monetary purchases, I don’t do like big stuff, but like some

decoration stuff it's like nothing. But if we have to get something bigger, then we go like, a bit like after his choice...I suggest and take part, but I don't.... But if something needs to be arranged like parties and stuff, then I definitely [am the boss], and 'I want it like this' and 'this is not ok like this, not ok'.... So it kind of depends on what we do if I am bossier or I'm not." (Aura)

According to this, Aura does not see herself as the main organiser of everything in the same way that some other women in this study do. Hannah and Tilda said they are the project managers of their everyday lives and are responsible, in a way, for everything going smoothly on a daily basis, but Aura does not relate much to such things. She mentions in passing that everyday life means doing things together, so she is not the sole decision-maker. Her answer concentrates on smaller issues like decorating the home, and her husband is clearly in charge of any bigger purchases. On other occasions, Aura refers to money as a potential issue for fights but says they never fight about money. Still, the peace seems to hold because Aura has accepted her position as an underdog in financial matters, and her husband gets to use his money as he wishes.

She also says that the apartment they are living in is owned by her husband alone because he bought it before they even met. Aura uses her own money to cover children's expenses, e.g., daycare costs, insurance, hobbies and clothes. Her husband covers the expenses of their apartment, and food expenses are paid by "whoever happens to go to the supermarket". When Aura tells about spending money in her family, she says for example:

"For us, it's always been like the one who has money pays. We never fight about money. Sometimes I wonder how I have barely been able to pay the daycare costs and hobby payments and other things, and you come home with a new tablet. But then I think, fine, you work a lot, long hours, you get paid for that, you can do whatever you want with your salary." (Aura)

There are potential reasons for fighting, but at the same time, Aura denies that money is a source of arguments in her relationship. From outside, her situation looks traditionally gendered and unfair. She pays for running costs related to their children, whereas her husband spends money on himself and pays off a house loan that accumulates property wealth for himself. When I try to ask something about the money she gets from her business, she says she has "a basic pay" and can cover her own expenses with it. It seems to me that Aura has some profitability problems with the business, but she has been able to get paid, at least to some extent. In comparison, Hannah has a successful business with positive future prospects, but it has never provided her with a salary. The viewpoint of their businesses is completely different between these women, and their husbands' willingness and ability

to provide them affects their opportunities to use the money that runs in their businesses. Aura needs the income to cover daily costs for herself and her sons, whereas Hannah can use the money to grow her business.

Originally, Aura's motivation to open the shop was to provide (extra) income for her family. As Aura puts it, money tends to be the prime mover to do something. The need for money has clearly been a motivator for her. On another occasion, she says she never expected the shop to be a goldmine, but it still seemed to have been an important motivating factor to get income from self-employment.

“Mick was about 18 months when I opened. He was 15–16 months [old] when he went to the childminder (perhepäivähoitaja). So kind of a reasonably long maternity leave anyway. Let's say that the work thoughts started to come when he was like 10 months, when you kind of drop out of the maternity leave allowance. Well, quite little it was what I had because I had been abroad and everything, and I had so little recent work history. But still, when you fall down to the home care leave allowance. Hubby worked as a bartender at the time so he wasn't like.... Then it came that I got to start some work slowly. You really can't. It's not possible and you don't know how to just be. I had been already. Started to think slowly on the side of maternity leave.” (Aura)

A few moments later, she questions whether she would have opened the shop if her husband had earned more money.

“Yes, that's the way it is that money is quite a—for many it is the triggering force that you just cannot anymore.... Well, if hubby had been in a job like [now] and earned like he earns now, it might have been that I would not have started, maybe because there would not have been such a need to get extra income for the family. This just doesn't work like this. I think I would have maybe...it might be that maybe I would not have...I would not have started. I would have looked around for a satisfying job to come across, then I'll apply or make another [child] or something. But it's hard to say/estimate because the situation was what it was back then.” (Aura)

It seems that the lack of income affected both Aura's choice to start a business and her pace to have children. She refers to having a second child as an option. She might have been interested in staying home and having another baby if their financial situation had been better. Or she might have used more time to look for interesting employment opportunities. Now she paints a picture of being slightly forced into work, which was not her dream come true, because they needed money. I do not know if Aura regrets the decisions she has made, but she does not seem bitter. She seems to accept the fact that this is how it went over the years, and it is okay for her. Still, her situation illustrates a case of a necessity entrepreneur, a

woman with fairly low education who makes the decision to become self-employed because there are no other interesting jobs available and her life situation has left her unemployed but suddenly in need for money. She ties her decision to her husband's income level and how she needed to get work because he did not earn as much as he does now. Aura's work was constructed for the sake of making joint income for the family. However, when she talks about their situation later, it seems that she earns "her own" money to pay for the children's costs, whereas her spouse earns money mainly for himself. Their financial ideals seem very different from each other, and this gives an image of two people in the same household with different standards of living.

For most of my questions, Tilda gave long and vivid answers, so when I asked about whose money is providing for the family, her answer was unusually short when she only said, "*Well, hubby's money.*" I persuaded her to continue by asking, "On what terms then?" Her answer reflects quite conservative values, even though on other occasions, she seems to appreciate equality.

"So this is like, because this hasn't been any change for us. Same as in Rose's family. Because we both have engineer husbands and they have the clerical workers', the technical field's clerical workers' wage. Not a huge one, no doctor's wage, but the kind a family can live with. So not a cent is left, and it could be a bigger wage for them. And well...let's say that if we got a thousand [euros] per month with Rose, then we would get everything we want. We were thinking one day, no family needs more, like more than that is not needed. Like if you have two people's, if we had the same wages as our husbands, a man does not need to earn that much. Sure, it would be nice, you could put aside some savings, it would be nice if it wasn't always in the red or the zero. So..." (Tilda)

My call for some elaboration was answered by Tilda's justification of the situation with the fact that her husband had already been the provider before, and the situation has not changed with her entrepreneurship. Tilda seems to explain that it is okay to live with mainly a husband's money because it is not a new situation for her. She also explains that it is acceptable for her to have a small income because a family does not need two white-collar wages. Still, in the end, she says it would be nice to have more money and it would be nice if money did not run out every month. She tries to explain that it is okay to have a smaller income than expenses, even though she must understand that nobody can live that way for very long. When we continue talking, she says she expects the situation to change and her income to increase. She feels the need to explain to me that the current situation is acceptable even though she does not really want to stay that way for too long. By consuming more than what you earn every month is not a sustainable practice but

implies that the situation is temporary. Tilda is in a liminal space when it comes to her earnings.

None of my questions were explicitly about gender equality in the family, yet many of the issues discussed indirectly concerned gender roles and equality. Not all the interviewees were as eager as others to tell their own views on issues, but Tilda was happy to share her thoughts on such things I had not yet asked or did not even understand to ask. The interview with Tilda gives the impression that she has ambiguous thoughts about gender equality in a family. She complains about not being able to do her work as she wishes because her husband's office hours are prioritised, but on the other hand, she is happy about the income her husband gets, and she downplays the importance of the income she makes by saying that "*No family needs as much as two white-collar wages.*" She also downplays the importance of money overall, even though she continues talking about how she expects her income to increase month after month ("*First 500, then 1000, then 1500...*").

When it comes to business and money, Tilda's way of talking seems much more unprofessional than Hannah's. Firstly, personal money and business money are not completely separate. Tilda says that she has lent money to the business and now she has only taken some of it back and has not actually made any earnings as such. About premises, she only talks about needing more space but does not ponder the monetary costs of it. During the interview, she does not seriously consider getting premises outside of her home. However, I later found out that she has separate business premises nowadays, and that she further expanded the premises to even bigger ones.

When talking about getting money out of the business, Tilda gives the impression that retrieving 500 euros the previous month was exceptional. At the time of the interview, getting an actual income from the business had been rare. Therefore, it is understandable that she was not happy about the municipal's estimation of her income to be 900 euros per month. This amount directly affects the costs of daycare whether she actually earns it or not. Tilda clarifies quite specifically what kinds of choices and calculations she has needed to make during her self-employment. Opportunity costs are something other than what she usually referred to in the business context. However, those are more than relevant. Tilda has weighted the daycare costs, home care allowance and its municipal addition and calculated how much she should earn with her business to cover the overall costs of daycare. She realised she needed to get about 1000 euros per month as a wage for herself to be profitable. A wage of 1000 euros is not much, but in the beginning of the business, it may be totally out of reach, and one needs to work while making a loss. Maternity leave allowance guarantees some income even when you work, and if you do not report your work to Kela and do not make actual business yet, you may get full allowances calculated out of your previous income. At one point, Hannah

said that maternity leave is an ideal time to start a business because there is no such financial pressure because of the maternity and parental allowances. She says that if you just handle the motherhood, it is like having a hobby and does not take too much time in the beginning. She had not applied for a start-up grant because she got better money from maternity/parental leave allowance.

4.1.2 The unrewarding relationship of time and money

Although entrepreneurship is not promoted in Finland as an easy way to earn a living, in general, people may not be familiar with the difficulty of getting income out of a small business. Both Paula and Aura talk about other people thinking they earn more money than they actually do. It seems difficult for people to understand how many expenses there are in a business and that the sales may not be as big as it seems. These women feel that people with no experience in entrepreneurship in their circle of acquaintances are unfamiliar with how incomes are earned. Physical premises may bluff people into thinking that the business is more profitable than it actually is. When asked if she had always gotten paid from her business, Aura replied:

“Yes, I can pay some of my own, own expenses. So I pay, like, some of my own things and stuff, but...it’s funny that some people have [this idea], you can notice it from something, when someone like sells something, or when it comes up that I have business premises in the city centre and it’s slightly bigger-sized. Then it gives the impression that it must be a goldmine. I just buy bosses and go on vacations in Thailand. It’s not like that.” (Aura)

What kind of livelihood the business provides was not an easy issue to discuss, and Aura was no exception in this case. She was not very eager to discuss her earnings. She turns the discussion into what some people think, but it is not true for her. The pay offered by the business is probably not very high, but instead of saying that directly, she tells me about the false impressions people get based on her rented business premises.

In our discussions of how the businesses provide money for these women, both Aura and Paula mentioned getting a “basic” pay from their businesses. But what does this mean for a fairly low-educated woman who has worked mainly customer service in shops and stores? The salaries for such work is among the lowest paid in Finland. Naturally, their work experience in the field has adjusted their expectations. It seems to be fine for these women to get the “basic” pay, and they are able to pay for their own expenses as well as some of their children’s. However, I got the impression that it has not always been easy to get this basic pay, and the monetary concerns have worried them and still do. Aura and Paula also mention

the seasonal nature of income. In certain months, the earnings are bigger, and other months, the business is very slow. Still, it seems difficult to even out the bad months with the good ones, which implies that the earnings are fairly low overall. Paula's business is younger, and she still dreams of getting a regular income from her shop. Aura's business is many years older, and she has learnt the annual circulation of good and bad months, but overall, her business seems to have slowed down during the years.

When the business is not going well, it spills over into home and family life, too. The shortness of income and monetary problems worry Paula. She refers to a pile of bills and wonders how she is going to pay them. Referring to monetary worries and emotional stress, she brings up the negative spillover from work to home. Self-employment is comprehensive in her life, and it has been a surprise to her how the financial difficulties in business affect her well-being at home. During the interview, Paula mentions a few times that she gets bad feelings about the business every now and then, but so far they have passed away.

"Yeah and sometimes if it's like...of course there are also moments that it's very quiet. For example, terrible weather or otherwise just a slump that it's very quiet. And then if there are the pile of bills and you think how the hell am I going to pay these? So in those moments, sometimes it comes to my mind that I'll burn the whole place. Keep the damn shop, I'm off, I'll go to a neat office job to work 30 hours a week and get more pay. So sometimes comes such, such a...like such feelings.... But they are—they pass too. But it's, maybe it affects the mood more, this like, this self-employment/entrepreneurship." (Paula)

"Yes, the uncertainty?" (Katri)

"Yes. That what kind of day it is may also affect the, the others. So if it's like very quiet and then things bug you anyway, then it's kind of, don't feel like talking about anything, or nothing..." (Paula)

Paula's ambiguous feelings towards her business and work were not unique among these women. Aura talks about the same kinds of feelings. The work cannot be left at the workplace, and the worries come home with you and may affect your mood and well-being in the family. This has been the most surprising part of self-employment for Aura.

"I think it has been its time-consuming nature. Although [I] thought I won't need to do [more] every now and then, but it just takes a lot of other time, too. Even though it is said an entrepreneur works 24/7...somehow you just think that no, no way, no.... It can't be that time-consuming. And every now and then when there are those worse seasons, it has surprised me how much, for example, it affects you...how hard it is to leave it, like now it is a worse season and

[there are] some bad feelings and else. So if you just could push it [away] so it wouldn't affect anything.... Because sometimes it feels that the poor children get some yapping because mum has been a bit tight at work, and now you just can't control your nerves any longer. Then sometimes children need to hear, 'I cannot wait now. Now is the time you need to behave because mum really can't take it.' I do tell them sometimes – sorry but mum just has some bad feelings now. I don't talk to them about any money issues, just...that mum is a little tired of work now. That, 'sorry, just try a little now so we all get off easier.' So the seven-year-old first-grader gets to be so big that he understands it, and he also understands that I apologise that...now it's like...well.... Maybe it has surprised me that it affects [things] so much to like...that sometimes you just can't take it, that now it is so tight that you can't cheer up at home. But nothing bigger—it is the biggest things that really take time, and it's not something you can do with your left hand, and it affects every so often your own overall [life].” (Aura)

The negative comprehensiveness of self-employment for Paula (like Aura) is intertwined with long working hours, responsibility, and low income. Piles of bills are growing, but the business is not, which increases the emotional baggage of self-employment. The worries self-employment has brought to these women's lives have clearly been a surprise to them. Regarding their work history and educational background, it makes sense that the comprehensiveness of self-employment turns out to be a surprising thing in their work. Because these women have worked in former jobs where you can leave the work at the workplace, it now surprises them that work follows them home. For example, Hannah speaks about the time-consuming nature of her work, but its comprehensiveness has not been the same kind of surprise for her since her previous job had intruded into her free time quite heavily. As a professional with a higher education, she is more used to work that comes home with you every now and then, and work can be continued at home in the evening. In addition, in Hannah's case, the monetary compensation is worth investing time in the business, unlike for Paula or Aura, who cannot raise their income significantly by working from home.

On a good month, Paula gets a “basic pay” from the business. The income varies, and some months are more of a struggle for her. She says she eagerly waits for the 26th day of the month when the child allowances are paid. The basic pay for a fairly low-educated woman who has worked mainly as a salesperson is not very high. Monetary issues seem to worry Paula, and her good months are probably not enough to cover the not-so-good months. Business is seasonal, and the first year has included learning to recognise the good and bad seasons, to find the right amounts for wholesale orders and to figure out the best opening hours. She still

dreamt of getting a regular income out of her shop when the business was about one year old. However, Paula mentioned several times during the interview that her mind cannot take all the stress that running a business and having a family causes. The pay should be more than a “basic pay” if the stress it causes is severe, and in Paula’s case, it seems that the compensation was not enough, as she eventually closed down her business and moved on to another kind of work.

The spatial and temporal restrictions created by the business are connected to money, too. The more income you have, the more opportunities you have to employ someone to do the work on your behalf. Aura and Paula have low income, and their chances of hiring help are not very good. They have both used some outside help in their shop, but not regularly, at least at the moment. Aura has had employees, but now she uses outside help based on self-employed contracts. Paula has a person whom she can rely on, and she employed her through a contract at her husband’s workplace. Hannah is an example of a woman who can buy herself free time from work and domestic chores. Her business is not as spatially binding as Aura’s and Paula’s, and by having enough money, she can make herself even more flexible. Money can buy you freedom from the spatial restrictions, but at the same time, the work is most spatially binding for women who have the smallest income and therefore the fewest possibilities to buy such freedom.

The scarcity of time was very concrete for some of these women. Paula’s shop is open from 9 or 10 a.m. until 5 p.m. As mentioned previously, at first, she kept the doors open until 5:30 p.m., but she decided to close half an hour earlier, laughingly saying that just 30 minutes makes a huge difference in her evenings during the week. Her shop is open six days a week, and a few weeks before Christmas, she opens for seven days. The shop restricts her time quite significantly, but on a family level, things get done because her husband’s work is flexible. Still, on an individual level, Paula is quite firmly tied to her work. It is easy to see that she enjoys her shorter opening hours because she is doing it for the sake of her own well-being, yet it does not decrease her income very much (if at all).

When I asked Paula about the surprises of entrepreneurship, she answered in a very similar way to Aura: Self-employment is time-consuming and comprehensive.

“You couldn’t picture how much it takes...how much it physically takes time. Before like...you started it. It may be...it is quite comprehensive. Or this work is comprehensive so that...when you make some meatballs at home, you can think about these work issues at the same time.... But well...at first I [thought] that I’ll work six days a week. And now when it has concretised, it’s sometimes like, on Saturday mornings I would rather roll over than leave here. And Friday nights don’t feel like anything anymore! So yeah, maybe it’s the most concrete that it takes so much time and energy and...maybe it also

gives a little more. The experience of success is much bigger in this, when you do this kind of own [business], than in... ” (Paula)

A shop with strict opening hours means restrictions on one's time, maybe even more than these women could anticipate beforehand. As Paula puts it, now that it has been concretised how much time running a business actually takes, it has been a little shocking for the women who used to have jobs where the work is left at the workplace after certain hours. The relationship between how much time you use for business and how much income it brings is unpleasantly unrewarding for these women. When Paula wonders in the quote above that “maybe it also gives a little more”, she does not refer to money but to the work's emotional reward, which is slightly bigger in her own business than in paid employment. On another occasion, she sarcastically talks about how she thinks of burning down the whole business and getting an office job with less working hours and more salary. Now Paula's business does not offer her enough income to compensate the stress it causes and the time it takes up, which makes the return to less challenging employment a desired option.

Although the mother's (or father's) self-employment affects the whole family, at least somehow, these women did not talk about involving their spouses in their decision to start a business; on other occasions, however, they explained their chances of being self-employed with their husbands' work situation. The exception was Paula, who told me that she gave her husband a chance to give his opinion before the business started because it affects his everyday life significantly as well. Several times during the interview, Paula says they play well together and they form a good unit. It is evident that Paula's husband plays a vital role in her self-employed everyday life. With her current opening hours, she could not manage to pick up her children from daycare. Her shop imposes such spatial and temporal restrictions that she cannot act according to “normal” working hours, or office hours considered the norm, especially for families with children. In this case, self-employment does not create a wide range of spatial opportunities and freedom, but rather certain limits and temporal structure in her everyday life. However, Paula reflects her current situation with her previous jobs, in which the working hours were often even worse.

“It was also a nice job. Because I like that, the customer service. But it had the rotten working hours. Like, it could be two weeks in a row of a night shift from three to nine.... I hate, I, that I hate! I don't hate even the Saturday shifts as much as the night shifts. It's like no use, like for a person with a family. It's totally idle because children are in daycare anyways. And in the evening when you go [home], then they sleep. So that I hated, like so much. Then I saw like a tip of a nose under a blanket, and in the morning I took them to the daycare, and then it was all there was.” (Paula)

Regardless of all the temporal and spatial restrictions her work now includes, Paula recognises that in the jobs that are achievable for her, the situation might be much worse than the one she is in now. With her education and working history, many types of jobs are not possible. She likes to work in customer service jobs, and the hours in stores are much longer than in her own shop. What at first seemed to be only a restrictive thing can be constructed as giving more freedom because now Paula is not under anybody else's power. As an employee in a store, possibilities for an individual worker to impact the work schedules are quite low. Being self-employed, she still has to honour certain temporal restrictions, but she has more opportunities to arrange her schedule, i.e., the extra half hour she gave herself when she changed her shop hours. The spatially binding nature of the business does not seem to bother Paula on weekdays, but when the rest of the family has free time on the weekends, it is harder to stay motivated for work. On several occasions, Paula mentions vacation and having more days off. Now her only regular day off is Sundays, and at the time of the interview, she had started to wait for the Christmas season, when her shop would open seven days a week. She also tells about the previous Christmas season, when her husband worked in the shop once or twice so she was able to spend a Sunday with her children. The business is extremely spatially and temporally binding when she has to work seven days a week. It is only seasonal, but the regular six-day workweek seems to be harder than Paula had expected. As she points out, "you can't take it endlessly if you work six days a week without any vacation". Paula is in a liminal space with her work. She can handle it for now when the business is still very young, but she realises that she cannot do it forever. She needs more free time and vacations, and the low income she gets from her otherwise enjoyable job is not enough to cover the lack of time. From the start, the business has been built in a way that would be unsustainable after too long. Paula has created a job for herself in a town with limited working opportunities, and she comforts herself for having the courage to try. The imbalance between the time used and the money received makes her situation unbearable in the long run, and the self-employment in this form has become a liminal phase in her life.

4.1.3 Money makes you a better mother

The ambiguous feelings that money brings up become the most difficult to handle when intertwined with being a mother. It is easiest when the lack of money does not hinder motherhood. Money was not an issue for Hannah at the beginning of the business nor at the time of the interview. She says she has never gotten a proper salary from the business, but they can still afford to hire a nanny in their home and staff in the business. Hannah has the skills to speak the language of business and

money. However, she does not straightforwardly talk about money (no numbers), but she implicates that she has the financial wealth to do such things. For example, she talks about the vacations and free days she is going to take in the near future, and then she suddenly refers to numbers, too.

“Like this week we’re going to be on holiday the rest of the week. In February, I’ll take two weeks off, then again in April I know there’s going to be ten days’ holiday for the whole family. Those are like such figures and numbers, for those who want measures. Many working, those in normal work, can only dream that they could take so many holidays with the children.... We have noticed that it’s a little far out to expect me to be with the children more than normal mothers every week. Sometimes I’ll work full days and nights too, and on the other hand, sometimes there’s a break of several weeks and I can be with the children in peace.” (Hannah)

Hannah refers to numbers and figures “for those who want them”, but not money as such. However, it takes money to be able to take so much time off from work. The family’s good financial situation enables Hannah to spend time with her children. The underlying conception is, of course, that it is good for the children to spend time as much as possible with their mother/parents and not in daycare. Time off from daycare is always seen as a goal to aim towards, and the fact that home is a better place to be is rarely questioned. Hannah does not connect time and money in her talk, yet her opportunities to take time off from work are possible only because of the stable financial situation in her business and in her husband’s, which provides the daily income for the family. However, she constructs her opportunities to take time off as more of a characteristic of entrepreneurship, which is something that does not belong to the ideal normal working mother. Business and motherhood support each other in the form of providing a more flexible use of time on both spheres. It requires money to have time with the family, and the profitable business then supports motherhood. Good motherhood is expected to require time, and having time requires enough money to be able to not work every day. Having money, then, affects the ability to perform as a good mother.

Family dynamics seem to support Hannah’s intentions as an entrepreneur. She mainly paints a picture of familial balance, referring to her work and family situations now. However, that has not always been the case. One reason she resigned from her previous job was because she felt she was doing too much work and she did not have time for her “life”. Because she had decided she wanted to drop out of the rat race, she resigned and enjoyed some free time before her baby was born. She explains that the reason she started her business quite soon after her delivery was because she had the possibility to “just be” before the baby. Therefore, she quickly felt she needed something of her own to do besides taking care of the baby. Hannah does not talk about money in this context, but it is clear that she had to

have a good financial situation to be able to drop out of work before her official maternity leave (which is financially supported by the state). Hannah feels she was responsive to new ideas because she did not have a job to return to after maternity leave, but previous research shows that this usually leads to even longer absence for mothers from the labour market and for difficulties getting a new job after years of home care leave. However, Hannah's social capital in higher education, her strong work experience and her financial capital enabling her to start a born global business protected her from the road of weak labour market situation and low incomes, which is a risk for many women with less social and financial capital.

Despite not talking straightforwardly about money, Hannah could otherwise speak the language of money as her vocabulary was much more business-oriented than the other women's. She has a professional background as a controller and key account manager, and her husband works in finance. Hannah uses words that are not present in the speech of my other interviewees. Hannah tells about her financial situation mainly when she initially speaks of something else. For example, she talks about the early phases of her business and tells how she resigned from her previous job months before her official maternity leave started. She wanted to get out of the rat race because she was not willing to go back to the same job, and she just wanted some time to enjoy her pregnancy. This, of course, seems understandable and even ideal, but it also shows that Hannah had the money to do so. For most of the women, it is important to have a job going into maternity leave so that it is easier for women to return to the labour market after having a baby. Only a few women have the chance to do like Hannah and take some extra time to enjoy pregnancy by quitting the job before maternity leave officially starts.

In addition to enabling an investment in business, money makes it possible for Hannah to "invest" in her motherhood, too. Hannah has been able to buy herself time with her children, as she can buy food and cleaning services and does not need to use her free time for all sorts of domestic chores.

"Lately we have had a maid every two weeks to make a thorough clean-up because that's where our time runs out. So we have had to allocate the work in there then. But otherwise, we do the laundry by ourselves and make most of the food. I have learnt to use, for example, food home delivery services and these kinds of things. You have been able to ease the everyday when...sometimes it's like a fixer-upper and sometimes someone can wonder how it can be so tidy at your place or something. It's seasonal. Sometimes you have got to accept that everything is not the way you would like to have it at home. But we have needed outside help. And couldn't do without it anymore, no way. Like if now you should scrub and clean the house thoroughly twice a month, it would be off from the time that can be spent with the kids. So I am not ready for it, that I would say them in

those rare free moments, 'Not now, mummy is at home today, but mum is washing toilets and mum is changing sheets. Just wait, mum is always doing everything.' We have realised it is better to use some help in that then." (Hannah)

This quotation illustrates the many controversial expectations that should be done in everyday life and whose responsibility it is to do those mundane chores. Hannah has been able to prioritise her free time in a way that she can spend it with her children instead of cleaning the house. Clearly, hiring help was to benefit Hannah, not her husband. It is female help, which provides Hannah with a better chance to invest in her business and spend her time with her children. She says that she and her husband divide domestic chores fairly well nowadays and that there was a turning point: When Hannah spent more than three weeks in the hospital during her third pregnancy, John needed to take care of the home and two children. After that period, he realised all the things that need to be done at the house. *"Now he helps very actively. Sometimes after a meaningful glance, but still. Helps anyway."* What Hannah does not reflect upon is *how* she talks about helping. Why is the husband only helping? Is she helping when she does something, or is she doing what she is expected to do? Husbands are helpers when it comes to domestic chores but are not active doers or project managers, which is a role easily given to and taken by women.

Hannah says *"we have needed help"*, but she could have phrased it as *"we have had the privilege to be able to buy help"*. Another time, she does recognise the privilege of buying help, but at the same time she seems a bit sad about the fact that they need to hire childcare help because there are no relatives around to help them. Still, money helps. Hannah believes they are not so powerless before loneliness because they can afford to buy help.

Family issues turn out to be motherhood issues, as it has been pointed out in previous studies too. The loneliness of families with small children worries Hannah, and it seems that at some point she has faced it herself, too. In the end, it turns out to be the mothers' own fault. Families are lonely because mothers want to do everything themselves and do not accept help.

"But what if we weren't able to buy help? I can't even imagine the amount of loneliness and tiredness it could bring.... It just doesn't stop surprising me that we have this culture of doing it alone and coping alone. But I think mothers should clearly look at themselves in this [issue] too. I have always tried to offer help to all of my friends when they have small children, saying [they] can bring the child to our house if needed and whatever else. Still, mothers just keep it like, 'No, I'll do it by myself, I'll take care of it by myself and I'll manage.' It's like, it's been surprising..." (Hannah)

I do recognise the general discourse of families with small children as being lonely. As in Hannah's talk, usually fathers and husbands do not even exist in this discourse. At the same time, we have evidence of fathers of young children doing the longest hours in paid work, and on the other hand, there is a discourse that small children do not need activities outside the home and that home care is best for small children. This makes me ask who is actually lonely, the whole family or the mother? And what is this loneliness actually about? Not having a friend to drink a cup of coffee with or not having anyone to babysit? It is not the same thing for a family to be lonely (can family members be collectively lonely?) and a mother to be without mundane everyday life support. To some extent, you can prevent loneliness with money, but it still does not buy you real friends, only childcare and housekeeping help.

Money has enabled Hannah to build a better business and better chances to be the mother she wants to be. The fact that she resigned from her previous job a few months before her maternity leave officially started shows how money has not been a critical issue for Hannah. Her business has gone very well from the beginning, and the pace of its growth has been faster than she has expected. She has been able to invest the good results of her business into growth, and she has also received professional advice from her husband about financing the business. At one point she says how difficult it is to finance business growth with only cash flow. Her and her husband's views of enterprise financing seem much more competent than those of Tilda, who aims to get her business free from debt even though she is also interested in growing her business. However, Hannah's and Tilda's goals in entrepreneurship are different from each other. Tilda wants to create a profitable job for herself (mainly), whereas Hannah is building a family business for international markets. Tilda creates a picture of needing to be both a mother and an entrepreneur, even though it might not be the most profitable option when it comes to money and time use. Self-employment does not help her to be a better mother, but it is something she has to do for her own sake. Hannah is an example of a woman who can buy herself time free from work and domestic chores, too. For Hannah, entrepreneurship offers a temporal freedom that she would be unable to get in paid employment, and as she does not need to worry about money, she can accept such freedom, which helps her be a better mother. Her business is not as spatially binding as Aura's and Paula's, and by having enough money, she has possibilities to make herself even more flexible. Money can buy you freedom from spatial restrictions, but at the same time, work is most spatially binding for those women who have the smallest incomes and therefore the least possibilities to buy such freedom.

4.2 Business and motherhood

4.2.1 *Ambiguous feelings of combining business and motherhood*

Combining self-employment and motherhood is recognised as a challenge for individual women, yet it is rarely discussed what the mundane attributes of making it such are. Tilda constructs a self-employed mother as someone who is not supported by institutions and society. Her difficulties started right after registering for her business when she found out she was pregnant. For the next few months, she suffered from hyperemesis gravidarum (severe pregnancy sickness), and during the second half of the pregnancy, she needed to take it easy because of contractions. However, as Tilda put it, she resigned from social security when she registered her business. In the end, she was on sick leave for a couple of weeks, but otherwise she did not have any income and it was physically impossible for her to try to make any. She had to face the entrepreneurial risk from the very beginning, but she was able to bear it because of her husband's income. Tilda's timing for the start-up was unfortunate because she got pregnant at the same time. She gave the impression that the pregnancy was planned but that it involved normal insecurity about how long it would take to get pregnant.

Talking about doing business that does not actually offer a livelihood seemed to need some kind of justifications. During her maternity leave (which was the first year of the business), Tilda says the business did not make a profit but that the income covered the costs. It clearly raises ambiguous feelings in her: She downplays it as a small-scale hassle (*pikku puuhastelua!*), but on the other hand, she justifies it as brand building. She has been creating a brand and making a name in the field, which she sees as something that could not be done overnight. At the time of the interview, she is at a turning point: She has changed her business from a sole proprietorship to a company and has given half of the shares to her friend Rose, who comes to work with Tilda. The business seems to be very important to Tilda and was built around her identity and hobbies. Still, she feels she cannot do it alone, so she needs a business partner. She chooses Rose, who has been at home for six years and has a husband who provides a living for the family. She takes a woman who is somehow similar to herself but not as strong-willed about the business as Tilda is. At one point, Tilda gives the impression that they are equal in the business, but at other times, she refers to Rose as a person who came to help her with the practicalities and administration, and can give opinions if Tilda asks. Designing and making future plans and big decisions for the business seems to be something that Tilda still takes care of, and she wants to keep those to herself. Tilda says the money Rose gets from the business is all a plus for her. Rose's other options would be worse: not working at all, or working in a shop or a store where

“the pay would be poor anyway”. Tilda constructs being her business partner as a more convenient option for Rose which somehow justifies their uneven power relation.

When I began asking Tilda whether her children are somehow involved in the business, I did it so slowly and unclearly that she rushes in to give me a different kind of answer. However, her answer enlightens very well the complicated dynamics around family life and doing business. She interjects when I ask the question, *“Well what about your children, are they somehow like—?”*

“They protest against the Nest.... I mean dad’s business resp—, in here we can see the difference that dad’s entrepreneurship, it is considered as self-evident that dad goes to work. But the fact that mum is occupied, and especially when mum got the ‘waste’ hours so that mum was, in general, the baby’s caretaker, and then mum did the Nest businesses during evenings and weekends; that is why the boys are protesting. ‘Those Nest things again. You don’t have any time to be with us.’ And on the other hand, it is good they protest it like this, so it reminds me. Because I was the entrepreneur mother’s daughter who never protested against mum working all the time. And then in my teenage years, it all broke out as a kind of bitterness towards mum. And then mum said that you never complained, she didn’t realise.” (Tilda)

Talking about motherhood often brings up ambiguous feelings. Tilda reflects on motherhood and her relationship with her own mother, who has always been an entrepreneur, too. She says that her sons protest when she works in the evenings because during her maternity leave period, she could only work evenings and weekends, and in the daytime, she needed to take care of the baby. Their father’s entrepreneurship does not show as visibly for the boys because the father works outside the home while the boys are at school and preschool. Because the mother could only work evenings and weekends for the first active year of the business, for the boys it naturally looks like the mother is always working and neglecting them. For the children, it is difficult to see that the mother is present but not available. Tilda says she only got to work in the “waste” hours (*jämäajat*), and it still has consequences for the dynamics in the family. Her husband was the main provider of the family and got to work the normal office hours, and Tilda’s work needed to be the flexible one. However, Tilda also tries to be grateful for her sons’ protesting. She tells how she never protested against her mother, even though she felt totally neglected because of her mother’s business. She sees it as a positive thing that the boys are reminding her to also be a mother.

The image of competition within the family comes up several times in Tilda’s talk. Tilda constructs her business to be less accepted than her husband’s in the

eyes of their children. She creates a gender difference between her and her husband's businesses, which is partly due to the fact that she had been responsible for taking care of their youngest child who was still a baby. The older children do not like her business because it takes up their free time, whereas their father gets to work during the day when the older boys are in school or daycare. Eddie's business is primary, and Tilda's business needs to adapt to childcare responsibilities. To be able to work even during the evenings, she needs to have help from both her husband and from outside the nuclear family. Tilda talks about working the day before the interview. In the morning, she had taken care of Mary and gotten her ready for daycare. After 11 a.m., Tilda took Mary to daycare and she was ready to start her workday. She worked until 7 p.m., but not in peace. The rest of the family came home hours before her work ended. Her husband took care of domestic chores and of Mary, "whose care takes, like, your total attention". Meanwhile, Tilda's father came to help with their school-age son's homework and preparation for the next day's exam. The grandfather's help enables Tilda to work more hours, even if it happens at home in the middle of family spatiality. Still, it seems that without this help, Tilda would need to adapt her working hours, or alternatively, her son's exam preparation would be the one to suffer.

Husbands and lack of them also raise ambiguous feelings. Sometimes a spouse hinders both business and motherhood, yet it is difficult to see life without him. Tilda was quite unhappy with the division of work in her family at the time of the focus group discussion. She constructs herself to be the one taking care of everything in their family. Ada's situation seems to be almost enviably good to her, and Tilda calls Ada's childless weeks a vacation.

"I've been thinking that I probably am in a phase of motherhood that I am responsible for everything. If I got a week vacation where every other week would be a workweek or a vacation week, it would be an incredible time! If we think that we have a weekly calendar...I write there, '4 hours, mommy's work'. And it covers that I have, I might have a daycare-aged child at home and the schoolboy has just arrived from school, which means these two get into a fight. But the baby sleeps then. The boys watch a movie then and mommy makes the four-hour bit. And then maybe the baby wakes up during that time, but with some luck, dad makes it home so I can continue the whole four hours. So it is not working time. I am in the middle of all the chaos, on red alert.... And it's like...it is not the working time it should be. And then hubby comes and nags, 'What? Do you have to be at the computer the whole night?' And you [the husband] have sat... when I call there, to his work, and their office is on new premises built next to his childhood home. And there he, his dad and his mum work. They have fun together all day long, drink coffee and go

to lunch! I don't have time. I take care of everything. I take care of my work and I take care of our children. And I can hear when I call there. 'Hi, where are you? Oh, you are at the office because it's so quiet.' 'Mmm, yeah...' he talks like this. Then I feel like...someone gets to work in peace. Of course, he provides the bread on the table, okay, that I have to admit but...it's a dream to get it really like it would...so that mother-in-law would really appreciate my work, too." (Tilda)

Being a project manager of the family can also be too much responsibility, yet it is difficult to suddenly change the conventional roles. Tilda feels she needs to take care of everything, but suddenly at the end of the quotation, she gives recognition to her husband about making money. Her business does not provide profit so far, but they live off her husband's income. However, Tilda does not always seem to appreciate it, and she would like to get more time for her business. Although she feels she is responsible for "everything", she also talks about how her husband takes care of the baby and makes dinner. What really seems to bother her is that she feels she has the ultimate responsibility and the husband only helps and executes if she directs him to do so. The story is quite similar for all of the women when it comes to their husbands doing domestic chores. They all talk about how their husbands help and do domestic chores. However, their husbands' role was mostly to *help*, not to be in charge of the chores or to be the active person to initiate doing chores in the family. Still, it seems to be important to say that the husband does something in the household. Only Ada, who has separated from her husband, said that he did not do anything to help with the daily tasks. As a divorced woman, Ada has a different kind of permission to admit that her husband did not even help, whereas for these married women, there may be more social pressure to say that the husband does his share as the "mother's little helper".

The motivation to start a business for Tilda was that she wanted to be self-employed. She did not have another job at the time of the start-up, and she was actively creating a business idea to be put into action. It seems like it is more important for her to be self-employed than to be concerned with the type of business she has. She wanted to create a business as a channel to fulfil herself, not necessarily because business would be financially profitable. Her business is closely tied to her hobbies, as she has done sewing and arts and crafts, and was already writing a blog on them before the webstore opened. She is still actively blogging and now the blog is also a channel to promote the fabrics her business is selling. The business is small-scale, and it seems to be something where business and pleasure are mixed. Tilda is serious about the business, but at the same time, it is important for her to maintain control of it and keep it casual and like a hobby.

The hobby-like mix of business and pleasure in addition to Tilda's strong will for autonomy make business growth an ambivalent issue for Tilda. She has mixed

feelings about making money and growing her business. She is reluctant to take employees and is more interested in creating a job for herself. However, she has taken a business partner, but their power relations do not seem equal; Rose is a partner, not an employee. Tilda criticises businesses that have grown “too big” in her opinion. About one in particular, she remarks,

“They are kind of our competitors too, but they have ready-to-wear clothes and...well, they are known for it.... It’s because they have grown so big. They have, they had like a couple of years ago an annual turnover of 600–700 thousand. I don’t know what it is now, but probably more. And it employs five or six people full-time. And well, there you can see it—that—is there any sense? Because then you start to lose the personal sphere/touch for the customer and the orders. And then it is a machine/system which deals with it. And well, the communication doesn’t work. They have an attitude thing [problem] there, too. They are known for very bad customer service.”
(Tilda)

The ambiguous feelings towards business growth reflect opinions towards competitors. Tilda downplays the importance of money, but she still needs it. However, she seems to prioritise her ability to do business her way, as she wants it. She talks about fulfilling herself as self-employed, and it seems to be the most important thing for her at work. To justify her own choices, she speaks disrespectfully of other bigger businesses and how they have grown so big that there is no point anymore (at least for Tilda). I did not understand enough to ask directly about ambitions in business, and it appears to be a difficult issue to bring up. Hannah referred to other mother-entrepreneurs in Finland as people whose goals are very different from hers. Still, she kind of apologised in her speech about downplaying other women and being different from them. Tilda is eager to make her business bigger and more profitable, but she only indirectly says, *“I want a job out of this for myself”*, but the sentence is kind of detached from the reality of getting profit and money out of the business, too.

4.2.1.1 Guilt and the difficultness of your own time

A common characteristic of the women interviewed in this study seems to be the fact that they do not have many hobbies. Their everyday life is full of work and family responsibilities, and they do not have much time and energy for recreational hobbies. Many hobbies are also spatially binding, and these women have so many spatially and temporally binding factors in their lives already that they may not need any more of those. Many of the women also talked about feelings of guilt. Having more spatially binding things in your life means more possibilities to feel

guilt. It is not that these women absolutely did not have any time, but their conscience does not let them take more responsibilities, and the time with family needs to be prioritised. Aura and her feelings about hobbies reflect this idea.

At the time of the interview, Aura mentions that she has a hobby once a week. She had tried to have some hobbies before, but they have all flagged. She sees it as it is nice to be at home with the kids and her husband, especially because her husband travels a lot. It is harder to leave the house because the husband is away a lot. When he is away, Aura needs to take care of the children. When he is at home, Aura does not want to leave because *for once* he is at home. Of course, when the husband is at home, Aura could leave. However, it seems to be up to the mother to make sure that the family spend time together. Negotiation is not made between the spouses, but between the mother and her conscience as Elvin-Nowak and Thomsson have suggested (2001). Aura does not blame her husband in any way, but it seems that her feelings about hobbies are somewhat mixed.

“You do notice in this entrepreneurship-motherhood-rumba that your own real hobbies are quite sparse. Now I have a hobby of my own on Fridays. At some point, I danced ballet twice a week, but every now and then, I was forced to skip either one of the classes. Or I skipped. My own hobbies are cut back quite a bit. Some people manage to take time for it, but I like to be at home with the kids and hubby because the hubby is away so much. I feel like I don’t want to leave somewhere for a couple of hours if, for once, he is at home.”

(Aura)

Dividing your time equally between the aspects of life that interest you is not easy. Aura constructs it to be her choice to spend time with the family at home, yet she also recalls the time she had a hobby twice a week, but that she often needed to skip one of the times. At first she says she was *forced* to skip one of the classes, then she revised it to say that she just skipped. Why she may feel she was forced to skip the class may have nothing to do with any outside factor, but it was her conscience that made her skip it. Why Aura has not been able to take time for own hobbies may be because the hobbies are not that important to her in the end. However, she seems familiar with the idea that modern women ought to have activities outside the home (see Elvin-Nowak & Thomsson 2001). Hobbies do not seem to be very important to Aura, but she has tried to have hobbies outside of the home and she recognises that *“some people need to have their own couple of hours of gym or something”*. And because she is not interested in such hobbies, she needs to explain why she is resigning from the idea of outside activities as important to modern women, and the husband who travels a lot offers a good explanation.

When children grow older, it also brings up new things regarding one’s use of time. After years of being constantly needed, it may be confusing to feel redundant at some point, even if just for a little while. Paula has recognised such feelings,

whereas Tilda felt quite the opposite. Tilda's comment about being in a phase of motherhood where she is responsible for everything tells the darker side of the same thing that Paula talks about: Her children are a bit older, which makes life easier every now and then. Paula wonders if it is possible to 'just be', when the children do not need something all the time.

"But the time flies. Suddenly they are like human beings. You can discuss with them and everything.... So I live now, like with kids, or in my family life more of a phase of quiet waters. After the toddler phase and before the teenage comes, which everyone warns of, and it's not so many years until the one is, the oldest is already nine [years old].... So this is still kind of...kind of a calm, and I don't know if it could be said to be easier, but still. They keep each other company, and they have...I don't need to sit on the floor and roll a ball. So a bit different. You have time to do something else. Like, you have time. Because in some phase, I suddenly noticed that here I am sitting on a sofa and reading a magazine and nobody comes pulling my hand. It just happened suddenly and then they have some of their own things they are doing. And sure, they still talk, yell all at once, 'Mum, mum, dad, dad, mum, mum, look, look, look at this'. But then there might be weekends that they just do, they are upstairs, they play together, and they just come to eat and then they go back upstairs to continue. So then it feels like [humming], should I do something now, or should I be with them, should I go and play with them or something? To build some Legos. Or can I just be now?" (Paula)

Even though older children may be easier than babies and toddlers in certain ways, the "easiness" may also raise up ambiguous feelings. Paula seems to enjoy the stage her children are in, but her feelings are mixed with the underlying presence of guilt that comes from not needing to do something for the children all the time. Now her children are at a good age, between toddler and teenager, but it is said to be just a passing phase that should be enjoyed while it lasts. The liminal space of children being in a good age is something that Paula does not really know how to react to. Is it okay to not get involved in children's play, or should she take some kind of role in it? The motherhood guilt hinders the joy of this easy phase, and the "enjoy it while it lasts" mentality is present, and it feels difficult to not to do anything.

4.2.1.2 *Conventional and unconventional dimensions of business and motherhood*

Even though the word “entrepreneur” has had some negative connotations among people’s minds in the Finnish culture during the last millennium, the reputation of entrepreneurship is better nowadays, and doing business is seen as mainly a positive action in the society. The ethical side of doing business did not worry these women in the study. Tilda is the only one in this study who ponders the ethical side of business and needs to give justification to her business during the interview. Social media is the biggest marketing channel for Tilda’s business. She has a blog where she can present the fabrics and clothes linked to her business, and her main channel is Facebook. She feels that a big part of her sales come from “mass hysteria”. Tilda says her customers do not need the fabrics they buy, but it is mass hysteria that makes them want the same as other Facebook group members have bought. Tilda says she does not feel bad for selling something people do not actually need, which implies that she may have struggled with her conscience at some point. On the contrary, she claims that her business adds know-how in arts and crafts circles on a society level, and it promotes arts and crafts culture and soft values. She further justifies her business by saying that at least she is not in the oil business. Tilda has written a book on cloth diapers, which are usually linked to ecological values and “green” thinking. Therefore, it is understandable that Tilda would feel bad about selling fabrics that are not actually needed but are part of the consumption culture.

Many of the businesses of these women were related to children, and therefore I asked a question about maintaining an interest in children’s products. At one point, I speak to Hannah about the possibility of losing interest in the children’s clothing business when her own children are older. She understands what I mean but does not think it is likely.

“This is living and growing and expanding all the time, and we have such an established position in children’s ready-to-wear clothes that I don’t see any reason why it wouldn’t [interest me in the future].”
(Hannah)

Compared to the other interviewees, the difference seems to be that Hannah did not start her work as a hobby, but she was familiar with this business through her working experience. She has made a career in the clothing business, and her current business is a “natural” expansion and exploitation of her skills and know-how. Hannah is taking the business seriously, but not too personally. Even though the business idea came from her personal experience with her second child, she builds the business with professional content—not her person or personal taste—as the main guideline to make business decisions.

When Hannah talks about storage and shipping of their products, it once again becomes clear that her experience in and understanding of the industry have helped her make good decisions. What is not “real” entrepreneurship is said implicitly:

“At first, I outsourced the storage, and it was a wise decision. Because if I had started to take [the clothes] home or if they would have been at the end of a rented storeroom, then I would have...I wouldn't have been entrepreneurial. I couldn't have done entrepreneurship at all [mulla ei olis tullut yrittämisestä mitään]! All my time would have gone into shipping the stuff somewhere and taking it to the post office and this and that. But I accepted that it would take some of the margin when the job is outsourced, but customers thanked us from the beginning because our shipping was so fast and so on. It was wise at the time to outsource it. And only now we are big enough to make it profitable to keep our own storage.” (Hannah)

In this quotation, Hannah makes more distance to such entrepreneurship than Tilda does, for example. Posting orders is not considered to be entrepreneurship for Hannah, but for Tilda, it is a huge part of her work timewise. Still, it is also something she can outsource, even to her husband Eddie, who she does not trust in her core business.

Besides distancing herself from “normal” mothers, Hannah is distant from other Finnish mother-entrepreneurs. A few times, she criticises the homemade feeling of other's businesses, and she is surprised at how easy it has been to get a share of the market. She relates herself more to her international fellow entrepreneurs, to other mumpreneurs abroad, as she feels that Finnish competitors are not at the same level, but that they are much more homemade or hobby-based enterprises. Although it sounds a bit arrogant to say so, I understand what she means. If I compare Hannah and her business to my other interviewees, the difference is clear. She is an experienced professional in the field, and others have started more “lightly” as a consequence of their hobby or because it seemed like a good idea when there were no other career plans. What Hannah does not reflect are the multiple reasons behind mothers' entrepreneurship. Her view expects everyone to have similar kinds of goals as hers, yet my interviews tell me otherwise; e.g., Tilda wants to create a job and a good business for herself, yet it is mainly for herself, not for the whole family as in Hannah's case. The interest is not the same in the end. However, how much the professional background and social and financial capital influence the goals these women set for themselves can be pondered.

“I have felt that it's easier for me to find good partners abroad, with whom I kind of speak the same language and we want to handle business the same way. When in the domestic market among the mother-entrepreneurs I run into, like, it's nice to have some extra income for

food. So it's...the goals of entrepreneurship are like really close, and I try to, want the children to have a future far ahead." (Hannah)

The goals of entrepreneurship are different for Hannah than for other Finnish mothers she has met in business. She relates more to international professionals with strong business backgrounds. She does not ponder more deeply why most of the Finnish mothers are happy getting only some extra income and not making a long-lasting family business like she is. Hannah has the financial freedom to invest money in growing her business, and she possesses the skills to build a big business with a long-lasting future. Most of the self-employed mothers need to get income in their current life stage, and they cannot just wait for the investment to profit. For Hannah, maternity leave creates an ideal situation to start a business because a certain level of income is guaranteed. For other women, maternity leave may mean such a heavy decrease in income that it forces them to think of new ways of making money. If you do not have an interesting and solid employment waiting for you after maternity leave, you need to be creative about getting work. For example, Paula did not see herself as a necessity entrepreneur as such, but she realised there were not many work opportunities in her hometown. She did not feel she would have been forced to be self-employed but, she also saw the limited opportunities for salaried employment and was active in creating a job for herself.

In most of the interviews, I talked with these women about the role of the husband in the business. The attitude of and the atmosphere that surrounds their similar situations seem very different in their marriages. While Hannah recalls laughing with her husband about his being an errand boy in her firm, Tilda says her husband helps in taking packages to the post office only reluctantly. The actual work their husbands are doing is quite the same (Hannah's husband was going to the post office during our interview), but how the help is constructed by the women is not. Both say the husband is helping and that he is somehow a secondary agent in the business. But for Tilda, the husband helps because he is forced to, and he helps mail packages because he cannot be trusted in any more complicated errands. For Hannah, the husband helps in errands but is also a supporter and mentor who can offer human capital and intellectual support. He owns 49% of the company and plays a part in the business in practice, too. Tilda does not share her business with her husband as he does not seem interested in any part of his wife's business. Hannah mentions several times that she is building a "family business", but Tilda's husband and his parents are not interested in her business, and they say it is Tilda's own thing. By these constructions, business has a different place in the family. For the individual woman, her business is central in her life, but on the family level, the business varies in importance. However, the women's businesses do not seem to get a central place in the family easily. It is not totally pushed to the side; it is somewhere in the middle but is hardly the thing that most structures the everyday life of the family.

As mentioned previously, Tilda talks about her husband as more of a rival than as a companion or partner, and their relationship seems like it almost takes more energy than it gives. Whereas Hannah describes her husband as a partner and a supporter, Tilda constructs her husband to be more of a competitor and a disadvantage for both her business and her motherhood. The family dynamics seem complicated in Tilda's case and it goes beyond her relationship with Eddie. Additionally, the communication between her husband's parents is not easy, neither for Tilda nor for her husband. Tilda says the culture in her husband's workplace is the same as is in his (childhood) family: They communicate as little as possible. Her husband works at the same place as his mother and father, and they see each other every day. Still, it seems they do not discuss things that are not related to their work. On the other hand, Tilda's husband does not talk about his work to Tilda. He keeps it to himself, even though Tilda clearly wishes he would share more work-related matters with her. Tilda would like to take part in her husband's and his parents' business, but she feels she is excluded. For example, they do not ask her if it is okay to arrange firm parties (without families) even though it concerns her life, too. The complicated family dynamics are shown in the way Tilda constructs a potential situation to "strike back".

"...maybe I told you last time, they had this autumn party, recreation weekend. Mary was a little baby. And I had a weekend campaign with the business here in [the home town]. And his mom and dad had decided on behalf of everyone that the whole working group, the whole staff of their firm, would go to their summer cottage to the archipelago for the whole weekend. Mandatory attendance for Eddie, too. He has to come to listen to staff's worries and get them drunk. And nothing was asked from me—is it okay for me! That's what I mean.... I have tried to explain him that you have to include me more. But then I can do that with my business, 'Oh, sorry, I didn't remember to tell you that we'll be on some fair for the whole weekend. Came as a surprise, they start tomorrow.' So in that sense, now I have a trump to strike back, that I won't be the entrepreneur's wife between a fist and a stove." (Tilda)

Even though Tilda talks about being more included in her husband's business, she actually needs him to more comprehensively understand what the family life requires and to not make plans without asking her, as they also affect her ability to work. Tilda feels excluded not only personally but also professionally. Eddie and his parents do not recognise Tilda's relevant professional skills to help in marketing for example.

"And I said like, 'Why do you have such an ugly ad in the local newspaper?' 'Well, it's because we didn't have time and we couldn't do better.' And I said, 'Why didn't you ask me? I could have done a

better one in five minutes.’ Well, uh, no...it didn’t even occur to them! It’s like I’m not counted in that family, or business, because I’m not registered there.” (Tilda)

Tilda feels offended because she is never considered as an option to help, whether professionally or as a family member. Only a few moments, later she continues about the exclusion:

“And then a while ago during the autumn, Eddie suggested to me, his mother had suggested that if they are going to make an ad or something, I can invoice them as business-to-business. That I won’t do it as voluntary work. But I would have been ready to do it as voluntary work [free of charge]! In the same way, I hope they would help me when Rose has pneumonia. But then they are all like, not interested, it’s your thing.” (Tilda)

The boundaries between business and family, professional and family help are mixed, causing dissatisfaction and misunderstandings. Tilda would like to give and get help as a family member, but she finds herself excluded from the husband’s business issues, and in the same way, her husband and his parents want to exclude themselves from Tilda’s business. Tilda’s new and very small-scale business needs unofficial help to survive. She does not get such help from her husband’s family but she has some friends and acquaintances from Facebook who she has invited to help her as a favour which she compensates with an unofficial “payment” in fabric. When I ask if Tilda’s husband has any role in her business, the answer is severe:

“Well, forced—he takes those if I make him [parcels to the post]. And to Rose’s place. But like I told you earlier, it’s like the safest they can do. You can’t give them anything else to do.” (Tilda)

Tilda continues by describing how Eddie cannot do anything with the fabrics and does not know how to fold clothes. She feels that her husband cannot help in anything other than shipping parcels, but she still wishes to get more help from him. If he tries to help fold clothes, she blames him for doing it wrong and does not appreciate the help, partly because it is not good enough and partly because he does not do it voluntarily, as Tilda wishes. With this, Tilda constructs herself as a female martyr and involves herself in a discourse of sacrificing herself on behalf of the family. She wants help, but the help is not the right kind if it is not voluntary and high-quality.

Almost irrationally, in the middle of talking about her principals in marriage, Tilda suddenly says she is not going to be a maid even though the role is there to be taken easily. We were not talking about Tilda nor any woman being a maid in the family, so her comment comes out of the blue. However, it seems a logical continuation for her when she talks about bringing up the negatives in a relationship and putting them on the table. *“It would go into that very fast”*, she says, implying that she can only avoid being a maid by consciously resisting it; she

thinks she would become a maid in the family if she did not fight against it. She somehow constructs herself as an underdog, even though I get the impression she is very much in charge of most of the things in their family. Still, it seems she feels the need to fight for her position as something more than a work-at-home mother (who she does not appreciate very highly, which came up at one point in the interview). Because her business is smaller and financially less significant for the family, it puts Tilda in a space where she needs to defend her business. She reminds her husband that she registered her business before he did, but in the end, the money they bring in makes the order.

Whereas Tilda raises issues of conflict and disagreement, other interviewees were more eager to portray their marriage as teamwork and playing together. Like Paula, Hannah also constructs a picture of a good team when she talks about her husband, but I later understood the team is not equal in all fields. When I ask about whether she feels like she is a “project manager” in the family, Hannah says “Yes, definitely!” It seems it is her responsibility, for example, to take care of the groceries and prepare the meals during the week. When I ask whether it is important for her to be the project manager she answers:

“No, I don’t think it’s important but it is voluntary. If I want [the home] to be clean in a certain way or meals planned a certain way, it could be done differently and we all would live, and happiness would be about the same. Probably one way to survive in everyday life is that you keep up certain routines and a certain way to do things. You just do them and do them persistently in a certain way, and then they will be done with no doubt and quickly. There won’t be any surprises like children forgotten in a parking lot at the mall when the scout camp’s bus has arrived and nobody has written it in the calendar. It’s like, you could take it easier and things could be left undone, and you could be like not being a project manager at home too, but on the other hand, you’re not willing to see what kinds of situations it could lead to if you don’t actively take care of things.... [It’s] sometimes annoying. Yes, voluntary yes, but still....”
(Hannah)

Taking the role of a responsible project manager is one way to get power over how things are done in the family, but it also takes a lot of time and effort. In Hannah’s case, she is voluntarily taking a gendered and traditional position in the family as someone who takes care of everyday life and ensuring that it goes smoothly. As she says, happiness would probably be at the same level in the family regardless, but she is still not willing to compromise her principles in how things should be done. Handling the everyday groove comes with a feeling of responsibility. When you take on the role of taking care of certain things, then you are soon expected to take care of those things and it becomes difficult to resign from that

role if you suddenly feel like you cannot take it anymore. In Paula's case, the situation had changed as an outcome of negotiation and her new status as self-employed. She is pleased that she does not need to be the one in charge of daily issues, but her husband is the one taking care of the children's school and hobby activities, schedules, etc.

The professional image Hannah created of herself during the interview was also an outcome of the fact that she did not talk about her children very much. At one point, when I ask what has been surprising in motherhood, she says she has been wondering how she will divide her time equally between the children. The individual needs of her children have surprised her, and maybe it is actually the feeling of her own inadequacy that she is pondering. Still, she does not go into detail about her children, and I am not able to say anything about the effect the children have on their family dynamics. During my analysis, I started to ponder whether the oldest child is John's daughter or from Hannah's previous relationship. At one point, she refers to her oldest daughter, saying, "When I had her I was like 23 years [old]". At the beginning of the interview, she says, "I have three children". These emphases of "I" are not present all the time, but on many occasions, Hannah speaks about "us" and constructs a good team with her husband. However, the biological relationship of the older daughter may be completely irrelevant. Still, it somehow indicates that Hannah wants to construct a harmonious family image. She does not bring up the "flaws" in her husband or speak ill of him in any way. Even the sort of lack of activity in domestic chores is not constructed as her husband's shortcoming, but as Hannah's own choice to maintain power over the domestic duties.

In this excerpt, Paula answers my question about being a boss in the family. The situation in her family changed after she became self-employed, and she takes it mainly as a positive thing.

"Back then, when I stayed at home or worked elsewhere, I remember I always wished for [my husband taking responsibility for family matters]. Because these things just don't stay in this one head, so could someone else, please? And now it's been kind of a must, and it was clear from the beginning. I told him to just say if—I mean I said to John, my husband—to just say if you start to feel like you can't take it or this won't work. It's no use nagging when this exists already. But he is very, he takes care of everything. Well, of course, because he has the car, so all the grocery shopping and everything. He gets off work earlier. So he like more often... We still twist each other's arm about what we are going to eat every day: 'I don't know!' 'I don't know either!' 'Oh no! It's terrible, I hate it [laughing].' I hate to think what we are going to eat. But well...it really is nicely, nicely divided. Now the main stress is on him, when before, the whole can be said to be all on me, and I always reminded him

about this and that. Now it's like the main stress is on him and I clearly have a smaller role in there." (Paula)

Paula's family had a more traditional division of work before, but it has now changed as an outcome of her self-employment. She does not drive a car, so the husband takes care of grocery shopping. He also gets off from work earlier, which is necessary since Paula's working time goes beyond the hours of the children's daycare. The main stress of being the project manager for their family's everyday life has shifted to Paula's husband, not accidentally, but in a controlled way, after consideration. This shows how everyday life is possible to organise in a more unconventional way, yet is an outcome of negotiation. Earlier, before the negotiation and the shift in working status, the roles had apparently been more conventional. It appears that these changes from the conventional and from the situational, where the woman is the responsible one for daily life), need unexpected incidents or some kind of shift from "how things have always been done". In Hannah's case, the unexpected incident was her toxemia of pregnancy, which forced her husband to take care of mundane life at home; in Paula's case, the start of her business created temporal restrictions other than the usual office hours. The change of practices needed an incidence of anti-routine to be reformed (see also Pink 2004).

4.2.1.3 Capabilities and insufficiencies

All the women in the interviews had their businesses and homes fairly close to each other. Hannah's business premises and her home are located in the same area, an expensive neighbourhood with a good reputation. When they moved into their current house, there was a spare room for Hannah to use as an office. She thought it would be enough for a long time, but soon she realised it was not. She needed more space, and she found a space near their house when she was at a playground with the kids. The growth pace of the business has surprised Hannah, but she has said that from the beginning she has handled it as if it were already a big business. She wants to promote a professional image, and she also possesses the skills and capital to build a big business. Hannah does not consider packaging and posting items as real entrepreneurship, even though it is time-consuming. She can afford to be above that. She has outsourced the posting from the beginning, and at the time of the interview, they were shifting to their own storage and shipping and letting go of the outsourced services. Hannah feels the outsourcing had been a wise decision, and only now they are big enough to have their own storage. New storage also means new employees, which is a new step in business growth.

The growth pace of the business has surprised Hannah, and she seems to feel somewhat overwhelmed by it. When Hannah talks about the surprises of entrepreneurship, she mainly talks about business growth and what unexpected things it

has brought along. Her experience in the clothing business seems strong, but the growing pains are new for her.

“This high growth would be a sure bankruptcy if it was badly handled.” (Hannah)

She then explains how the costs are always realised before the revenues and how business growth is extremely difficult to finance with cash flow only. Her (and her husband’s) know-how in finance gives her tools to handle business growth in a professional way and with far-reaching goals. Tilda aims to finance her business with cash flow only, and she sees it as an admirable goal to aim towards. Even though Tilda says she wants to build a job for herself, her business is built in a way that she can get out of it on any given day, at least at the time of the interview. Her business is in a liminal space where it is yet unknown how the future will present itself. She is aiming at continuity and a long-lasting job, but she takes it safely and is building it without excessive risk, sort of keeping the back door open.

Another surprise in entrepreneurship for Hannah has been the weakness of competitors in the Finnish market. She talks about how they have made huge mistakes in some areas of the business (e.g., in design), but she is still surprised by how easy it has been to take a share of the market in children’s ready-to-wear clothes. She describes the atmosphere among her domestic competitors as amateur and home-made, and she seems to relate her business as both a cooperation and a competition for bigger businesses outside of Finland. This amateur and homemade feeling supports the argument that these businesses are outcomes of being in a liminal space. They do not deal with professionalism and far-reaching goals; they take place in a certain phase of life, yet do not necessarily—nor even likely—last for long in a woman’s career. This continuity and lack of it are also a question of money. Hannah refers to her peers as somewhat diminishing as they only want some extra income, whereas she is building a future for herself and for her children. However, she does not think about her better chances of investing money in business growth and the fact that her competitors need all the income they bring in to support their families. She portrays it as totally different entrepreneurship goals, yet the starting point is the thing that separates them more.

One thing that Aura and Paula have in common is that entrepreneurship or self-employment as such is not important to them. Later, it turned out that both of these women had shut down their businesses. None of us could have known at the time, but analysis of the interviews revealed warning signs that could have predicted that precisely these two would have closed their shops. Especially Aura had some ideas about shutting down the business during the interview. Paula’s business was much younger, and she carried an attitude that it was worth trying. It does not take much, but it might not give much, either. Still, even though her attitude was more positive, she clearly expressed that it is not the self-employment that is important to her but rather the fact that she had the courage to take the leap and try. Paula cannot picture

herself as another type of entrepreneur, even though she is open-minded to different kinds of (service) jobs.

Self-employment is one way for these women to work, and in retrospect, it is just a passing phase in their lives. During the interview, both Aura and Paula say that their businesses are important, but they are not like a child to them. Aura does not know what she wants to do when she “grows up”, and she clearly already knew at the time of the interview that she was not going to be in business for years and years.

“...because ok, it’s been done for six years now, so it feels like my own, yes, but still I don’t feel like [it’s forever], for example, because...if someone would like to run it, then I could sell it. It’s not like my own child, which I couldn’t give up.... Because it’s like...one thing I’ve been thinking is that if I don’t have the strength, then you could look for someone who is enthusiastic. Because if someone who has, like, new energy and everything, it’s easier...to go into something with existing customers, which are there already.... Because if you start something completely new, like Mandy&Nick, the children’s shop Mandy&Nick, it’s like five years before you have any proper thing.... Well, well, so it’s like...now it’s been done like...maybe I’m not that systematic and so on, like some people. Like some people are, like, now we’re developing and now we’re going here and here. So...well...but like I said, I don’t think I’m doing it—doing this until my retirement.” (Aura)

In quotations like this, it seems obvious that Aura already had the idea of exiting the business in one way or another. It is unclear what the final trigger was for her to do so. I was not able to find out why she closed the shop and kept running the webshop for a while, nor why she ultimately closed down the webshop, too. I once emailed her and tried to ask about the shop closing, but she never responded. Later, I started seeing many hints that she was unwilling to continue the business. Maybe she was ashamed of not wanting to be self-employed anymore? Maybe she did not want to underline her willingness to quit when she was interviewed by an entrepreneurship researcher? Of course, it was not her job to see the fact that I would have been just as interested in her had she expressed thoughts of quitting. I needed to reflect my own positions in this, too. I am an entrepreneurship researcher who invited her to talk about motherhood and self-employment. She probably had some expectations of my agenda (even if they were not true), and she might have been thinking about her own eligibility to participate in this study if she had revealed her thoughts about exiting the business.

Self-employment and entrepreneurship held varying positions in these women’s careers or work history. Paula talks about the fairly bad employment opportunities in her region. She does not think of herself as a necessity entrepreneur, but still

recognises the fact that there are not many employment opportunities in her area. Still, she has a positive attitude and feels that there are always some jobs to be had. Her motivation to start the business seems not to be a lack of money, but rather a lack of better jobs. Paula also says she has dreamt of running a small coffee house or something like that since childhood. She expects the business to end at some point, but she still tries to feel positive about the experience and the courage she has had to start the business.

At the time of the interview, Paula had run her business for about a year. She likes the work she is doing, but being self-employed is not important to her in the end. She differs from Tilda, who feels it is more important to be self-employed, and that what the business is about is a secondary issue. Closing the business seemed plausible for Paula, not especially negative or positive, but as something that could just happen. Paula seemed happy about the fact that she had the courage to start the business in the first place, and she constructed an attitude that it was worth trying. Her attitude was positive, and she enjoyed being able to try such a business. Like most of the women in this study, Paula makes sense of her own choices through her husband's work. In Paula's case, it is possible to be self-employed because her husband is not. Her husband gets a steady income and his schedule is flexible, which makes them a good team. Paula is her own boss, but in practice, her husband is the more flexible one, and Paula is more tied down by spatial and temporal restrictions.

The following excerpt is a continuation of Paula's answer about the future plans she has for the business.

"This is of course, of course I hope I could do this. I like this very much. Except the days when it's very quiet and I shoot myself in the head in here, like, did I have to put myself into this? And bills are piling. That is still the thing, that it feels like my head/mind can't take it. But well, I don't feel like, this is not a child to me, so I couldn't [give it up]... I guess it would be hard but...I don't think it's that serious. Really because there's not so, like, so much [money] riding on it. Like everything would go, like, go down the tube. So I, this is still the nicest work I have ever done. I just really like this a lot. But well, I don't know. Time will tell. That's the way I've got to think."
(Paula)

Uncertainty about the future is wearing away the pleasure of having her own business. Paula enjoys self-employment, but it is not the most important thing to her, and it does not provide all the money in her family. It is a small-scale business, so it is not her whole life and everything will not go down the tube if it turns out to be unsuccessful. Paula sometimes talks about coming to "play shop". When the entrepreneurship is small-scale, it is easy to view it as a hobby and give the impression that you do not appreciate it much. Paula explains that the concrete work

is so much fun it feels like playing. However, what she does not find fun are the paperwork and the panic over paying the bills. Paula mentions several times how she enjoys the customer service in her work, but on the other hand, she also talks a lot about not being able to take the stress.

Paula's educational background and work experience do not provide many possibilities to create other kinds of business: She cannot see herself as another type of entrepreneur. She also does not see herself as a necessity entrepreneur (*pakoyrittäjä*), which has a negative connotation, even though she recognises the limited employment opportunities in her hometown. Still, from the outside, it would be easy to classify her as a necessity entrepreneur. Her attitude towards work and employment is very positive, and she believes that "*there are always some jobs to get*". It is evident that she needs to work, but she does not have long-term career plans. The stress caused by the business implies that it will be a liminal space for Paula. Her husband mostly takes care of the children's issues, and his employment guarantees them a certain income. Paula gets stressed from their limited income, and she is spatially bound to work that does not offer a proper monetary compensation. She does not seem to be a person who stresses about the future a lot, and she lightly says that time will tell whether she has the shop after five years. Her attitude gives the impression of liminality: She recognises that things will probably change, but she cannot know how or when. She tries to make the best of her liminal space when she is her own boss and the children are at a good age, but the stress of the business spills over to her well-being at home, too.

4.2.2 Illusion of a normal mother

The discourses and social norms of a good and normal mother show throughout the data. For self-employed mothers, it is easy to make distance to "normal" mothers in paid employment, yet no-one makes distance to a "good" mother. Their own motherhood is constructed as good, even though it is, in some attributes, "abnormal". Still, it is difficult to see other women's choices as equally acceptable, and the most unthinkable seemed to be to imagine life as a self-employed single mother.

4.2.2.1 Entrepreneur mothers are special

The women in this study easily constructed their differences to other mothers, whether they were a different kind of self-employed or whether they were in paid employment. Tilda sets herself apart from other work-at-home mothers and other

small-scale self-employed women by constructing her business to be a more serious, “real” job. In Tilda’s interview, normal mothers are also the ones on Facebook during the evenings and weekends, and she feels they have to be professional by not replying instantly on the weekends. Tilda feels she needs to pretend to be more “normal” with her working hours, and therefore she cannot answer customers during regular leisure hours. Here again, the assumed other mother is a paid employee or is at home, and she has “traditional” free time. Tilda could construct the quick answers during weekends as good customer service, but she thinks of it as a threat for her professional entrepreneur’s image.

Tilda wants her business to be as important as her husband’s, and she struggles to get appreciation, even though her income is less significant. She does not straightforwardly give any appreciation to her husband’s work, but in many ways, her own opportunity to be self-employed is supported by her husband’s business. She says she could not have started as a single parent because she would have lost her social support net. She has since lost that support, but she can cover it with her husband’s income. Tilda says a person needs to be very brave to register a business because then you resign from social security. But she feels that if she were a single parent, not even braveness would have helped because she would have just run out of money.

Hannah recognises that she sometimes needs to work more than women in employment, but on the other hand, she is sometimes able to take more holidays.

“Like this week we’re going to be on holiday the rest of the week [the interview was on Tuesday], in February I’ll take two weeks off, then again in April I know there’s going to be ten days’ holiday for the whole family. Those are like such figures and numbers for those who want measures. Many working, those in normal work, can only dream of taking so many holidays with the children.... We have noticed that it’s a little far out to expect me to be with the children every week more than normal mothers. Sometimes I’ll work full days and nights too, and on the other hand, sometimes there’s a break of several weeks and I can be with the children in peace.” (Hannah)

I referred to this quotation when talking about how money makes you a better mother, but the illusion of a normal mother is also present here. Hannah constructs herself to be something other than a normal working mother, and what creates the difference is her use of time. Sometimes she works most of the day and does not have much time to spend with her children. To balance those hard-working periods, she takes holidays and days off from work more often than people in regular employment are able to. Her use of time in regard to working and being with the children is something she constructs to be different from a “normal” employed mother, and she says it cannot even be expected she would be with the children more than normal mothers. Hannah clearly has an ideal picture of a normal mother,

her working hours and the hours a normal mother spends with the kids, and she does not feel she can relate to this ideal.

Hannah also talks about her daughter playing mom at the age of four: She was holding a baby doll, cooking food and using a laptop at the same time. “*There are different models and roles of mothers*”, Hannah says laughing. It is somehow obvious for an educated woman that there are different models of motherhood, yet the idea of an ideal and normal mother exists, as Hannah makes distance to normal mothers in her talk. Still, she has earlier said it would be unnatural if a mother did not do anything other than take care of children’s matters. She refers to history: Before, it was doing laundry and working in the fields, and nowadays, it is a good example for children that a mother is actively doing something of her own and has a life outside the home.

4.2.2.2 *The unthinkable single mother*

Although married women constructed single parenthood as an impossible option with self-employment, Ada’s case proved that divorce may be even better for woman’s entrepreneurship. Ada has joint custody of her son with her ex-husband, so she is responsible for the boy every other week. Responsibility for the child’s everyday life is divided equally between mum and dad, and Ada gives the impression that the arrangement has worked well. When she and her ex-husband were still together, the responsibilities of daily life were not equally divided, but Ada took care of almost everything. However, their separation has changed the situation. Ada gives an example about her going for a week-long business trip during the spring, which would not have been possible if she were still married because she had all the responsibility for taking care of the child and running the family’s daily life, whereas her husband focused only on his own work. Now, the trip is possible because Ada’s ex-husband has to be—and wants to be—responsible for the child every other week. Ada’s ex-husband’s situation has changed because in addition to their separation, he also lost his job. Now he has the time and willingness to take care of their son on his weeks. Ada’s daily life has changed into two different types of everyday life: The continuing burden of everyday life’s repetitive and unproductive work plays a smaller role during the weeks Ada does not have her son, and she is able to devote her time to the business during those weeks.

Tilda constructed it as an impossibility to be a single parent and an entrepreneur, and she talked about losing her social security safety net by registering a business. It was an impossible idea for her to have started the business without her husband’s income while she was unable to work because of her pregnancy sickness. When it comes to providing for the family, the husband is necessary, but in work, he and the children are more of a hindrance. Tilda is quite unhappy with the division of

work in her family at the time of the focus group discussion. She constructs herself to be the one taking care of everything in their family. She seemed envious of Ada's situation, which Tilda likens to back-to-back vacations.

"I've been thinking that I probably am in a phase of motherhood that I am responsible for everything. If I got a week vacation where every other week would be a workweek or a vacation week, it would be an incredible time! If we think that we have a weekly calendar...I write there, '4 hours, mommy's work'. - - So it is not working time. I am in the middle of all the chaos, on red alert.... And it's like...it is not the working time it should be." (Tilda)

In a financial way, single parenthood is constructed to be impossible for Tilda, but when it comes to the use of time, it suddenly becomes an ideal, a vacation, and an incredible time to be family-free, which can be used to do business without any bad conscience and feelings of guilt.

When the business is spatially binding, other people are needed to ease off the work as self-employed. Self-employment is not constructed as a spatial opportunity when the interviewee says it would not be possible without a good safety net. The help of their parents and spouses are irreplaceable. Paula and Tilda both explicitly say it would not be possible to have such work as a single parent. However, it is their conception because they do not need to seriously ponder the option. As Ada's case shows, it is possible to be a self-employed single parent, and sometimes the separation may even make the conditions for work better as the division of family responsibilities offers more time for business instead of only child and domestic responsibilities.

4.2.3 Home as workplace

4.2.3.1 Business premises outweigh the home

The pros and cons of working at home are present in the interviews of both Tilda and Hannah, one who did not have business premises at the time of the interview and the other who had some previous experience of working at home. The home is simultaneously an advantage and a challenge for Tilda.

"But one thing we have in this entrepreneurship as a challenge now is that I am working from home. So in that sense, this is quite the same life in that part. On one hand, there are very good sides. I can load the washing machine full of laundry, I can do such things on the side, like start a dishwasher or something. Not if I had business premises." (Tilda)

Whereas Hannah categorised laundry and other domestic chores as something that distracts her from working, Tilda sees it as a good thing that such tasks can be done during the workday. Still, working at home is challenging for her. The will to actually *go* to work also comes up, even if it means going to her business partner's home.

“And then for Rose, it's more, more than me. For me, it's not about this being easily combined with family life because it isn't, necessarily. But Rose started this because it is a tempting opportunity to start doing with Tilda so that I have the office at home. If a child is sick, then she can... like a civic centre, and then wipe some noses. And so it works for them because they have such old children. Our Mary can't be here now because then she would destroy everything and climb...so she started. It was like the reason for [Rose] to start as self-employed.... They would get the new house so we would get another office, so that I could go to work there sometimes, like to their place.” (Tilda)

Tilda sees working at home as different for her and for Rose. The main “office” is at Tilda's home, and even though it is a good thing to be able to do domestic chores during the day, it is also problematic to have a toddler in the house. She talks about her husband also commenting on Rose's child having been at their house and messing things up. So even when it is partly convenient to have the “office” and the children at the same place, it also mixes things up and creates more domestic chores when they have to tidy up after children spend their time around the house.

Having everything under the same roof also creates the will to be able to *go* to work. Tilda mentions the idea of getting separate business premises a few times, and she tells about the mundane problems of having the fabrics and the children in the same house and about the lack of space. She does not think about the premises very seriously, but she wishes Rose would get a new house so they would have more space for their business. A couple years after the interview, I discovered they now have separate business premises near their neighbourhood, and they arrange open days regularly. It seems that Tilda's wish to be able to *go* to work has come true. At the same time, she might have gotten more time for her business as she is able to physically leave the domestic chores and childcare and have a space to work.

Hannah started her business from a “corner” of their home, and when they moved into another house, she got a room for a home office. At the time, she thought the home office would be enough for a while, but apparently it was not. Soon, she felt she needed an office outside the home. She found office premises nearby, and at first, they were bare, but she was relieved that she got to work out

of the house. Hannah does not talk about herself getting to go to work like Tilda, but it is just as important to take the work out of the home.

“Well, at first it was me, one Ikea shelf and a stack of cardboard boxes, and this space wasn’t fixed in any way, but it was a very big relief to get the work out of the home at that point. Like then, Elias was one year old and I hadn’t any scruples about getting a nanny for him twice a week. And then...I got to start coming to work here. Because at a certain point, it really made [my] working more effective when [I] got to work somewhere other than home. Because at home, you always have the laundry, a fridge or anything that may interrupt you.” (Hannah)

Hannah’s story reveals some of the problematic issues of working from home. Home is not designed for work; it is designed for mundane living. Therefore, the everyday life domestic chores exist there all the time. It is almost like the chores are tempting women away from work, standing as a constant reminder that they are going to have to do this chore sooner or later. It is not an easy task to draw the line between work and family, and it is even harder when they are present at the same physical location day after day. Taking business as business is hard if you aim to maintain a professional image in the middle of laundry, lunch and daytime naps.

Modern technology offers opportunities to work almost anywhere and at any time. It has been stated that it may be hard for mothers to work “normal” business hours (Fielden & Hunt 2011). The “natural” conclusion is that technology can help women work in life situations where it was not possible before. Hannah has experienced the good and the bad of spatial opportunities in mumpreneurship. She started her business from home during maternity leave with her second child. When she was expecting her third child, she was in hospital for three weeks before giving birth, but she says she was working all the time at the hospital. At the beginning of the interview, Hannah’s husband John points out the fact that she had a very short break in her customer service because of the pregnancy. Apparently, her “email silence” was about 13 hours during the time their son was born. Still, Hannah says fellow mother-entrepreneurs are definitely the ones who understand that it is not always possible to answer right away, for example because the children have the stomach flu. However, not even pregnancy intoxication or giving birth were good enough reasons to take any more time away from her email. Because the technology enables working, it is difficult to ignore the unfinished work, even when there is a good reason for it.

4.2.3.2 *Who decides when you can work?*

The working time of mother-entrepreneurs is affected by many things, most of them very institutionalised. Daycare arrangements support normal office hours, the working times of the spouse has its effects, the bigger picture of who is taking care of the household and children's homework and hobbies is significant, and if the business has physical premises, that becomes its own restrictions.

Among the women in this study, Paula and Aura are the only ones with a physical shop with regular hours. The shop brings many spatial and temporal restrictions to their everyday lives, restrictions that do not concern the women who operate mainly via a webshop or those with different kinds of expertise. Parents in the retail business have reported a lower satisfaction of the work-life balance than those who are self-employed in other businesses because the operating hours create certain restrictions in daily life (Hilbrecht & Lero 2014). A shop has regular opening hours and you have to be there or pay someone else to be there. The binding nature of self-employment seems to have come as a surprise for these women, and the fact that shop-based business is time-consuming has been surprising as well. A shop is spatially and temporally very binding, and the shop hours are longer than the regular opening hours for daycare. The decision to create a job where the regular time commitment is longer than regular daycare hours turns out to be unusual in light of the current mumpreneurship discussion. It is obvious that such opening hours will not enable the woman to better combine family and work spheres from the perspective of time use. Although the binding nature of self-employment may partly come as a surprise, this is not totally true. Paula is the only one who refers to have made some kind of negotiation with her husband before she became self-employed.

When I ask about paternal leave and whether Eddie has taken any, Tilda starts to tell vividly about how her husband has not used the leaves he was entitled to, and she continues citing other incidents that describe the dynamics of their relationship.

“Well, the last time we met, he had the daddy month unused. So it was topical during spring. And he had said that when the third [child] comes, he will use them all. And I said, ‘Then you won’t become an entrepreneur before that...you’re gonna use every single daddy leave day you are entitled to. Under cover of that, I will agree to throw up this third one.’ And it’s devastating, honestly, I had for a year, still every now and then, my hip is playing me up. And things like this that hubby can’t even imagine the long-term consequences [pregnancy] has. So he never spent a day of daddy leave. Because he, because they have bad communication in their business and in their family. So he didn’t have the guts to bring this up with his dad,

who belongs to another generation, or with his dad's business partner who is from a generation between them.... Yeah, but he didn't want to admit to me that he didn't even have the guts to bring this up.... So totally cowardly acts. It could be like 'a divorce, please!' Similar things like this, there are such things in his entrepreneurship. Like these get-togethers, he lies about them that they are some other plans. So that I would accept them better, or like look at them more approvingly. And then really, a lie has no legs. They were going for dinner to this third partner's summer cottage, and I asked can I come too because he told me it is a trip to get a jollyboat. And then he, I asked if we were all going, the whole family? I thought he would go with the boys. 'No no, the boys can't come there.' And I was like why not? We can't come to see their summer cottage when you go and get the jollyboat? 'No, because you see, it's for our staff.' I was like, 'Excuse me, what? Is it a day trip?' 'No no, it's until the night, but it starts at 1 p.m.' And this came up like the day before!"

I paused her with an affirmative response: "Right. So he doesn't really anticipate these things...." She continued:

"Mmm. And about this I have kept really an ugly policy. And we discuss it all the time. But we have, I have the principle in our relationship that all the evil is put on the table right away so that it won't be left—not left buried. And I am not going to be a maid. You can see it, it would go into that very fast." (Tilda)

This long excerpt does not describe the dynamics of a good relationship, mutual respect or playing on the same team. On the contrary, it draws a picture of constant trade-offs, where giving something to your spouse means he should give something back (e.g., agreeing to "throw up" a baby is expected to be rewarded as daddy leave). When the trade-off turns out to be unsatisfying, it triggers feelings of bitterness and blaming the spouse. On one hand, she constructs the situation as a trade-off, but on the other, she explains that her husband cannot even understand what she has been forced to offer (having long-term physical consequences). When there is a perception that the other party does not know what you have to offer, it makes a fair trade-in nearly impossible. The reason for the husband backing down from his promise turns out to be because of the bad communication between him and his business partners/parents. For Tilda, the reason her husband did not use the daddy leaves is because he lacks guts, and she does not consider that it might be something to do with, e.g., a smaller income or simply the fact that Eddie would not want to use daddy leave. Tilda says her husband acts like a coward and she considers such cowardly actions and lying as something that could make her want a divorce.

Tilda continues her answer by talking about some previous cases of how Eddie has lied, or at least has avoided the truth regarding his business-related get-togethers during evenings and weekends. The logic behind bending the truth seems strange. I do not understand why a leisure activity would be more acceptable than a business-related activity, but it seems to make sense for Tilda because she says that Eddie expects her to be more approving towards non-business activities. I assume this has something to do with their relationship, something that may have been discussed many times but still remains a disagreement. Tilda refers to these “cowardly” actions as something related to her husband’s entrepreneurship. “Such things in his entrepreneurship” suggests there are negative matters about Eddie’s entrepreneurship that somehow do harm to Tilda. Her solution for this is to take “an ugly policy” and discuss unsatisfying matters “all the time”. It is she who has taken the ugly policy of constantly bringing up unsatisfying matters, which raises the question of how much they actually discuss things instead of only Tilda talking about her dissatisfaction.

Because Eddie spends a lot of time at his business, Tilda has to be the flexible one who takes care of the children while her husband is at business-related get-togethers. Usually, Eddie has free time from work during evenings and he can spend time with the kids, and Tilda can have some time for her work. When Eddie has made plans where he cannot take the children with him, it upsets Tilda because it takes away from her work time. Tilda is also clearly upset because her husband has not told her about his plans beforehand and only revealed them to her the day before.

When the business is spatially binding, other people are needed to ease off the work as self-employed. Aura continues her answer about her husband’s work by talking about the importance of a safety net, in this case the grandparents.

“So kind of balancing. Between travel work and self-employment. But well, we have a very good safety net, so it helps enormously. So I just, we just discussed last weekend that if we didn’t have the grandparents we now have, this wouldn’t work out. So without that kind of safety net, this combination wouldn’t work. So then someone would have to do like an eight-to-four work. So it’s the, the daycare makes the boundaries for it.” (Aura)

Aura says her husband’s work includes travelling on average two to four days a week. Her own work is spatially binding, but her husband’s work is too, in a more unexpected and irregular way. The grandparents who can take care of the children offer vital help that enables Aura to work in her business and her husband in a job that often involves travelling. A woman’s spatially and temporally binding work requires a flexible spouse and/or grandparents who participate in the everyday lives of their grandchildren.

When Aura started the business, her husband worked as a bartender, which meant very different working hours from the managerial work he now does. It might be that at first, they did not need the grandparents as much as they do now because the husband's work was different. Aura created her business when they were in a different situation, and she gives the impression that business is not going to continue this way forever. At the time of the interview, thoughts of closing down the business are clearly bubbling under, and she is in a liminal space where she needs to decide how to continue her work in the future.

As Aura points out in the previous excerpt, daycare hours make boundaries for parents' working time. When the business makes spatial and temporal boundaries that are not convergent with the ones in daycare, arranging work possibilities requires even more effort. Society's institutional guidance towards the "normal" working hours between 7 a.m. and 5 p.m. are heavily supported by the daycare arrangements. Kindergartens are open regularly from 7 to 5, and the public discourses recommend hours spent in daycare to be as short as possible³. Social pressure and the actual institutionalised time pressure influence people to work the normal office hours. As a parent of small children, it is most convenient to work during office hours, and if you wish to make an exception, some outside help is often needed. The time parents are able to work comes from outside, out of society's guidance towards certain working hours because of daycare, or it is enabled by intergenerational help from grandparents, as in Aura's case.

4.3 Summarising the empirical findings

Future plans and ambitions towards business were among the ambiguous and complex issues that were touched upon during the interviews, especially with Tilda and Hannah. I asked more or less directly about their future plans, but their ambitions connected to the future were more of an afterthought. Business ambitions are difficult to talk about, especially when they go hand-in-hand with motherhood, because they are easily paralleled, a zero-sum game where you take from one and give to the other. This is part of the complexity of making money as a mother but also a discussion of its own on how to treat professional ambitions in a culture where, in general, an overwhelmingly ambitious attitude may be considered strange, and when you want to execute these ambitions as a mother of young children, there may be even more issues added on.

³ There is an ongoing discussion about the hours of early education and whether 20 hours a week is enough for children whose parents are not at work. This subjective right to early education is now limited even though research shows that more guided education would be most useful for children from families with less social capital.

Motivation to start the business has varied among the women, and there are naturally several reasons behind such decisions. Even though none of the women states money as a reason to start their business, money or the lack of it influences the decision-making. Hannah starts because she notices a lack of certain products and discovers an opportunity, whereas for Tilda, it is more important to create a channel to fulfil herself. Aura and Paula started their businesses because they saw it as a way to create a nice job for themselves, even though they do not see themselves as necessity entrepreneurs. Still, the potential lack of money has played its role in their decision to start a business.

None of the women had started their business out of pure boredom or excess of time. However, the financial necessity of business was different for these women. At first, business was more like a hobby as it took only some hours every now and then. Later, the business required more hours and became a real job, and the willingness to grow the business increased. When the business offers more money, it becomes even more worthwhile an endeavour, and therefore more time-consuming. The downside of this is that when the income is disappointing, it does not encourage more effort; instead, it inspires motivation to exit and start new work elsewhere.

Because decisions are not made totally individually but as part of the family and household, the role of a woman's business varies in different families. The situations for both Tilda and Hannah are quite similar. They do not see their husband's career as a clear priority over their own, but the question of income still makes the order. Because the spouses' businesses are more profitable, they are prioritised in everyday life situations when choices need to be made. They construct situations where they do not have time as much as they would like for the business, ultimately because the business is not as profitable their as husband's, and therefore it is prioritised. This might not even be a conscious act, but the need for income and a traditional division of labour within the family guide these decisions.

When Tilda talks about retrieving 500 euros from the business in one month, she makes it out to be money to cover daycare costs, and everything else still needs to be covered with her husband's earnings. Aura also talked about covering daycare costs with her income and about her husband using his money for other kinds of purchases. It is interesting to see modern women using all of their "own" money to cover childcare costs when at the same time their husbands are free to use "their" money to buy something else. This gives the impression that a woman needs to earn her working time and take care of the children in one way or another, either taking care of them herself or by earning money to buy the help. Simultaneously, men are free from this childcare responsibility and are expected to do productive work. The woman's ultimate responsibility to solve the childcare problem/issue offers only difficult positions in the intersection of work and family. A woman should work, but not so much that her family life would suffer. Work is something

productive and offers income, yet it should never overtake the children's best. Within these cultural expectations, it is hard to be an ambitious entrepreneur, yet the role of a dedicated housewife is no easier. Children's best is constructed to be the presence and care of a parent (usually the mother), and the issue of money is ignored when children are discussed, even though in some cases the children's best might as well be to have a better standard of living in the household. These issues connected to time use and making money are part of the complexity that women meet in their everyday lives, and they are discussed more in chapter 5.

4.4 Revisiting women

Since the interviews, the life situations of these women have changed, for some more than others. I have followed some of them on social media and have some understanding of their current situation. However, I do not know anything about some of the others. It is good to remind myself that what I later saw from these women is what they have chosen to tell in public, not just in our private interviews. I have not put a lot of effort into following the women later because it is not all that important to the core of my study. However, there are issues I can recognise from my data that resonate with the things these women have done since our meetings. Still, I first need to analyse my data from the viewpoint that neither I nor the informants could have known the things that would happen later in life. Nowadays, the same women would talk differently, with different experiences behind them and with different expectations for the future. However, it does not change the reality they constructed out of their situation and what was relevant for them at the time.

For example, I later found out that Hannah executed the business plan she told me about during the interview and has kept her line of treating the enterprise as it is already a big business. The business makes regular Facebook updates, with professional images and without a personal touch from Hannah or her employees. I also follow Tilda's business, which also makes regular Facebook updates but with a different style. The writing is more personal, and they may refer to themselves or be photographed in the promo pictures, along with their children. The amount of Facebook "likes" hints at the different scales of these two businesses: Tilda's business now has about 8000, whereas Hannah's has over 40 000, and people have set up flea market groups for the brand's clothes. Still, both of their businesses represent the styles they were already aiming for at the time of the interview. Hannah wants to distance herself and run a big company, whereas Tilda keeps the personal touch as part of her business brand. As an entrepreneur, Tilda represents a

“mommy blogger”, whereas Hannah presents herself as a professional whose customers may be the mommy bloggers, but she is the professional business owner and does not make herself to be a face for the brand.

Paula and Aura both closed their businesses a while after the interviews. I do not know what has happened to Aura since closing her shop. I once tried to email her to ask about closing, but she never replied. During the interview, she seemed like more of a private person than some of the other interviewees, and therefore I am not surprised she did not want to open up about the business afterwards. I feel it is ethically important to respect her will to keep the issues to herself, so I did not call her anymore. I am grateful she took part in the study in the first place, but I cannot expect anything else from her years after our first contact. Therefore, I cannot say what has happened to her since, but I hope that life has treated her well.

Paula, on the contrary, has actively shared things about her life on social media, and I see it as part of her earning a livelihood nowadays. Since closing down the business, she has educated herself more and has started to earn a living as a blogger and content provider. During the interview, Paula was unable to see herself as anything but the gift shop owner, but after the experience and having gained more education, she has now moved on to new fields, and according to her blog, she seems to enjoy her new career very much. Of course, her blog shows us only what she has decided to tell. She once made an interesting post about her experience as a gift shop owner and what it had taught her. It was like she had been answering my question about what she thinks of the period afterwards. In her writing, she was pondering whether it was worth it. Her conclusion on starting a business was that as an experience, she appreciated it and felt it was worth it, but it was not worth it financially, and she was still paying the price. This resonates with the attitude she expressed during the interview as she tried to think positively about having the courage to even try, even though every now and then, she felt her mind could not take it. The stress she could not take was mainly caused by financial issues and the lack of adequate income, as the actual daily work, in her own words, was the nicest she had ever done. Even more recently, she made a post about money and how it becomes significant the moment you do not have it. She reminisced about the times she had the gift shop and how her husband’s pay was not enough to provide for the whole family, and they had really suffered from the lack of money. Such reflections are very interesting to read, and on the other hand, as a researcher, it needs to be accepted that such confessions are very hard to get from people when they are in the situation of not having money, but afterwards, it is easier for them to “confess” that it has been hard to get enough livelihood at certain times in their lives. However, when the struggle is over, it is easier for them to share that a few years back, they had ten euros in a bank account for the upcoming weekend, and it had to feed the family of five for the next few days. As such strong feelings of

shame are culturally connected to lack of money, it is extremely difficult to get such information when the situation is current.

5 COMPLEXITY OF BEING A MOTHER IN BUSINESS – FURTHER REFLECTIONS ON THE EMPIRICAL FINDINGS

5.1 Making money as a mother

Based on this study, money is more a livelihood issue than a business one. The talk about money is not attached to business, but to general livelihood and making a living. For some, the money is shared between the business and the woman herself. Personal money and business money are very close to each other—not fully separated—which makes it very straightforward that how the business is going affects the personal financial situation. The buffer money, then, comes from the husband instead of the woman's own personal savings from her previous income. A bigger business yields more commercial independence. It has its own debts and finances, and stock balance does not instantly affect personal finances. Family money and business money are separate, and at least in the short term, they are more independent than in a small business. At the business level, money is profits, funds and financing, whereas in the family context, it is paying the house loan and children's daycare.

Women do not ponder about why they are not getting money. Money is detached from the business in a way. When I asked directly about getting money out of the business, the questions were clearly more awkward and unpleasant to answer than other questions about family, for example. It is not nice to talk about money with a researcher you do not really know. This is not a unique experience as a researcher (Repo 2009). Either you are not getting enough of it, or you are getting "too much" and it could be interpreted as bragging in the Finnish cultural context. Either way, it creates feelings of shame. Entrepreneurship as a whole is constructed to be great when you do not need to think about money. And if these women do not get enough money, it is more of a livelihood problem than a business problem; this problem is solved by changing the job, not by developing the business.

The place for money that business offers is very different for different women. It varies from being a by-product of self-actualisation to being a by-product of creating a family business to being a short-term goal and instant measure for a daily standard of living. All this depends on how the money is treated at the family level. If the money the husband earns is providing for the whole family, the woman's earnings are not that essential. When the woman needs to earn her own money to cover, e.g., childcare costs, it is more vital to earn something every month

if you cannot trust the husband to cover your costs. Why the daycare costs are the woman's responsibility is a different question, and it is a hard question even in the 2010s. The practice of the man paying for the house loan and the woman for childcare implies that it is a woman's job to take care of the children one way or the other. She can either take care of them herself or earn the money to pay someone else for their care. It is also the woman's work that is questioned as to whether it is more profitable to work or to stay home, but men's work is not measured in the same way: It is natural and obvious for men to work outside the home.

The women in this study referred to maternity leave like it is used in our daily language: It covers the actual maternity and parental leaves, which could be divided between mother and father. Still, in practice, the mother uses both of these leaves and the father uses only the leaves that are ring-fenced to fathers especially (THL 2017).⁴ Parental leave is a good example of a gender-neutral instrument that turns out to be extremely gendered in people's everyday lives. Mothers use almost all their parental leave (only 1–3% of fathers use parental leave [THL 2017]), and cultural expectations and language support such patterns. Women have permission to stay out of work at least for the parental leave period. It is the minimum amount of time that she is expected to concentrate on her child. There is a guilt-free zone of motherhood when it comes to earning a livelihood, but if a woman wants to work during the parental leave, it is punished with reductions of parental allowance and begs the questions of why the childcare is not enough and what makes her want to work. An easy-going baby or excess time for a hobby-like business are "acceptable" explanations, whereas ambition or career plans are hardly addressed.

As Rouse and Kitching (2006) pointed out in their research, the cost of childcare in the British context is an important factor in women's opportunities for self-employment. In Finland, the direct cost of childcare is not as high for individual families, but the cost and how many hours children are entitled to early education are still not insignificant. Tilda's calculations, including Kela's allowances, the cost of childcare and the income from the business, reveal some of the complexity of what earning a livelihood can mean for individual women. Also, the possibility of taking children to daycare when you are at home taking care of a baby may offer precious time for planning and starting a business. Therefore, childcare costs are legitimate business costs (cf. Rouse & Kitching 2006), especially for women, as

⁴ At this point, I want to share my personal experience with the parental leave. After my second child, I was returning to work before the end of the parental leave period, and my husband stayed home with the baby. I had planned the dates and applied the parental allowance for the days I was going to use it. Kela granted me the parental allowance for the whole period, which was more than I had even applied for. The gendered assumption that the mother is the one using all the parental leave remains strong, even in our social insurance institution Kela. Until that day, I had not known that Kela could grant you more allowances than you had applied for.

in everyday life, women seem to be the ones caring the children, either by themselves or by participating in municipal early education. Whereas for Hannah, money was not an issue and they could hire a private childminder, the less wealthy women's work seemed to represent something that should at least cover the costs of children's daycare and the "loss" of not getting the home care allowance for staying at home with the children.

As written in the theory section, entrepreneurship often does not work as an effective solution for women with childcare responsibilities in lower social classes, and mumpreneurship presents itself as an upper-middle-class phenomenon (Rouse & Kitching 2006; Jayawarna et al. 2014; Ekinsmyth 2013b). Based on the cases in this study, my empirical findings back up these previously presented points. The women with lower education were the ones who gave up their business ambitions fairly soon after the interview, whereas the ones with higher education kept growing and developing their businesses and were still running them after many years. The passion for business and social and financial capital have enabled these women to keep up with their business even when it was not financially profitable. The women with lower education and a work history of mainly customer service jobs could not imagine themselves as another type of entrepreneur, nor did they have much passion for developing their current business. Their self-employment was a passing phase in their lives when there was not much employment available, but their own will to do productive work and the need to have a livelihood influenced them to create a job for themselves. Aura's and Paula's cases partly resemble those of a necessity entrepreneur, yet they may have partly fallen into the fallacy of flexibility (see Patterson & Mavin 2009) with their self-employment. Self-employment gives a certain freedom compared to paid employment, yet the businesses these women had included a lot of spatial and temporal restrictions because of the shops' hours. Their work history included customer service jobs, and they were not able to see themselves in work outside of selling to and serving customers. When self-employment is created around a shop with specific hours of operation, the daily "compulsory" work does not differ much from the paid employment, yet it includes more responsibility and actual work in addition to the work done during business hours. In such work, self-employment does not offer more flexibility, but in the end, it generates more worries about having a livelihood because the monthly pay is not guaranteed.

5.2 Complexity of doing business and good motherhood

Ahl (2002: 143) refers to Chell and Baines (1998), who present "the idea that men and women have a totally different and distinctive orientation to their business, that is, that men prefer to keep their business and domestic lives separate while

women prefer to integrate their business and domestic lives, [which] does not stand up to empirical examination” (Chell & Baines 1998: 132; according to Ahl 2002). For mumpreneurs, the starting point is that they are willing to combine having small children with doing business. However, such juxtapositions disregard the complexities people have behind their actions and that situations and preferences change over time. Although a woman may start a business as a convenient way to combine work and childcare, as the children grow older and the business grows bigger, the preferences may change. Putting family first may change over time into creating a big business that does not offer opportunities to spend a lot of time with the family regularly but requires periods of heavy working.

Motherhood consists of many implicit and explicit demands on what a woman should be like and what is acceptable for a mother. The ideal is a mother in a nuclear family, a married woman who is raising her own children and always prioritising their needs, whether the needs are real or imagined based on cultural expectations and dominant discourses (Elvin-Nowak & Thomsson 2001). The mythical and unreal expectations of an ideal mother are present in my interview data. The women mainly picked issues that differentiated them from the ideal mother, and those were often about their work, which they saw as non-traditional. None of them questioned whether these “normal” mothers exist somewhere. Their own exceptions were constructed in a way that even though they differed from the norm, it did not make them bad mothers in the end. Hannah viewed her working as a good thing, that children can see a mother with something to do besides just domestic chores. Aura expressed her “abnormality” as she was not keen on her hobbies but preferred to be at home, and in a way, she resigned from the idea of having things in life other than family and work. On the other hand, her rejection of hobbies is how she takes care of female responsibility and ensures that her family spends time together. Tilda differed from the norm because she was stubborn with her self-employment. She did not praise it as a good choice for a woman with kids, but she explained how she has to be self-employed anyways. These kinds of narratives construct good motherhood through the importance of being yourself and doing what feels right for you personally, even though you see that you may differ from the ideal good mother. Self-employment was constructed as self-actualisation, which can be seen as a prerequisite for a happy mother and therefore for happy children (see Elvin-Nowak & Thomsson 2001). None of the women justified their working or business with their professional ambitions or career plans, as those discourses do not fit in the picture of good motherhood.

Individual differences between the women and the complexities around them are shown, among other ways, in how these women construct the event of starting a business during maternity leave. Hannah describes maternity leave being an ideal time to start a business, whereas Tilda has met with setbacks from the beginning and does not feel that entrepreneurship and motherhood are easily combined. But

why is it that similar events and life situations are constructed to be so different for different women? The actual business does not differ much, but the context and surroundings do. A family's financial situation, the spouse's contribution and a woman's own professional expertise in the field of business are all part of the complexity in how these women make their choices and how the context makes the experience different for individual women. There is no universally applicable model for maternity leave and starting a business during it. Words like *mumpreneur* still suggest there is an essence of mumpreneurship that excludes other entrepreneurs and only includes specific mother-entrepreneurs who possess this essence. It diminishes the individual situations these women are living in, simultaneously creating a picture of male entrepreneurs as something else, and men as a group of people who are not affected by their personal lives when it comes to working and doing business.

A mumpreneur is described as a woman who combines running a business with looking after her children (Collins Dictionary 2011). However, my interview data shows that even though some of these women intended to do business and take care of their children at the same time, they have not been able to do it as planned in practice, and their desire to devote themselves to the business in addition to their family has led them to acquire childcare services outside the family. In practice, it becomes impossible to handle two jobs at the same time if the business is growing and doing well. When the business is very small (and probably unprofitable), it is easier to handle on the side, but then it also remains to be financially insignificant. Using concepts like *mumpreneur* for women entrepreneurs with children diminishes and underestimates the workload of both taking care of small children and doing a business. Reasonably priced daycare services offer the possibility to grow the business without fearing how to handle childcare if the business requires more of time in the future.

The discourses that create social norms about children's care at a certain age are present in the talk of these women. The seeming resistance to daycare shows in how the women describe their situations; they plan on keeping the youngest at home until next fall, they have had an adequately long maternity leave or have had a child-minder at home a few times a week (and therefore have not taken the child to outside care). All this implies that the principles of intensive mothering affect the understanding of good care for a small child, and these women try to act accordingly. Still, none of them expressed feeling genuinely sorry about working and putting children in daycare, which goes along with the Finnish social order where working mothers are common.

5.3 Business ambitions

During the interviews, we talked about business, but not in great detail. Many of the businesses were connected to the world of children's products, mainly clothing. Business ideas had spurred from personal experience and personal interest as these women were living in a certain life stage themselves. The life stages keep on changing after small children, too, and I questioned how the women would keep up the interest in children's clothing when their own children grow older. I anticipated that some might lose interest in children's products after their own children were not babies anymore. In general, the interviewees disagreed with my suggestion, as they saw the business as constantly changing and evolving, and in that way, it offered interesting work and challenges in the future. However, those who seemed to struggle financially with their business also seemed to be the most eager to quit. Still, if there is causation between losing interest and not having income, this tells nothing about the direction of that development. Aura seems to have a business that did not offer generous income, but she also seemed to have trouble developing her business. Her personal interest did not include online shopping, but during the 2010s, internet shopping became more and more mundane among young mothers, and overall, the small street level stores in the city centre struggled heavily in the area where her business was located. Losing personal interest in the world of children's clothing and her resistance to utilising Facebook marketing and online shopping as part of her business led to a situation where she was no longer interested in investing either her time or money in the business.

Ambition is not talked about with these women, even though some of them clearly have ambitious goals for their business. Still, it is difficult to talk about motherhood and ambitious business goals together because the social pressure to say that you always put your children before work is so strong. You do not need to look very thoroughly at international mumpreneur sites to see that big businesses simply cannot be handled as side businesses (after childcare). At some point, the business owner needs to accept that the business requires a lot of time too. And it should not be negative to "admit" that women's productive work needs time and that this time might be separate from time spent with the children. Like Hannah illustrated, her situation began as kind of a hobby twice a week, but after a while, she had to face the truth that she could not handle it in the corner of their apartment as just a hobby. She needed and wanted to give it more time and space, and it grew to become a "real" business. The invisible line between a real business and a hobby business is flickering, and there is some absurdity in the whole mumpreneurship concept. How do you differentiate between a mumpreneur and a regular entrepreneur? How big should the business be for you to be considered an entrepreneur? Or how old should one's children be before they are considered irrelevant to the business so that the owner is a regular entrepreneur instead of a mumpreneur?

Like Nel et al.'s (2010) description of mumpreneurs, the understanding of these women as altruistic persons with a will to make a better environment for their family and community is naïve and full of gendered expectations of women's motives to create a business. Based on my interviews, I would suggest that these women created their businesses as a more or less selfish action borne of their will to do productive work. And I mean "selfish" in the healthiest sense of the word because of course, they wanted the best for their family and for themselves; on the other hand, they were not willing to do just any job available, but instead wanted to impact what their work looks like and what it includes. The goals and ambitions in business were not easy to talk about, but they still existed more or less, depending on the case. The one woman that did not show many ambitions towards business was Aura, who shut down her business less than a year after the interview. However, this case shows the reality of the enterprise. There is competition, and it may be severe. If you are not interested in developing a business, it will not go on forever; it needs work and effort to answer the needs of customers and keep up with the competition. Losing personal interest and ambition for the business seemed to lead to its end. Hannah and Tilda were opposite cases, but they were both interested in developing their businesses, and they had faith that the business would live and adapt to their lives for many years, even though their personal life stage (as a mother of small children) would change after a while. A mumpreneurship is not any easier, but it requires the same amount of work and development as any other "regular" business if you want to make a durable livelihood out of it.

The ability to do business in everyday life is influenced by different kinds of complexities from family and work spheres, or more specifically by the fact that these are not separate spheres in the end but are related and dependent. I previously referred to a question about entrepreneurship support, and this question is heavily gendered as it is seldom asked of men, and it reinforces the assumption that women are the ones responsible for taking care of everyday life in the domestic field. Support for self-employed women clearly has nothing to do with the business but with support and help in the domestic areas. This was true for Tilda, whose father came to help with his grandson's schoolwork and offered Tilda more time to work. In Hannah's case, the same kind of help in the domestic field was shown in the form of buying cleaning and meal services from outside providers, and for Paula, the support was shown in her husband's new everyday life as he started to take care of everyday "female" tasks: grocery shopping, children's hobbies and school activities, etc. Support for business then does not seem to be actual business support, but rather support and help in the domestic field by releasing time for the woman to work in her business instead of using all of her time for domestic chores and child-care. Still, these women also got some concrete and emotional support in the business field from their husbands, but they said they had nothing to give for their spouses' businesses. Men were qualified to give advice to their wives, but not the

other way around, not even when the woman felt she would have had relevant know-how to offer her husband's business (like in Tilda's case). These situations reinforce the traditional gender order where men are expected to have a supporting wife and family managing his household, and women are expected to offer resources for their husbands without getting reciprocal support (Heikkinen et al. 2014; Tienari et al. 2002). For the women, business and family were constructed to be closely intertwined in their daily lives, but their husbands' businesses are more separate from the family sphere.

5.4 Life decisions

Even though the cultural surroundings in Finland are totally different than in Jordan (see Al-Dajani & Marlow 2010), the same phenomenon can be recognised from my interview data; the women are taking the role of a "project manager" quite eagerly because it gives them certain power over other family members. The intolerance of business intruding into the domestic sphere can also be recognised in Finnish mother-entrepreneurs. In most cases, the woman's work was the flexible one if some schedules needed to be arranged. Tilda heard some nagging from her husband about spending her nights on the computer, even though she had spent her office hours taking care of children while the husband had the privilege of working in peace at his office at the same time. It is like Tilda is playing against the gendered assumption that the woman is the one who makes sure the whole family spends "enough" time together (Elvin-Nowak & Thomsson 2001), and when her productive work interrupts the "normal" leisure time in the evenings, her husband has trouble accepting it.

As presented, based on previous studies and representations in the media, etc., mumpreneurship is mainly presented as an opportunity. In my theory section, I asked what the actual opportunity is, then, as in many cases, the actual business opportunity may not be especially profitable. If it were an objectively looking, outstanding business opportunity, why would it be suitable for mothers only? Would any entrepreneurial person be interested in it then? As my study illustrates, self-employment is not an equal opportunity for all women; for some, it is more of an opportunity, whereas for others, it is more of a necessity to have a tolerable job. To be an entrepreneur or self-employed for the sake of your children and your family's well-being seems to be rare in the Finnish context. Hannah's case shows that it is possible to reject the rat race and find a profitable business opportunity: She rejected the corporation career and created her own business (see also Patterson & Mavin 2009). Other women did not talk about getting out of the rat race because they did not have a similar kind of corporate career, which is commonly intertwined with such vocabulary. For them, work was work, and even the self-

employment was work, not necessarily a career choice. As mentioned, for Tilda, self-employment was important, but it was more of a lifestyle choice than a career move inspired by opportunity recognition.

Although previous research suggests that self-employment may be a good choice for women for whom normal office hours may be problematic, Tilda feels that entrepreneurship is not easily combined with family life. Previous studies were made in contexts other than in Finland where reasonably priced daycare is available for all children and school is free of charge. The Finnish women's choices between to work and to be a stay-at-home mother is mixed up with home care allowance and in some municipalities with a municipal extra. The allowance is basically gender-neutral money paid for not taking your children to municipal daycare. It does not have to be either one of the children's parents who takes care of them at home, but in practice, it is mostly mothers that get the allowance and stay home. Although the monthly allowance is quite a small amount of money, it affects women's willingness to work when it is combined with family-level income, weekly working hours and cultural discourses promoting intensive mothering.

Many of the women I interviewed for this study had been brave and open-minded about combining entrepreneurship and the inability to plan life. Many had started their businesses in a phase of life when they already had children but they still wanted to have more. Therefore, it was likely that many of them would get pregnant during their self-employment. A lot of the women somehow referred to the surprises of having children: Tilda said she had to start the business because she could not just wait until she got pregnant. Hannah referred to a discussion with her husband about welcoming another child anytime. Aura's business moved to new premises at the same time she had her second child. She also referred to her first maternity leave and starting her business and said that if her husband had had the income level he later had, she might not have started her business at all, but she might have had a second child more quickly after the first one. All these examples tell about uncertainty in life, which women of a certain age need to face if they are willing to have children. It is not possible to accurately plan which month you will have a baby in advance. You may lose your ability to work right at the beginning of pregnancy, as in Tilda's case. These situations may seem irrelevant to entrepreneurship, but they are the reality for women at a certain point in their lives, and the complexities lie in making decisions about having children and starting a business, finding employment or staying at home. For individual small business owners, pregnancy may have a big effect on income and the ability to keep the business going. During her maternity leave period, Aura's accountant told her that it would have been a good year if she had just not employed a substitute salesperson. In Aura's case, it was possible to employ a worker while she was on maternity leave, but a hairdresser, for example, cannot replace herself in the same way. The clothes Aura's shop sold while she was gone were still the same, but in

jobs where services (rather than materials) are being sold, the professionalism cannot be replaced. These kinds of service occupations are female-dominated fields in Finland. In such occupations, absence is naturally problematic, but it does not end there. After having a baby and returning to work, the childcare needs to be arranged somehow, and the majority of childcare centres are only open during traditional office hours (7–17), even though the demand for these services is shifting more and more towards evenings. It puts these service providers, often mothers, in a difficult place where they need to balance getting enough income with childcare options in addition to having the guts to overcome the possible social unacceptance of putting children into other people's care during the evenings.

6 CONCLUSIONS AND DISCUSSION

6.1 Mother-entrepreneurship in the Finnish context

Money is difficult as it is often kept a personal issue, yet in everyday life, it is a household-level issue. Entrepreneurial decisions are treated as personal decisions even though in real life, they are often affected by the household income level and the household's ability to take financial risks. (Carter et al. 2017.) This varying ability to take financial risks was present in the cases of the women in this study. The more risk one could take, the more profitable the business. But the risk is also relational. Whereas one could lose fifty thousand euros and still maintain a high standard of living, another may need to heavily cut back on consumption after losing five thousand. Household-level income plays a big role in how severe such losses would be and how the loss of the "woman's money" is covered in the household, generally by the spouse's finances.

Women's money is still constructed to be different than men's money, and even women's investing seems to need its own books, Facebook groups and advice. Women in this study talked about money as something they need to cover the costs of daycare. The money their business was able to offer was spent primarily on daycare invoices. No one talked about daycare costs as something that comes because of their children, nor that those children are as much their father's children as they are their mother's. Childcare costs were talked about as something that does not come from having children but from being a working mother. Even when the businesses were not very profitable, all the income they could offer was primarily intended to cover the daycare costs. In the meantime, the husband could use his money as he wished, as long as the family was provided for and the necessary costs were covered. The logic here seems to be that it is acceptable for a man to provide for his family with his earnings, but if a woman works, her earnings are primarily for the sake of paying for childcare. Therefore, childcare seems to be a woman's responsibility, one way or another: Her options are to either stay at home taking care of the children full-time or to generate an income to pay an outside childcare provider. Having the father stay home to take care of the children did not come up in the interviews, and it was taken for granted that fathers work outside the home.

The women in this study were mainly building something for themselves, and not even the spouses were considered to be part of the business. The traditional talk of self-employed people not having enough respect was also present, yet these

women do not see themselves as entrepreneurs who will create and build a big company with international or even national markets. The ambitions towards business growth are quite modest, which is part of the Finnish business culture. New start-ups going big are publicly discussed, but the personal risk included in such firms is rarely spoken about. Typical middle-class mothers do not have enough finances to take big risks in business, and needing to feed and take care of small children, big financial risks may seem even less intriguing, so a satisfactory level of income is wanted but is not the aim. Risk-averse behaviour is understandable at this stage. It makes sense not to risk financial security, especially at the household level. However, the anti-ambitious and risk-averse behaviour is not restricted to mothers or women only, but they are more a prevailing part of the Finnish entrepreneurship culture. The tricky combination of ambitions, risk and rewards is even more difficult to talk about when the responsibility of care is added on for mothers. A professionally ambitious spirit in one's speech is easily backed up with "proof" of good motherhood. It creates situations where pursuing your professional ambitions needs to be covered in socially acceptable ways, like providing high-quality childcare and having regular days off to spend quality time with the children, which keep the "other mothers" and their own conscience silent.

In light of this study, creating constructs like mumpreneurship or mother-entrepreneur is part of the phenomenon where motherhood has become a field of competition, an arena to showcase female excellence. Mothers are praised and criticised in public. Motherhood is referred to as something that makes women well-organised and good at prioritising, yet it also makes women tiger moms, hormone crazy, unable to commit themselves to work and all sorts of other less admirable attributes. This is all part of the cultural understanding of motherhood and how it includes women in the "mommy race", an unofficial contest of the perfect mother, even though everybody knows no one is ever going to achieve the ultimate goal. Passing feelings of small victories are possible, but more often, everyone in the race has to face feelings of inadequacy. It is also a part of the tendency to spread economical talk into all areas and stages of life, where efficiency and productivity are appreciated and even expected. Motherhood is competitive when it comes to the home and childcare, and bringing in concepts like mumpreneur widens the competition, suggesting that there is no good reason to stay out of productive work at any life stage because a woman can always create a business that suits her situation. However, in practice, this often means a very small-scale, probably home-based business with few resources and few intentions to be risky. The business is not as "serious" as it ought to be, but the excellence of mother-entrepreneurs is in the field of motherhood, where one can be called more than just a stay-at-home mom. Women in this study are the mundane illustrations of women who aim for good parenthood and meaningful work outside their role as a mother.

Based on this study, I argue that mumpreneurship is an effort to excel both in business and in motherhood within the constraints of one's life and with the resources at hand. It is the will to "have it all": an interesting and meaningful job, a family and enough time to be with the family. Entrepreneurially, it is the extremely female and typical versions of women's business where motherhood is used both as a competitive advantage and as an excuse for natural/humane inadequacy. It is not traditional business competition but a more holistic competition including both the business and, as a very important dimension, the motherhood. The shortcomings in one field cannot be fully compensated with another, but the ideal life of a successful woman requires at least some kind of success in both business and family. Within the prevailing gender norms, becoming a mother represents one kind of success, and being a "normal, good mother" is the accepted level of motherhood. In business, the "normal" level of success requires a lot of other kinds of work, and having only your own interest and enthusiasm may not take you very far if you are not getting enough income from the business. Although the work feels interesting and meaningful, many may need to confront the unrewarding relationship of time and money and reconsider the role and value of their business in their lives.

In issues combining work and home responsibilities, it is relevant to discuss who sets the standards of housekeeping and childcare and how it affects the understanding of who is responsible for these fields. Housekeeping does not affect the quality of parenting, yet it is intertwined in constructions of good motherhood and has become a part of executing it. On the other hand, constructions of good fatherhood do not include housekeeping and homemaking but are based on presence and common interests and hobbies with the child. When the whole home sphere is the playground of mothers, it forces women to be the project managers in the home as an untidy home or unhealthy food would give the impression that a woman is not excelling in motherhood in the best possible way. It seems difficult to give power over home standards to a husband and let go of the manager role in the home because in the end, it may be interpreted as being a weaker good mother. As Connidis and McMullin (2002) say, "occupational and family structures are still based on taken-for-granted views about the gendered division of labour", and women have fewer legitimate excuses for not caring for other people than men have, which may also apply more widely to the home sphere; for women, paid employment/work does not stand as a legitimate excuse for not taking care of the home.

The "other mothers" is a complicated group of understanding peers, rivals in the competition and enemies. They are expected to understand the mundane difficulties of life with kids and business, yet it is possible they may stab you in the back and criticise your choices. "Other mothers" are constructed to be a homogenous group of people, even though the everyday examples in these women's stories show how other mothers are as heterogeneous a group as any other. Some are your friends and help with the business, some are people with totally different values

and choices and some are somewhere in the middle. Yet motherhood is seen as a field of competition, even though everybody creates their own rules and milestones. Whereas some mothers value children's home care as long as possible, for others, meaningful work in addition to family is highly appreciated. Still, women are eager to judge the choices others have made and compete with each other, even though they may not even value the same things, and a "successful" life is not quite the same. The need to construct your personal choices as the only right ones is strong, and the tolerance for different ways of living with (small) children is low.

Scientific knowledge of children's development and well-being has increased significantly during the last century, and infant and child mortality have continued to decrease decade after decade. The cumulating knowledge aims to add to people's well-being, and it is interpreted as a good thing to have more research-based information. The use of the knowledge, however, is not always straightforwardly positive in the context of motherhood, which easily takes on guilt as part of its construction, nor in the context of a Nordic country, where scientific knowledge has a reliable status and it is uncivilised to oppose it. These discourses on well-being in childhood and motherhood make women easily feel guilty if they cannot meet all the ideal circumstances presented in light of the research. As part of the competitiveness of motherhood, one should know as much as possible about childhood health and development, and a good mother should act accordingly. (see also Berg 2008; Berg 2009; Elvin-Nowak & Thomsson 2001.) This knowledge is not limited to childhood and mothers but has spread to include pregnancy from its early stages, as well as the time when people are planning for a family. As infertility has increased, the knowledge regarding the ideal circumstances of pregnancy have become even more necessary. In the meantime, competition and feelings of guilt already start to build even before knowing whether you are going to be a parent. For example, new knowledge about the mother's stress levels during pregnancy is easily simplified to everyday life instructions to avoid stress. As most mothers aim to give their children the best start, these kinds of instructions become a stressor themselves, when women start to stress over being too stressed.

Competitive motherhood and mumpreneurship as part of it is extremely heteronormative, even conservative, and tends to maintain the patriarchal culture by glorifying motherhood and making it a privilege. We have no dadpreneurs as there is no such culture of the "daddy race" or wide-spread fatherhood myths with controversial expectations that would feed such a phenomenon. Still, the feelings of guilt and inadequacy are part of fatherhood, too, and while fathers are taking more responsibility in the home sphere, these unwanted feelings are also likely to equalise. Traditionally, entrepreneurship is a competition within the business field, but mumpreneurship may be interpreted as earning a living in the realm of the mommy race. It is important to have income to attain the status of a working woman but also to get the status of a caring mother; in other words, mothers must be willing

to take part in female competition on many levels. Resources as such do not seem to define the choice to be self-employed instead of traditional employment, even though for some, it may seem to be a necessity-based choice. However, it is also an active choice to be a working mother instead of a housewife. The empirical part of this research backs up my decision to not go into detail about the contradicting discussion between working mothers and stay-at-home mothers, but to engage myself with the idea that women's paid employment is part of the prevailing Nordic gender contract (Julkunen 1994). This study has concentrated on the working women who have chosen to take part in the income production in their families, and only the form of work has been under consideration.

The women in this study have been active citizens with regards to being active players in the work market. They have made "positive" choices from the perspective of the Finnish government, however, on an individual level the positive or negative quality of these choices is a more complex question. From the government's perspective it is good that they have not fallen into the incentive trap of home care leave and unemployment, but have instead continued their productive work and actively created work for themselves. This is the kind of citizenship that is promoted in today's Finnish political discourse. It is seen as good citizenship to seek productive work irrespective of the wage level, or to create a job for yourself, if there are not any available otherwise. Staying at home to take care of children, on the other hand, has a negative association in public discourse, even for women with low levels of education and low earning potential. However, the personal experiences of women vary greatly and may even be quite positive. Starting a business is also commonly regarded as positive, with the argument being that Finland needs more entrepreneurship, even though the profitability and life expectancy of the businesses is not always very good.

Going back to Salmi's (2004) presentation about the field and levels of reconciliation of work and family, I dare to argue that motherhood is one of the attributes that mixes things up in work-family matters so that it is difficult to account for policy planning. Social policy is usually built in a seemingly gender-neutral way; for example, parental leaves and home care allowance have mainly aimed at this neutrality. However, it has turned out that for several reasons, gender-neutral leaves are women's leaves in practice, and somewhat backwardly, the more even division of leaves requires more gender-differentiation. The more fathers have their own daddy leaves, the more they use the leaves overall (Salmi, Lammi-Taskula & Närvi 2015). When the leaves are presented as gender-neutral and either one of the parents may use them, it tends to lead to traditional work division where the mother takes care of the child and the father works outside of home. On an individual level, people are not very concerned about enhancing gender equality, and the traditional choice may easily be justified with money. The decision seems rational and well justified when the household income is maximised. However, the

impact of women's willingness to try out the role of a housewife or a stay-at-home mother, pressure to be the primary caretaker of a child or the will to become a full-time homemaker is hardly ever discussed. The controversial expectations of a good mother may lead to irrational actions on an individual level when you are encouraged to explore all kinds of opportunities, discover your own way of being a mother, find your own "thing", etc. Work as something that *only* provides a living is not appreciated, but working is expected to fulfil all sorts of other needs, too. Rantalaiho (1994) referred to the same kind of thinking decades ago as she presented that labour markets call for more and more individualised women, yet the more individualised women become, the more unwilling they are to settle for low wages, cultural invisibility and restricted opportunities within the prevailing gender contract. However, a low education and scarcity of social and financial capital may require one to accept that work is only for making income without higher life goals.

Equality policy is hard to execute efficiently when people do not see any problem in our segregated labour markets. The mumpreneurs in this study were the stereotypical illustrations of Finnish working couples: Men worked in construction, finance, management positions, b2b-world, etc., and the women worked in typical female, small-scale, lower-paid retail businesses and often carried the bulk of the responsibility at home. This "order" in our labour markets is naturalised, so people do not see any problems in it and how it is interwoven into many kinds of life issues, and how gender affects people's life choices often goes unnoticed, without individuals recognising or admitting it. The gender order is taken for granted throughout the society, but on the other hand, it is open to change and can be challenged if people choose to alter their speech and actions (Heikkinen et al. 2014; Tienari et al. 2002).

Women play it safe as part of the gendered division of work in our society. Some might be interested to take more risks, but in the realm of constructing everyday life with children and work, the division is constructed in a traditionally gendered way where in the end, women are responsible for childcare and the domestic field, and men are responsible for doing productive work to financially provide for the family. This aligns with Jokinen's (2005) perceptions that everyday life has a way of maintaining conventional gendered practices. Even when these women were "revolutionaries" by starting a business while caring for an infant, in the meantime, they have built their "rebel" actions on the solid ground of conventional, gendered division of work within a family. Decisions around work and taking care of children within the families are built so that if there were a time when neither parent could work, it would be the man's job that continued and the woman's would not be as important. In this practice, the lower income from women's work is a justifiable reason to appreciate it less, and it needs to be the flexible job if family situations need it. This willingness to "play it safe" with a traditional division of work

is part of the complexity of these women's lives, as entrepreneurship is not isolated as a business or work outside of other life spheres, but is part of the mundane mess where the time used to help children with schoolwork is separate from the time one could use for business, but whether it pays off will not be clear for a long time, if ever.

6.2 The future of mumpreneurship

Although the aim of my study has not been to give the “correct” definition to “mumpreneur”, I need to ponder what is “mumpreneurial” within these women and this study. In this Nordic context where reasonably priced childcare is available and paid work is the norm among mothers, these self-employed and entrepreneurial women are exceptions from the norm in their career choices. None of the women in this study questioned their motherhood. Being a mother was the self-evident part for them, and the choices in their work field were more negotiable. The timing of work is more negotiable than the timing of having children. Motherhood was present before the business, and it continues to be, irrespective of the career moves. Therefore, the “mumpreneurial” aspect of these women's lives is not the motherhood or the business, but rather the combination of being responsible for the everyday life in the family while trying to create meaningful and profitable work for themselves. The most mumpreneurial women in this study were the ones who aimed at business growth while taking care of the children and the household. Although they had a lot of work and responsibilities in their lives, they maintained a balance between their use of time and the rewards in their work/family relationships. The two who later quit their businesses had not reached this balance, as their business took a lot of time and emotional resources yet offered only a little income as a reward. The responsibility for the family's everyday life was also more scattered in these cases, which should be a positive thing, but in these cases, it told more of the nature of these women's businesses and how restricted their everyday lives were when it comes to time and spatiality.

Since this research started, many things have changed. For example, new business models have been created and digital marketing has changed. Mommy blogging is gaining popularity in Finland, and there are groups like the Mothers in Business association and the Mama in Business group, etc. It has become more visible to be a mother and to be self-employed or be an entrepreneur at the same time. Nowadays, the search for women within a certain life stage would not be as difficult as it was a few years ago. The tendency to visibly present motherhood in one's life has gotten stronger. Still, the message is often ambiguous, and motherhood is not only a competitive advantage but a valid excuse for weaker business performance. Those who identify themselves as mothers in business are eager to

network with the same kinds of people, which creates more female business “bubbles” and does not advance the women’s equal position in business, but creates and reinforces a division of female and male business industries. Such networks may offer important social contacts and everyday life interactions with people with few or no co-workers, yet the danger of getting comfortable in a small bubble that does not offer a living in the long run is evident. The monetisation of mommy blogging (Friedman 2013), for example, is not as easy in the Finnish context as the amount of potential readers and consumers is much more restricted than in other countries like the U.S. A seemingly good business idea in a certain group may, after all, lead to business failure as there is not enough demand for it on a larger scale.

From the gender equality point of view, I would like to see the division of work between women and men within public and private spheres become more blurry. However, the current politics where children’s right to early education is restricted, and the renewal of family policy and parental leaves is buried before it has even started, implying that gender equality in the work-family interface is not making advancements. On the contrary, fruitful time for gender-emphasising concepts like mumpreneurship might be ahead of us, and the downsides of labelling— even stigmatising and reinforcing—the traditionally gendered divisions of work are gladly ignored.

6.3 Broader reflections

Now, at the end of my research, I discuss the key contributions of my work for the research on the work-family interface and mumpreneurship. My study contributes to these issues by showing a variety of women’s life choices and constraints in a seemingly similar life phase and questioning the use of the stabilising label, which only reinforces the traditional gendered division of work within families. This study has contributed to the field of mumpreneurship by enlarging its conceptualisation. Mumpreneurship started with the traditional male entrepreneur’s model as its foundation, widening it by bringing in spatial dimensions and tying it to the question of combining childcare and doing productive work. This study further conceptualises mumpreneurship as a way to do paid work where the ambivalence of motherhood and professional ambitions are tied into one’s everyday life within the realm of needing to make a living out of the business. Being a self-employed mother in the Finnish context does not compare with the choice between being a stay-at-home mother and a working mother but is constructed as the choice of an active working citizen. However, this active choice to do productive work does not guarantee a better standard of living as the income is insecure and, in many cases, quite modest. The shortcomings in income are therefore compensated with the

spouse's income, whereas the shortcomings in time are a more complex combination of intergenerational help, outsourcing domestic chores, balancing use of time with the spouse and one's own ability to be flexible in everyday life.

Salmi's (2004) model of the fields of reconciliation of work and family, which I discussed in chapter 2, is simultaneously enlightening yet misleading. It pictures the fields of politics, which are relevant for the work-family interface (work, family/social and gender/equality), and it also shows that one field alone cannot solve the issue. However, models are often unable to capture the complexity of people's life decisions and choices of mundane life, and that is also the case here. The model treats individuals like flies in a cobweb, dependent on outside string pullers and unable to affect their own actions and their consequences. However, as my study has shown, people do not see themselves this way. They do not experience their everyday life as a citizen guided by politics to choose the "right" path in life in order to be a good and productive citizen. An individual woman does not see herself as a necessity entrepreneur, nor as a textile entrepreneur because of our segregated work markets, nor as a mother taking a long home care allowance because of the structural equality problems in Finland. Rather, the sense-making for these life choices comes from something more mundane and closer to her in her everyday life. These life choices are mainly constructed within the close sphere of mundane life; the husband's work may heavily impact the wife's ability to be self-employed; the location of school and daycare dictate significant parts of daily arrangements; and the life phase and closeness of grandparents have several mundane consequences for their children's and grandchildren's lives. From this viewpoint, the fields of work-family reconciliation in the public sphere are distant, and the feeling of being a fly in a cobweb is constructed in smaller circles, not even recognising oneself as one of the millions of flies in a society-wide cobweb.

Despite my critique towards the model's ability to represent everyday life, I find it relevant and important to discuss the work-family issues on a political level, not leaving the discussions to be only a matter between families and workplaces. The interface of the structural and the mundane is the interesting and crucial point where politics and structures with a long history of path dependency come into people's lived lives, the human everyday life. In these everyday interactions, the politics that address certain structural-level issues may turn into a different kind of everyday life than intended, and therefore, I see it as relevant to have research on the very mundane level of people's lives and to study what actually happens there and what kinds of mechanisms are at work.

Although I believe Figure 1 will enlighten the fields of the work-family interface, I am not convinced about the need for equal balance between the three fields. The understanding of gender equality and acceptable standards of it affect its implications within social policy and work policy regulations. When both mother and father are seen as equal caretakers of the child, it becomes an issue of social policy

to enable the care of both parents; it becomes a work policy and workplace-level issue to arrange work so that parental leaves are possible, normal and even expected in all industries. However, if the changes are made in a “social policy first” manner, it leads nowhere, as we have seen with our gender-neutral systems of home care allowance and parental leave. The common understanding of gender equality does not support such equal parenting, but it refers to the mother as the primary caretaker, and fathers are treated as mommy’s little helpers when the good intentions of a system’s gender neutrality turn into a means of reinforcing the traditional gender inequality. The democratically equal parts of the picture—work, family/social and gender/equality—should not be balanced after all, as advancing gender equality and equal human rights could be seen as a higher-level value, and the regulations in working life, for example, are one step closer to the practical implications built on the assumption of equal human rights and anti-discrimination.

Using the concept of the mumpreneur stabilises a life phase into a “neat” category where all the women with children and business are treated as if they are alike. The literature then simplifies a wide range of women into the same category, with heavy labels of mother and entrepreneur, expecting these women to be alike, with the same kinds of backgrounds and future plans, even though the variety of self-employed mothers is, in fact, very wide. The only things in common in the end may be that the people in this category are women who have children and a business. However, female businessowners with kids are not a uniform group of people. The personal meaning of being a mother or an entrepreneur or self-employed is not the same for all these women. These women vary in several ways: The income was more important for some than for others, the meaning of being self-employed was different, the role of business within the household was different, the responsibility for children and home varied, the long-term future of the business was different, etc. The businesses were set up for various reasons, which followed the life and possible end of the business. Therefore, the real problem with a simplifying categorisation is that it fails to account for the dynamics of everyday life choices and the constraints of varying family situations. It oversimplifies a life phase that often emphasises the varying constraints in people’s lives and expects that suddenly, all women are more or less alike because they are mothers, especially if they are businessowners at the same time. Mumpreneurs are like a subgroup of the mother tribe and are often treated as if they were all alike, despite the internal competition and constant mommy race. The interest to work as an entrepreneur is seen as a unifying attribute of mothers, even though the differences in personal values, resources and constraints do not suddenly change with the work status.

Then what are the choices and constraints that shape the everyday life complexity of mumpreneurs? To oversimplify this complexity, in the end, the choices and

constraints are connected to time and money. Money helps women buy freedom from domestic chores, and money justifies and legitimises a woman's work as she covers the childcare with her business income. The choice to get involved with a business had a lot to do with fitting with the normal image of a working woman and how citizens are expected to use their time in productive work. However, some women entrepreneurs' specialties were emphasised. Business gives temporal freedom on one hand, but it could also severely restrict one's everyday life when the income is not enough to buy free time in the shape of a temporal employee in the retail business. Everyday life also included making constant choices of what to prioritise in time use, whether one used her time for work, for domestic chores, for family time or being with the children or for one's own hobbies and recreation. However, as everyday life is more complex, it is not just about time and money, but also about life choices, values and preferences; constraints whether they are financial, temporal or about social capital; about one's spouse and his choices and constraints; and other such issues affecting the choices made regarding one's time use. The balance between home and work has been depicted as "constructing a comfortable relationship to the experience of time in everyday life" (Nathanson 2009), but it is not enough if the relationship between time and money related to work is unsatisfying, unrewarding and out of balance. In everyday life, the time triage may roll over what is important (Carrigan & Duberley 2013). Urgent matters are done first, and the less urgent yet important in the long run may get neglected when the daily mundane life is full of things to do.

This dissertation has focused on the mundane. On an individual level, it may be hard to recognise gender equality issues in everyday life. Gender equality problems are more visible at the societal level in structures and institutions, but the closer you get to your own everyday life, the more equal it seems because mundane practices are not easily recognised as unequal. (see Heiskanen in Tolkki 2015.) The gender order is naturalised and institutionalised in our society in ways that are easily disregarded in everyday life. People see themselves as both special and individual, yet small and meaningless in the big picture. The closer a problem comes into everyday life choices, the more meaningless one's own choices seem. On the other hand, life choices seem individual and special and truly unique, especially for people with emotional download issues such as childcare. One may agree that women should be more involved in the labour market, yet taking care of her own children and shortening her own career does not seem to matter on the societal level. One's own choices seem unique and individual and do not reflect the society-level discussion of the same issue.

This study produces knowledge on individuals' lives as part of a Nordic welfare country where segregated work markets keep going and the gendered division of work in both public and private spheres are part of our seemingly equal everyday

lives. In this context, self-employed mothers are women who compete in both business and in parenthood within a mommy race where children are objects, spouses are supporting actors and women are the responsible project managers in the everyday lives of families. Business success, then, is understood through the lens of this mommy race where the efforts in the home sphere are also valued, and business is done in a way that it should not interfere with good motherhood.

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APPENDICES

Appendix 1. Focus group discussants

The discussants in the self-employed women's focus group were Tilda, Miranda and Ada. Tilda is in her thirties, and she lives with her husband and their three children (5- and 9-year-old boys, infant girl). She has a Master's degree in adult education. Her business sells children's products to retailers and to independent customers via a webstore. She started her business about one and a half years ago, coincidentally around the same time she became pregnant. She is still on maternity leave, and the business is still in its early stages, but she has worked throughout her maternity leave. Tilda's husband works as an entrepreneur in construction with his parents, and Tilda's own mother is an entrepreneur.

Miranda is in her forties and lives with her husband and three sons. Her youngest sons are 8 and 12 years old. Her oldest son from her first marriage is 18, and he shares equal time between Miranda's home and her ex-husband's. Miranda has a Master's degree in education. Her business is a sole proprietorship, and she does communications training and relationship and sexual counselling. She started as a freelance trainer in the late stages of her university studies over 10 years ago. Miranda thinks of herself as a consultant entrepreneur. Her husband is employed by the government, and his work requires shift work. Miranda's mother was a single parent and an entrepreneur during Miranda's childhood, but she has recently retired.

Ada is in her thirties and her son is just under four years old. She divorced the father of her child less than a year ago, and now they share joint custody. Ada's business includes an agency and a consumer webstore, and she is a member of a cooperative shop. The shop and the showroom for her agency are situated in Helsinki, but Ada and her son live in Turku. Ada's parents live in Turku, too, and they are already retired, but when they were still working, her father was an entrepreneur and her mother was employed as a teacher.

Appendix 2. Outline of the themes and questions in the interviews

Family

Could you tell about yourself and your family first? How old are your children? Do you have a spouse?

Business

How about your business? What kind of business do you have? Who else is involved? What kind of premises does the business have? Do you have international actions? Do you have cooperation with other entrepreneurs? Does social media play a role in your business?

Start-up of the business

How did you get the spark to start the business? Is your entrepreneurship more of an outcome of systematic planning or is it more of a “go-with-the-flow” type of setup? Is the entrepreneurship more opportunity- or necessity-based? Did you get or apply for a start-up grant?

Work history

What kind of work history did you have before the business?

Future plans

What kinds of future plans do you have for the business? Do you think the business will change when your own children are older?

Husband's work

What kind of work does your husband do? Does he have a role in your business? And do you have one in his business?

Livelihood

What about providing a livelihood for the family? Whose money are you living with?

Work-family interface

Do you prioritise either one of your careers within the family? If so, how and why? Do you see that work and family are separate (life spheres)?

Are your children somehow involved in the business? How does your being self-employed/an entrepreneur affect them?

Parental leaves

What about the family leaves (when the children were small)? Did you take the leaves? Did you work? What about your husband? Did he use family leaves? Do you feel that the family leave periods and allowances somehow affected your decisions about the business? Would you have had a job to return to after the leaves?

Appreciation of work

Do you feel your work is appreciated/valued? Who values it? And who doesn't?

Housework

What about the domestic chores in your household? How do you (as a family) handle those?

Responsibility

Do you recognise a phenomenon of wanting to be a boss or a project manager of the family in yourself? Do you want to be one? Is it important to you to be the one in charge?

Surprises in life

What has surprised you the most about entrepreneurship? How about in motherhood? And in combining those two?

Familiarity with mumpreneur(ship)

Have you heard of the concept of mumpreneur(ship)? Can you relate to it?

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