THE INTERSECTIONAL EXPERIENCES OF INCLUSION AND EXCLUSION AMONG MUSLIM WOMEN IN FINNISH LABOUR MARKET

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Abstract

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My research examines Muslim women's experiences of inclusion and exclusion in Finnish labour market. The research has been conducted in three populated cities of Finland, Helsinki, Jyväskylä and Turku. The overall aim of the study is to provide an in-depth understanding of the experiences of inclusion, exclusion and discrimination that Muslim women face in their day to day working life. Therefore, I ask the following questions: (a) How do Muslim women narrate their experiences of inclusion and exclusion at Finnish labour market? And (b) What are the factors that help to explain Muslim women's experiences of discrimination in Finnish labour market? Drawing upon the qualitative research methods, and utilizing an in-depth interviewing technique, this study puts in use the intersectional framework to explore the overlapping and concurrent factors, such as gender, ethnicity, religion and religious expressions, that affect the working aptitudes of these women. The results of the content analysis indicate that the Muslim women, who were interviewed for the study, continuously experience the myriad of issues and barriers in Finnish workplaces. These experiences include, such as being continuously questioned about the use of hijab and perceived as terrorists, ethnically incompetent, deficient of language skills and lack agency.

Key words: Muslim women, Labour Market, Intersectionality, Inclusion and Exclusion, Agency, Discrimination

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1. INTRODUCTION

In 2017, two Muslim women in Belgium and France were fired because of their headscarves violated the company's policy against "visible signs of political, philosophical or religious beliefs" and "the need for neutrality as regards its customers" (Brunsden, Robinson & McClean, 2017, para. 3). In both of the cases the Court of Justice of the European Union upheld the bans on headscarves and permitted the companies to 'hire or fire' women if they deny stripping off their religious expressions, including hijab (CJEU, 2017). This incident is the advent and starting point of my research. While the phenomenon of inclusion of ethnic and religious minorities in the labour force is highly debated and discussed in the rest of the Europe, and discrimination is identified as one of the key issues affecting the inclusion of Muslim women in European societies, there is an evident lack of research on the experiences of Muslims and particularly Muslim women in Finland. Therefore, my research interests and this study go deep into the topic to explore the experiences of Muslim women in Finnish labor market, and whether discrimination is an issue here or not. Accordingly, this experience-based research aims to capture the unique narratives of a group of Muslim women, and the individual ways in which they experience inclusion, and exclusion, in Finnish labour market. Furthermore, my research focuses on illuminating the factors that are helpful in determining and explaining the Muslim women's experiences of inclusion and exclusion in Finnish labour market.

For more than two decades, the inclusion of migrants in the labour market has been a contested debate in Finland. Ethnic minorities from various cultures have been residing in Finland since independence in 1917 and even before that when Finland was part of the Russian Empire (Daher, Hannikainen & Heikinheimo-Pérez, 2016). However, Finland is one of those European countries that have experienced immigration on a larger scale recently in comparison. With the numbers of migrants increasing, the need for labour market integration has become acute. As a result, the foremost agenda of Finnish integration policy is to engage newcomers into society, particularly into the labour market as soon as possible. The popular argument is that integration through work will limit social exclusion and bring freedom, equality and a higher position in society as well as inculcating a feeling of being valued (Kroll, Similä, Salmenhaara & Blomberg, 2008).

Despite all of regulations and policies to ensure equality and inclusivity, in reality, foreign nationals have a record number of lower employment rates compared to native Finns (Ministry of the Interior, 2016-17). The unemployment rate between Finnish and foreigners is high with a difference of 13.8% (Karlsdóttir, Norlén, Rispling & Randall, 2018). On the other hand, for migrant women, the contrast is even starker with an average of 17% lower employment compared to the Finnish women (Karlsdóttir, Norlén, Rispling & Randall, 2018). Women belonging to ethnic minority groups are significantly placed in low-paid and under-skilled jobs (Myrskylä & Pyykkönen, 2014) regardless of their educational background and they are usually defined as unskilled and unqualified (Kirkup, 2015). For instance, 17% of all women with foreign background in Finland work in cleaning industry and 14 % in industrial and construction sectors (Myrskylä & Pyykkönen, 2014; Mutuku, 2017). Moreover, migrants tend to become entrepreneurs more often than Finns (Myrskylä & Pyykkönen, 2014). Habti and Korhonen (2014), suggested that this may be due to the lack of adequate language skills and non-recognition of their previous education and professional experience.

There is no doubt that female inclusion in the labour market has been proven a central feature for enhancing gender equality specifically in the education sector to increase human capital (Mitra, Bang, & Biswas, 2015). Whereas, lack of female participation in the labour market significantly hinders economic development of the country as a whole (Klasen & Lamanna, 2009; Mitra, Bang & Biswas, 2015). Finland in this regard, is admired for its gender-equal and women-friendly culture, encouraging the inclusion of women in the public sphere and their ability to conglomerate work and family (Saarinen & Jäppinen, 2014). Although, gender inequality has been decreasing over time, the gap between women participation in the labour market have notoriously and persistently remained consistent in Europe as well as in Finland (Hänninen, 2018; Klasen & Lamanna, 2009). Women in the labour market are profoundly disadvantaged as compared to men (ILO, 2016). The reason for this disparity might be due to the general perceptions of gender roles as well as difficulty in accessing finances, training and networking and in maintaining a family life (Kantor, 2009). In addition to lower participation rates, women are also disadvantaged in the types of employments they participate. A large number of women are employed in temporary, part-time and low paid occupations (OECD, 2018 & ILO, 2016). Simultaneously, with regard to ethnicity

and religion, labour market participation, opportunities and the performances of women have been largely discouraging (Habti, 2014; OECD, 2018; ILO, 2016).

The high rates of unemployment amongst migrant women in Finland have captured large political attention in recent years. As the multicultural population is rapidly increasing, with the number of Muslim populations also being in increase, the issue of the under-representation of Muslim women in Finnish labour market is emerging in the debate and arguably affecting the notion of the equality, which is understood as the core value of Finnish society (Järvinen, Pajunen, Saarinen & Sironen, 2018). In particular, there is concern regarding migrant women who have migrated from Asia, Africa and Middle Eastern countries, and these women also tend to be, or they are perceived to be, Muslim. As a result, Muslim women have been continuously under-represented and they face difficulties in accessing Finnish labour market (Saarinen & Jäppinen, 2014).

In addition to above discussion, the problematized image of Muslim women has been dominant in political and public discourses in European countries. Muslim women are considered incompatible with the Western values of social justice, gender equality and women empowerment (Sakaranaho, 2008). Such a stereotypical interpretation of Muslim women utterly overlooks the agency of these women who consider their religious identity and religion inspired choices as a proficient instrument for agency (Ghanem, 2017). This dimension of discrimination decreases women's possibilities of inclusion in the labour market (Makkonen, 2002).

In the wake of 9/11, Islamophobia has become a crucial parameter in outlining the experiences of Muslim women in labour market in western societies which Muslim men and women encounter discrimination uniquely (Jahedi, Abdullah & Mukundan, 2015). Abdullahi (2016) expressed that Islamophobia or Islamophobic occurrences affect men and women differently (Hopkins, 2016) and the other groups who can be potentially discriminated because of their gender identity. Abu-Ras and Saurez (2009), indicate that post 9/11, Muslim women were reported more likely to be victimized or faced discrimination compared to men and expressed high frequency of anxiety and exclusion. Muslims women repeatedly become comparable to religious attributes which are associated to their appearances and its functions (Sakaranaho, 2008; Lehtovaara, 2017). Moreover, it is determined that Muslim women are dealt with even more critically and unfavorably and

exposed to higher experiences of discriminative attitudes which often occur in the domain of the labour market (Abdullahi, 2016).

Along with the intersection of gender and religion, Muslim women in Finland are also penalized on the matter of visibility, as bearing further, the choice of wearing hijab, niqab or any form of veil (Habti & Korhonen, 2014; Saarinen & Jäppinen, 2014). These are imperative in determining their life and labour market experiences, particularly with the increasing wave of Islamophobia (Meer & Modood, 2011, 2009; Rana, 2007; Gottschalk & Greenberg, 2008).

Although researchers have been working on the agenda to bring to light the issues and barriers related to Muslim women and employment, but in the Finnish context, experiences of Muslim women in labour market are scarcely researched. Many aspects are still under-explored, particularly, how Muslim women are understood and tackled in organizational approaches and how the general perceptions about Muslims prevent or reduce the ability of inclusion in labour market (Tariq & Syed, 2018). Furthermore, It is also essential to understand that labour market experiences of Muslim women cannot be defined only through the traditional gender framework or by the typical human capital model because these women are not only contesting masculine powers for jobs and wages, but also their human capital is not considered equal or similar to Finnish-born women (Steel & Jyrkinen, 2017; Miaari, Khattab, & Johnston, 2018).

My research, in this regard, is an attempt to highlight the Muslim women agency. By agency, I mean, the capacity to make choices and take control within the structure in which one's life take place and bring into the debate a point that is missing: the perspectives of Muslim women themselves. My work explores how Muslim women, who are employed, perceive their position in the Finnish labour market and what factors affect during employment as well as during job seeking experiences in Finnish labour market. It is important to mention that initially I started the study with the intension of exploring the experiences of inclusion of Muslim women in Finnish labour market. However, as the research advanced and I started interviewing Muslim women, I noticed that women were sharing the narratives of discrimination and exclusion more often. Therefore, my research has a unique value and by focusing on the interview data, my thesis will provide depth

into the discussion on the labour market experiences of discrimination of Muslim women in Finland.

As my research emphases on Muslim women's experiences of inclusion and exclusion in Finnish labour market. My key questions in this study are therefore: How do Muslim women narrate their experiences of inclusion and exclusion at Finnish labour market? And what are the factors that help to explain Muslim women's experiences of discrimination in Finnish labour market?

Using the qualitative research, my study will attempt to discover the empirical factors that regulate the exclusionary practices of Muslim women in Finnish labour market. Intersectional framework will help to detangle the interwoven elements of Muslim women identity such as gender, ethnicity, religion that function altogether as force to determine their experiences in Finnish labour market. The research data is comprised of in-depth interviews, and content analysis will be used to analyze the results.

This research has been divided into four sections. Chapter one describes the objectives of my research. Chapter two sheds a thorough light over the extant literature by previous scholars and defines the challenging factors which barricade the inclusion of Muslim women in the labour market. Chapter three addresses the methodological pathway of my research. It describes how Muslim women in Finland were recruited and interviewed. Moreover, how the analysis of the collected data was conducted. Chapter four analyses the stories and experiences of Muslim women working in the Finnish labour market. It provides the in-depth evaluation by highlighting the key factors of their low participation in Finnish labour market and illume the correlation between the gender, ethnicity and religion that develop possibility of discrimination which results in high levels of inactivity for Muslim women in Finnish labour market. Lastly, chapter five summarizes a conclusive discussion of the research and provides recommendations on areas which have room for improvement.

2. THEORATICAL FRAMEWORK: INTERSECTIONAL ANALYSIS OF THE INCLUSION OF MUSLIM WOMEN IN LABOUR MARKET

This chapter establishes the theoretical framework of my study and explores the connection between social inclusion and labour market outcomes of Muslim women. By establishing necessity of social inclusion, this section will further explain the ways in which different factors, such as hijab, Islamophobia and language, work together as a force to implement exclusionary practices and experiences of discrimination during employment and while accessing labour market.

2.1 SOCIAL INCLUSION AND INCLUSIVE LABOUR MARKET

The term 'inclusion' has been excessively heard in the current globalized world in multiple distinct contexts. In social sciences the concept of 'inclusion' is defined as a process which determines the efforts that ensure equal opportunities to everyone regardless of their race, gender, sexuality, religion or intellectuality (Abrams & Marques, 2004). This multi-dimensional process specifically aims to generate circumstances which tolerate active involvement by all members of the society in entire facets of life, inclusive of social, economic and political activities (Dominelli, 2002). Inclusion is also referred as a process to combat poverty and social exclusion of the marginalized groups by empowering them to enjoy equal opportunities to education, markets, employment, recreation and civic management (Abrams, 2004; Dominelli, 2002).

Glancing back through history, the term 'inclusion' links back to the case of Rosa Parks (History, 2009). In 1955, Rosa Parks (1913-2005) stood against the existing disparity in deliverance of equal rights to people of colour. She aspired to be included in a society in maximum capacity which was denied at the times to the people labeled as 'black'. She allegedly sat down in a bus in the 'white' people reserved section and denied eviction. Later, she was arrested for her crime for desiring 'inclusion' (History, 2009). Her particular gesture was a loud outcry against the long history of exclusion which changed the course of history by standing up for 'inclusion'.

Another powerful cry for 'inclusion' can be heard in modern times. This cry is being raised by the people who are evidently and constantly being ignored or denied the chance to participate in society in full manner. These are people who are vulnerable and marginalized based on their diverse identities. Many reformations and regulations have been put in place in order to refine and define the 'inclusion' which heeds towards the dispersion of equitable standards for all participants of society irrespective of their race, ethnicity, gender, religion, sexuality or political status (Cuthill, 2010; Dujon, Dillard & Brennan, 2013). In other words, the generally accepted version of 'inclusion' can be predicted as the function that invites those who have been locked out to 'come-in' or inclusion of those who have been excluded from mainstream institutions such as social, economic and political systems (Abrams, 2004).

In this new era of globalization, we notice a growing interest of both politics and academics in the social aspects of inclusion and analyzing its conceptual applications at multi-levels and in various contexts. It is understood that social sustainability is highly dependent on inclusion at specifically three levels i.e., environmental, social and economic. The social dimension appears the most ambiguous and largely less concentrated domain (Cuthill, 2010; Dujon, Dillard & Brennan, 2013) Kunz 2006; Littig & Griessler, 2005). However, social inclusion is fundamental as we strive to elevate the human conditions within the context of reformative and economic systems (Boström, 2012; McKenzie, 2004). As suggested at World Economic Forum (2016, p. 1), "Inclusiveness and economic growth are not mutually exclusive but a complement of one another". The economic recession that quaked the world economy, which also affected Finland, proves the crucial interconnection between the social inclusion and economic stability (Laitamäki & Järvinen, 2013; Dujon, Dillard & Brennan, 2011).

A vision of an inclusive society is an idea of a 'society for all' in which all stakeholder of the society has full rights and responsibilities to play an active role (Dugarova, 2014). Exclusion on the contrary, usually form economic exclusion which results into inactive labour market participation and inadequate income and inculcate economic poverty (Dugarova, 2014). Furthermore, economic exclusion also prevents individuals or social groups to utilize their full capabilities to participate in society, due to the range of economic, political and social factors such as culture, religion and gender (UNRISD, 2014).

Though social inclusion has been researched in many diverse contexts, this research work will emphasize the processes and outcomes of economic activities related to social inclusion. Abrams et al. (2004, p. 13) express: "Social inclusion embodies the opportunity, and resources necessary, to participate in economic, social, and cultural activities that are considered the social norms as individuals, communities or societies respond to environmental, economic, and social change". Social inclusion programs and policies developed by multiple groups such as governments, non-government, businesses and private enterprises lack inclusive participation which retards the effectiveness of all those so-called initiatives (Dujon, Dillard & Brennan, 2013). Sen (1999, 2009) argues that the core purpose to develop inclusive policies, programs or initiatives should concentrate on providing opportunities to the people who can enhance their capabilities to recognize and allow to do things as they value.

By recognizing the capabilities and values of individuals, communities or groups will articulate the opportunities to sustain well-being (Ling, Hanna & Dale, 2009). For economical sustainability to be effective and implemented, social inclusion is prerequisite. The less inclusivity in the design and implementation of inclusive processes and institutions, the less likely they are tending to achieve their objected goals and less likely to anticipate social justice (Sen, 1999; Bullard, Johnson & Torres, 2005). It is rudimentary to understand what and how inclusion is being comprehended by the diverse stakeholders of the society. Sen (1999, 2000) emphatically describes profound inter-linkage between feelings of being included and potential outcomes, therefore, the necessity of social inclusion become acute to create a more sustainable society.

Catalyst (2016), a non-profit organization, reported significant evidence by analyzing the accounts of the employees from various organizations in different parts of the world. They concluded that feelings of inclusion are greatly comprehended if the environment is adherent of preserving the uniqueness i.e., recognizing their individuality, valuing their specific traits and contributions as well as give a sense of belongingness i.e., they are welcomed, valued as part of the community and accepted indistinctively as they choose to be (See Report). Simultaneously, Catalyst (2016) remarked that ignorance towards their unique qualities, values and attributes, creates a sense of dismissal and devaluation of their identities (See Report). These experiences of exclusion nurture the feelings of alienation and 'otherness' based on their differences, such as gender, ethnicity,

religion, sexuality, clothing or identity and further inculcate the adverse effects on overall productivity (Saharso, 2007).

Nugent et al. (2016) demonstrate that the experiences of inclusion and exclusion both coexist and do not occur in isolation (Nugent, Pollack & Travis, 2016). This is because the experiences of inclusion and exclusion often run side by side in daily life of people. In the employment sector, the experiences of inclusion are mostly invisible and more imperceptible whereas exclusionary behaviors are salient, recognizable and more vividly remembered (Leach, Butterwort, Strazdins, Rodgers, Broom & Olesen, 2010). This reflects the both complex and nebulous relationship between the inclusion and experiences of exclusion that purposively result into discrimination.

The concept of discrimination is another widely used term, which contains several different meanings in diverse social contexts. In a typical way the core of the discrimination can be characterized as defined by General Recommendation 18 of the UN Human Rights Committee (1989, para.7):

> Discrimination refers to any distinction, exclusion, restriction or preference which is based on any ground such as race, colour, sex, language, religion, political or other opinion, national or social origin, property, birth or other status, and which has the purpose or effect of nullifying or impairing the recognition, enjoyment or exercise by all persons, on an equal footing, of all rights and freedoms.

To understand discrimination, it is essential to distinguish between direct, indirect and institutional discrimination. Direct discrimination indicates the circumstances under which a person directly become victim because of who you are (Willey, 2000). For instance, if an employer categorically refuses to employ a Muslim. Indirect discrimination, on the other hand, implies when a policy or reform is applied equally for everyone but has an excluding effect one group of people more than another (Ross, 2008). For example, the French law on secularity and conspicuous religious symbols, bans religious symbols in schools and public offices. According to a French sociologist, De Féo (2018) the effect of such laws is more disadvantageous to Muslim women compared to other religious cohorts. Last but not least, institutional discrimination is understood as the most

fitted type when discussing the experiences of discrimination in labour market because it denotes to the procedures and practices in an organization, institution, or a society which has been structured intentionally or unintentionally in a way that it produces discriminatory consequences (Makkonen, 2000).

Discrimination directed at racial and ethno-religious groups create significant disadvantages for them to access economic resources and effect their abilities to navigate their well-being (Dujon et al., 2011). Dujon, et al. (2010) claim that social inclusion will enhance more social and economic sustainable processes and a higher level of societal well-being. On contrary, racially biased and religiously prejudiced practices not only facilitate high levels of discrimination in the employment sector but also inculcate huge disparity between the economic stability of members of ethno-religious groups and natives (Makkonen, 2000).

Racial and ethno-religious groups face double jeopardy both at distributive and processual levels (Cox & Blake, 1991). This is due to the fact that they are more likely to be poor and excluded from acquiring better education, employment opportunities and equal remunerated treatment based on their vulnerable status (Steel & Jyrkinen, 2017). Moreover, differential wage allocation and underemployment as well as low skilled jobs reduce the efficiency of a worker to produce, enhance and retain personal and organizational wellbeing (Grimshaw et al., 2011). These differences in job practice, job types and wages occur more often and most notably between men and women (Brah, 1993). Whereas, women from ethno-religious groups experience even more drastic imbalance (Brah, 1993). Inclusive labour market and employment requires fair treatment to all its stakeholders whereas discrimination to access employment, hiring, retention and work flexibilities result in adverse effects (Gangl, 2006; Olsen & Walby, 2004; Sen, 2009). To drive sustainable and inclusive outcomes, on the one hand, equal dispersion of resources and opportunities and at the same time, social inclusion and non-discrimination is rudimentary to practice full rights at all sectors of life, especially labour market (Dugarova, 2014).

The labour market is a conventional zone where those people who are seeking jobs and those who are offering jobs, interact and cooperate with each other. In other words, according to the European Anti-Poverty Network report (EAPN, 2017), the labour market can be addressed as an area where

people's demand and supply meet. Accordingly, inclusive labour market is an expression that allows and encourages all people to participate and offers a framework for their development at both private and public spheres (EAPN, 2017). In 2008 European Commission, recommended three comprehensive areas to reinforce inclusive strategies in order to implement an inclusive work force i.e., 'adequate income support, access to quality services and inclusive labour markets' (European Commission, 2008). The aim of the recommendations was to holistically support quality employment regardless of any visible markers of alienation, promote social participation and allow a dignified livelihood to those who are unable to work.

The third pillar of active inclusive strategy was 'Inclusive labour markets', which was aimed to include people from diverse backgrounds who were experiencing poverty and social and organizational exclusion based on their gender, nationality, race, religion or sexuality in Europe as well as including all actors of civil society organizations who represent them (EAPN, 2017). Järvinen et al. (2018) stated in the Poverty Watch Report Finland, that the labour markets become inclusive when every participant of a society can equally participates in paid work, particularly those who are vulnerable and belong to disadvantaged groups such as women and migrants. Evidently, women and migrants are two of the most disadvantaged groups and remain significantly unemployed and underemployed in many sectors and economies (Sironen & Järvinen, 2018).

One of the major elements of inclusive labour markets is diversity management. Diversity management points towards the presence of diverse workers and caution towards the potential adverse outcomes if not managed appropriately (Cox & Blake, 1991). Although many organizations are aware of the feasibility of diversity, they find it difficult to create an inclusive environment (Syed, 2015). This results in the formation of an atmosphere that is not accepting of the ways in which people feel valued and respected, nor does it allow equal access to opportunities and employment. (Jabbour, Gordono, Caldeira de Oliveira, Martinez & Battistelle, 2011). The most current restrictions on inclusive employment and diversity adherence are the discriminatory practices and processes (Miaari, et al. 2018).

2.2 THE INCLUSION OF MUSLIMS IN THE LABOUR MARKET

For decades, Muslims' inclusion in the labour market has been a major and protracted issue in Western societies. Many studies have evidently concluded that the Muslim population encounters multiple problems regarding inclusion in the labour market both in national and cross-national contexts, especially in European nations (Khattab, 2009; Khattab & Modood, 2015; Adida, Laitin & Vafort, 2010; Heath, Rothon & Kilpi, 2008; Tubergen, Maas & Flap, 2004; Connor & Koenig, 2013 & 2015; Cheung, 2013). There is sufficient evidence that admits that Muslims in Finland are also socially, and economically depreciated community compared to other social cohorts (Sakaranaho, 2008; Habti &Korhonen, 2014; Steel & Jyrkinen, 2017).

The primary reason for the disparity between Muslims and inclusion in the employment sector can be explained through the notion of symbolic boundaries and social exclusion (Lindemann & Stolz, 2018). As such, Muslims may face social exclusion or in other words, societies where non-Muslims are a majority, either intentionally or unintentionally deny Muslims from getting employed (Lindemann & Stolz, 2018). This kind of social exclusion can be experienced as a result of religious characteristics that are apparently visible and create a symbolic boundary in the society (Lamont & Molnár, 2002).

Religion is identified as the prominent symbolic boundary in Western societies including Finland (Habti & Korhonen, 2014) and Islam is significantly and protuberantly different from the believed 'autochthonous culture' (Lindemann & Stolz, 2018). Heath and Martin (2012) have extensively scripted about the difficult 'identification problem' (differentiating between culture and religious expressions). This culture can be deduced from the stipulated policies, which include bans on the partial and full burqa in many European countries and, in the case of Switzerland, bans on building minarets. Such allegations reflect the vulnerability of being a Muslim in Europe and develop a medallion of 'otherness' (Habti & Korhonen, 2014; Lindemann & Stolz, 2014; Dahinden & Zittoun, 2013) resulting in what is referred as 'Muslim penalties' (Modood & Khattab 2015).

In fact, many scholars argue that there is no such thing as 'ethnic penalties' (Heath & Cheung, 2006) but what we witness is the proxy of 'Muslim penalties' which is the product of 'colour and

cultural racism' (Khattab, 2009; Modood, 2005). It is a probable fact that affiliation with a faith group which has visible and identifiable religious attributes, characteristics, or practices can shape their way of inclusion in the labour market. This disadvantage can be based on the prevalent prejudice and stereotypes about their faith and inculcate absence or little participation in the labour market. The coupled effect of these intersecting factors is identified by Khattab (2009) as a 'Muslim penalty'.

Undoubtedly, ethnic minorities face multiple penalties in Europe such as poverty, unemployment, underemployment, lower wages and minimal social relations but religious penalties for Muslims are evidently greater, resulting in a double disadvantage based on both ethnicity and religion (Ghaffar & Lama, 2014; Lovat, Nilan, Hosseini, Samarayi, Mansfield & Alexander, 2013). Furthermore, Mnguni (2011) noted that prejudice towards Muslims defines an embodiment of 'religious racism'. Therefore, anti-Muslim attitudes, cultural racism, religion-based discrimination and negative stereotyping profoundly constrain Muslims' inclusion in the labour market and their engagement with the workforce (Habti & Korhonen, 2014; Lovat, Nilan, Hosseni, Samarayi, Mansfield, & Alexander, 2013).

The media occupies a pivotal position in a society today and seen as a major source of transferring information and ideas across the people (Manan, 2008). The negative coverage of Muslim presumably provokes islamophobia, mistrust and anxiety in social and public spheres whereas develop the feeling of alienation amongst Muslims (Baker et al., 2013). Muslims are constantly portrayed as violent, fanatical, bigoted and terrorist in media discourses (Jahedi, Abdullah & Mukundan, 2015). In addition, they are also depicted as a threat to liberal and democratic values as well as being irrational and antiquated (Ahmed & Matthes, 2016) which barricades employers to accept Muslims open-mindedly at workplaces. On the other hand, Muslims find themselves constantly in a state of conflict to prove themselves harmless and equivalently capable to perform as their counterparts (Sakaranaho, 2008; & Baker et al., 2013).

In this context, Finnish media has also been significantly critical of Islam and Muslims in recent years (International Religious Freedom Report Finland, 2018). Hostility against Muslims can be seen in political and mediatic discourses, for instance, some Finnish politicians have overtly made

negative statements against Muslims in social media and rejected the plan for building a mosque in Helsinki professing it as a risk of violent extremism and security threat to the country (International Religious Freedom Report Finland, 2018). Such illustrations designate Islam and Muslims as presumed threat to the democracy, culture and security of Finnish society. As a result, the continuous concurrence of the word 'extremist' and 'terrorist' with Muslims and Islam as a violence-prone religion carries an extremely negative narrative (Ahmed & Matthes, 2016) which creates an exclusionary environment for Muslims.

In relation to this, many studies have concluded that islamophobia does exist in many European countries including Finland (Habti & Korhonen, 2014; Helbling, 2008; Lindemann & Stolz, 2013). Baker et al. (2013), emphatically expressed that the mediatic representation of Islamophobia both explicitly and implicitly reduces the chances of Muslims inclusion in social and workplaces (Jahedi, Abdullah & Mukundan, 2015). Similarly, Muslims expressed that they felt discriminated based on their religion and religious expressions in the workplaces, especially and when acquiring employment (Lindemann & Stolz, 2018; Sakaranaho, 2008; Habti & Korhonen, 2014). Open Society Foundations (2018, p. 35) also reported the hostile attitude of the Finnish media towards Muslims:

> Stereotypes and prejudice against Muslims are prevalent in Finnish national media, including TV shows and public posters. The main focus of public debates is radical Islamism, often linked to refugees. Even though Islamic clothing is rarely the center of debate, when it is discussed, it is often related to whether Muslim women are able to integrate into Finnish society.

Another reason for the higher rate of unemployment amongst Muslims can be associated with the religiosity mechanism (Lindemann & Stolz, 2018). Like in many other European states, there is a general stereotypical narrative in Finland towards Islam that portrays Islam as an extremist and violent religion which is clearly distant from the modern civilized culture of the society (Hyökki & Kreutz, 2017). Employers might assume that religious Muslims are significantly distant from their organizational culture and might harm the internal functioning as well as negatively affect the public, customers and markets (Habti & Korhonon, 2014; & Weichselbaumer, 2016). This is

largely because practicing and visibly identifiable Muslims through their appearances are often type-casted as 'fanatics' or generalized as terrorists (Behloul, Leuenberger, Tunger-Zanetti & Andreas, 2013; Aslan, Ebrahim & Hermansen, 2016).

Whereas, devout Muslims might perceive the workplace differently from other employees. For instance, it is essential for Muslims to perpetuate difference between the secular and the sacred as (Bouma, Haidar, Nyland & Smith, 2003). As such, fundamentally, any function should not disrupt the rudimentary Islamic ethics, such as modesty, fairmindedness, justice, mutual responsibility, or moralities. Moreover, devout Muslims are looked upon to adhere certain Islamic ethics such as prayers, fasting, pilgrimage, dressing and handshaking (Possamai, Richardson & Turner, 2015). Many employers perceive these characteristic nonadjacent to their organizational culture and reject those with Muslim backgrounds (Possamai, Richardson & Turner, 2015).

2.2.1 Human Capital—A Marker of Inclusivity

Extant studies highlight that social and labour market exclusion can be a result of high demands of acculturation and assimilation into the host society i.e., linguistic competencies, cultural knowledge, job experience and high human capital (Portes & Zhou, 1993; Clark & Lindley, 2009). The educational capabilities, linguistic competencies, socio-economic characteristics and social networks of an individual are defined as human capital (Bourdieu, 1986). In many European states including Finland, the foremost reason for lower participation and over-qualification of migrants in labour market is considered the lack of human capital that has also been indicated by OECD (2018, p. 129) in following excerpt:

> Over-qualification rates – the share of individuals working in low-skill occupations despite holding a high level of formal qualifications – are significantly higher in Finland among the foreign-born than they are among the native-born. Indeed, according to the UTH survey, over-qualification rates among foreign-born workers, at 36%, are double those among native-born workers. Among foreign-born women, close to two in every five workers are overqualified for the job they hold in Finland.

A study on underemployment of educated migrants in Finland has indicated towards a consistent pattern in employing migrants more as cleaners, taxi drivers, nannies or constructors than in professions which are compatible to their formal qualifications, while a sharp resistance is noticed in employing migrants with Muslim background (Platonova & Urso, 2012; Mutuku, 2017).

Muslim, in this regard, experience even more drastic disadvantage in accessing labour market. One of the prevalent understandings in European societies is that Muslims in general experience higher levels of exclusion from labour market because they lack human capital as well as social capital (Heath, Rothon & Kilpi, 2008). Recently, studies were conducted to shed light on the education and labour market outcomes of Muslim migrants in different European states including Finland (Komppula, 2018; Lindemann & Stolz, 2018; Mangal, 2018). A striking consistency and similarity were found in all studies that Muslims are the most disadvantaged group amongst all of the minorities and counter myriad of hindrances in accessing labour markets (OECD, 2018; Komppula, 2018; Lindemann & Stolz, 2018; Mangal, 2018). In this regard, labour market disadvantage means that many Muslims are in secondary labour market jobs such as temporary, low-paid employment and on-call jobs (Modood & Khattab, 2015). On the contrary, even being highly qualified, many Muslims face very low employment prospects (Lindemann & Stolz, 2018).

Therefore, in the face of the above-mentioned factors that overtly and covertly operate as barriers, and allegedly influenced and affectedly diluted the image of Muslims in Finnish society and substantially impacted the employment probabilities for Muslims in the labour market (Habti & Korhonen, 2014; Koskela, 2014; Khattab & Modood, 2009, 2015). Moreover, acknowledgement of human capital and underemployment customize the pace of an individual professional performance whether it is concerned with paid jobs or occupational accomplishment (Becker, 1994).

2.3 INCLUSION OF MUSLIM WOMEN IN LABOUR MARKET

Finland is highly regarded as a society, which is based on social justice, gender equality and greatly emphasizes the inclusion of migrant women in the labour market (Saarinen & Jäppinen, 2014). However, extant studies profusely document the fact that migrant women find employment as a

prime challenge in the host countries (Mannila, Messing, Van Den Broek & Vidra 2010). Migrant women with Muslim background, on the other hand, face a double jeopardy on their employment prospects as additional to the gender identity, their religion and cultural orientation equally become the criteria for employers to evaluate their suitability and cost to the organizations (Koskela, 2014; Nagra, 2018; Miaari, Modood & Johnston, 2018; Abdullahi, 2016; Tariq & Hussein., 2018). As Nagra (2018) stated that Muslim women are more likely to be victim to occupational segregation and dually effected due to their disclosure to racist and sexist practices. As a result, the experiences of Muslim women in the workplace in western societies are highly segregated and encounter high levels of exclusion and discrimination in the workplaces (Khattab & Hussein, 2018; Nagra, 2018; Sakaranaho, 2008). A report published by the Women and Equalities Committee (2016-17) concluded that Muslim women are three times more likely to be unemployed compared to women in general. Similarly, Muslim women in Finland are found more likely to be victim of occupational segregation and triply troubled due to their exposure to racist and sexist processes i.e. visibility of race, sex and religion (Sakaranaho, 2008; Lehtovaara, 2017; Steel & Jyrkinen, 2017). The interlock of gender, race, and religion often become determinant at various levels and offer a multi-layered set of processes which result in discrimination for Muslim women (Syed & Pio, 2010).

Studies has found that one of the major derivatives of Muslim women exclusion from labour market is the rise of Islamophobic discourse (Syed & Pio, 2010; Koskela, 2014; Nagra, 2018; Miaari, Modood & Johnston, 2018; Abdullahi, 2016; Tariq & Hussein, 2018). The non-favorable consequences for Muslim women's employment experiences are pre-determined by religious and 'Islamophobic' stereotypes (i.e., hostility towards Islam) in western states (Kamenou & Fearfull, 2006). For example, in Britain, Islamophobia is a prime factor for women of Muslim background to be "frequently excluded from the economic, social and public life and frequent victims of discrimination and harassment" (Harvey, 2005, p. 209). Similar accounts have been recorded from Muslim women in countries such as Australia, the US and Canada; that Muslim women employment experiences are consistently negative.

Moreover, Muslim women experience exclusion as their religious expressions such as dress choices may also play an important part in affecting their opportunities and positions in the labour market (Miaari et al., 2018; Mighty, 1997). The choice to wear hijab across particular spaces is

taken as central force for many discriminating practices in the workplace (Steel & Jyrkinen, 2017) and barricades inclusive labour market agenda i.e., encouraging and allowing people from all walks of life irrespective of their gender, race or religion to participate in paid work and elevate personal and societal hygiene (OECD, 2013). Droogsma (2007, p. 294) explains the role of hijab in Muslim women's lives:

> Visible Muslim identity brings difficulties with it as well. While the women appreciate being recognized as Muslim women, people too often associate negative and erroneous attributes with this identity and treat the women according to stereotype.

Scholars have recognized that women are also penalized triply for their gender, religion and whether they wear hijab and found a robust connection between visible symbols of 'difference' such as hijab, and experiences of discrimination (Karimi, 2018; Kamenou & Fearfull, 2006; Syed & Pio, 2009). Due to the visibility marker of 'otherness', namely the hijab, Muslim women are often considered as an explicit ambassador of Islam (Khattab & Modood, 2015). Therefore, they become overtly and covertly target of extreme discrimination (Sakaranaho, 2008; Lovat, Nilan, Hosseni, Samarayi, Mansfield, & Alexander, 2013). It is a fact that experiences of discrimination are often shaped by optimal markers of ethnicity, culture or religion (Khattab & Modood, 2015). Syd and Pio (2009) insistently documents that hijab wearing women quite often encounter discrimination, intimidating expressions, yelling, and violence.

Moreover, Media use women's body and their religious dress 'hijab' as tool to publicize Islam as monolithic, authoritarian and violent religion. Eisenlohr (2012) noted that the media has extensively sponsored the dispersion of controversial projection about hijab and Islamophobia which has isolated and excluded Muslim women and left them unsupported by the society & public organizations (Eisenlohr, 2012). Such mediatic representation based on the dress code of Muslim women who belongs to Middle Eastern and Asian countries, often incite hatred towards them and provoke anti-Muslim sentiment amongst workplaces (Jahedi, Abdullah & Mukundan, 2015; Ahmed & Matthes, 2016; Manan, 2008) which consequently hinders the employment opportunities and inclusion of Muslim women. Therefore, rejection of women based on their religion and race

stimulates the intersection of various types of discrimination such as sexism, racism and gendered Islamophobia (Nagra, 2018).

The politicization of hijab and Islam directed a continent-wide anti-burqa campaign and laws supporting full or partial ban have exposed the potential rejection of women who choose to appear in hijabs, burqa, chadors, or any kind of head-covering (Heath, Rothon & Kilpi, 2008). Such rulings are specifically gendered because such prohibitions directly discriminate these women in labour market because of their faith and gender whereas Muslim men remain unaffected (Gilliat-Ray, 2010; Holvino, 2010). As a French sociologist demonstrated that since bans on hijab has been enacted not a single prosecution has been recorded against Muslim men, whereas hundreds of women have faced charges as a result of persistence in practicing hijab (De Féo, 2018).

The effects of such legislations are recognizable, particularly in the labour market, as tested by many scholars. For example, Tisserant et al. (2012) measured the specific discriminatory effects by submitting fictitious job applications for a similar post by both western candidates and hijab wearing candidates with similar qualifications. They concluded that out of 149 successful candidates who received positive responses, only one candidate who appeared in her CV wearing hijab was successful. The European Network against Racism (ENAR) (2016, p. 17) conducted a continent-wide research study and corroborated this trend:

> Some studies, including CV testing and victimization surveys offer evidence of the intersectional discrimination faced by Muslim women, especially at the level of access to employment, which appears to be at the core of discrimination experiences of Muslim women, according to the national reports. Muslim women are subject to three types of penalties in employment: gender ‘penalties’, ethnic ‘penalties’, and religious ‘penalties.

Based on these diverse yet intersecting factors, Muslim women have reportedly been criticized by their superiors for wearing hijab or stressed to remove their hijabs and in some cases terminated from their jobs (Nagra, 2018). The discourses that circle around the Muslim women’s bodies and physical representation create widespread stereotype and develop a constant boundary between

'Us' and 'Them', an echoing of Huntington's 'Clash of Civilization' (1997). The rhetoric of 'Us' and 'Them' remains static in public and political spheres and significantly affects the labour market position of Muslim women. Muslim women are fully aware of the perception that society holds has against them, which has detrimental effects on their social and economic well-being (Abdullahi, 2016). Moreover, such negative stereotypes harm psychological hygiene and damage self-motivation (Kunst et al., 2013) which further stems exclusion from labour market.

Women who wear hijab experience discrimination in career development as well, such as a reduced probability to be called back after an interview compared to those who don't wear hijab. The popular argument is that the implication of so-called stereotypes about Muslims' appearances or dress codes inculcate the idea that there is difficulty when dealing with customers and members of the public (Sakaranaho, 2008). However, discrimination based on religious dressing and its effects on those who wear hijab have been little studied (Karimi, 2018). Brah (1993) emphasize on interrogating the structures in which the labour market and Muslim women place themselves. She further argued that the structural processes are 'both gendered and racialized' and the social paradigms of gender, race, religion and other types of identities contribute in stereotyping (Brah, 1993). These social paradigms become possible markers of behavior for employers and co-workers towards Muslim women from diverse ethnicities and backgrounds (Brah, 1993).

The discriminatory attitudes by employers, colleagues and customers create a negative atmosphere towards specific appearances and religion and undervalue the qualifications of Muslim women, where these women underwent a great career transition (Fligstein, 2001; Syed & Özbilgin, 2009). For example, despite having similar or higher levels of education as compared to women in general, Muslim women are more likely to work in lower class and lower paid occupations (Khattab & Modood, 2015; OECD, 2018). Discrimination encountered by these women persist and they profoundly find their qualifications and skillsets devalued in the labour market (Salminen-Karlsson Almgren, Aye, Wolffarm, Apostolov & Kerina, 2011). Meurs & Pailhe (2006) explain the depth of Muslim women captivity which is, "experienced by them as an entire spectrum of limitations, not only in terms of their chances of getting hired, but also with regard to the type of jobs they are offered (p.37)". Such limitations reflect the idea that different stereotypes set up a general kind of suspicious and discriminatory attitude e.g., using a name as a marker, dress code as a symbol and

language as a barrier of inclusion and exclusion of an individual and allows to exhibit agency by ethnic and religious bargains (Fligstein, 2001; Syed & Pio, 2009).

Additionally, discrimination against ethnic minorities and Muslim women develops mono-cultural organization which allows low-level of inclusion of Muslim employees and minimizes the probability of socialization of ethnic minority workers (Cox & Blake, 1991). Mono-culturalism instates the factor of the glass door and glass ceiling, which barricade the participation of Muslims women in management roles (Syed & Pio, 2009). Therefore, recent studies propose that although Muslim women have been provided the same grounds for education and professional training as their fellow host country citizens, they apparently do not experience the same in the labour market (Balicki & Wells, 2011).

By considering the labour market situation in Finland, which is potentially constructed and reconstructed through socio-political policies regarding immigration, including economic structures i.e., labour market functions, organizational arrangements as well as worker's actions and individual's perspectives potentially form exclusionary responses from foreign communities, particularly Muslim women (Kontos, 2009; Sakaranaho, 2008; Habti & Korhonen, 2014). Sakaranaho (2008) exclaimed that discrimination and segregated structures constitute a severe impediment for Muslim women participating in social and economic activities in Finnish society.

2.4 INTERSECTIONAL ANALYSIS OF LABOUR MARKET INCLUSION

Using Crenshaw's (1989) conceptual framework of intersectionality, my research work focuses on the experiences that Muslim women encounter in inclusion in the labour market, viewing the perspectives of participants through the intersectional perspective, female, Muslim and ethnicity, and a combination of these into an intersectional identity. Intersectionality reflects the aspects that formulate identities and set experiences of diverse forms of oppression such as gender, ethnicity, and religion and in this case Muslim women, who are recurrently subjugated of multi-level and multi-layered forms of discrimination in the employment sector (Syed & Ozbligin, 2015). Although the complex theory of intersectionality does not always provide a candid solution to the problems

that Muslim women experience in their everyday lives (Rodriguez, Holvino, Fletcher & Nkomo, 2016). However, it provides sufficient evidence of the construction of intersectional identities and how these identities intersect with each other, specifically at work for women with a Muslim background (Tariq & Syed, 2017).

The term 'intersectionality' was used to highlight the degree of overlapping and intersecting identities, which are countered by oppressive practices. Intersectionality proposes that the intersection of multiple identities of an individual form an entirely new identity (Tariq & Syed, 2018; Enno, 2012). All these identities work together in shaping the experiences of an individual and influence on how these respective societies interact with them (Crenshaw, 1991). Each characteristic of a person is inseparably connected with all other characteristics. Crenshaw (1989) argues that because of the diverse nature of identities, the practice of oppression and consequent penalties are also multidimensional and interweaved. Experiences of racism and sexism do not occur separately from one another but work in conjunction (Syed & Ozbligin, 2015). For this reason, intersectionality does not merely illustrate an individual linear identity but an analysis of the power hierarchies in the society (Foucalt, 1998). In summary, intersectionality framework presents an insight into how multiple systems of oppression interdepend, interact and formulate complex social inequalities (Disch & Hawkesworth, 2015).

In this study, the theory of intersectionality has been used to dissect and dismantle those intersectional factors that commune to barricade inclusion of a Muslim woman in the labour market (Tariq & Syed, 2018). Applying a gender lens to the issue, the constructed rhetoric of the image of Muslim women in Western discourses has been remarkably utilized and manipulated in such a way that it has legitimized politicized claims about Islam and its teachings (Ghanem, 2017). Politicizing Muslim women's bodies as a failure to Western values and secular ideologies, creates a possible friction that results in the denial of women's emancipation and exclusion from social and public spheres (Ghanem, 2017).

It is essential to recognize the interconnection and intersection between gender, religion and religious expressions. This intersection exposes Muslim women to multilayered structural discrimination and disadvantages all at the same time. Many studies have provided candid evidences that Muslim women do face structural and intersectional challenges whilst functioning

in the diverse sectors of the society (Makkonen, 2002; Ghanem, 2017; Tariq & Syed, 2018). Such exclusion based on intentional or unintentional discrimination can be direct, indirect, structural or institutional (Makkonen, 2002). Structural discrimination defines the failure of understanding the impact of certain practices and policies on specific groups especially when those groups are already in vulnerable positions (Makkonen, 2002). As Crenshaw (1991, p. 1249) emphasized: "Intersectional subordination need not be intentionally produced, in fact, it is frequently the consequence of the imposition of one burden that intersects with pre-existing vulnerabilities to create yet another dimension of disempowerment". For instance, the impact of anti-minarets, anti-burqa or anti-immigration laws and policies do not affect people equally, as they solely strike to hijab wearing Muslim women and completely spare men (Gillay-Ray, 2010). Such policies and practices express that 'gendered penalty' with juncture of 'Muslim penalty' hit hard on Muslim women and further suppress their inclusion in the society and labour market (Khattab & Hussein, 2018) because they find their chances of acceptance very slim.

Intersectional discrimination, on the other hand, represents the combination of these various types of discrimination when it occurs repeatedly and frequently to marginalized vulnerable people (Makkonen, 2002), in this case, Muslim women. Intersectional discrimination occurs when discrimination interrelates contemporarily to minority women and they become subjected to particular kinds of prejudices and stereotypes whilst entering the labor market (Makkonen, 2002). They might encounter a specific type of racial discrimination, which other women and men do not experience. Crucial to this type of intersectional discrimination is the fact that minority women from a Muslim background are easily targeted, objectified and invisibly subjected to discrimination and segregation (Makkonen, 2002) from inclusive labour market. Crenshaw (2000, para. 19) elaborates in a background paper for 'gender-related aspects of racial discrimination about the experiences of minority women':

> Intersectional discrimination is particularly difficult to identify in contexts where economic, cultural or social forces quietly shape the background in a manner that places women in a position where they are then impacted by some other system of subordination. This structural backdrop is often rendered invisible because it is so common or widespread that it appears to simply constitute a natural - or at least

> unchangeable - fact of life. The effect is that only the most immediate aspect of discrimination is noticed, while the background structures remain obscured.

In agreement with intersectionality, the intersectional form of discrimination is crucial because it advocates gender inequality and ignores harm and ill-affecting consequences not only for Muslim women, but for all those who are underrepresented (Nagra, 2018; Tariq & Syed, 2018; Zwysen & Longhi, 2016). Therefore, the women with a Muslim background and visible identity mark of their hijab experience far more complex and intersectional challenges in the labour market than their other and male Muslim counterparts (Gilliat-Ray, 2010).

Such structural forces position Muslim women to absorb the penalties as they preconceive that they have no rights in the host society, especially when it comes to their hijab practice (Abdullahi, 2016). Yet again, the main reason lies in the non-assisting policies and general societal atmosphere which works in the background, and which is evidently adverse against Islam and Muslims: “the odds are stacked against them” (UN Special Rapporteur on Violence Against Women, 2002, p. 17).

While Muslim women persist as a visible symbol of patriarchal religion by their physical representation, little room has been given to them to voice their particular needs and express their understanding and definition of agency (Ghanem, 2017). With regard to Finnish society, Saarinen and Jäppinen (2014) criticized the political will of the Finnish-Nordic regime which completely excludes Muslim women when it comes to formal decision making about their social and economic life. In other words, the absence of their voice in formulating integration policies and labour market strategies leads to a poor representation of them which leads to an imbalanced, unjust society (Joro, 2019).

3. RESEARCH DATA AND METHODOLOGICAL CONSIDERATIONS

In this chapter, the processes used during the data collection of this study are described and the current challenges Muslim women experience in the employment sector in Finland are analyzed. Furthermore, the research strategy, methods of data collection, sampling procedures, data analysis, ethical issues and limitations that occurred during the research are presented. In order to conduct an empirical study, a qualitative research methodology approach was adopted to determine the in-depth intersectional issues and challenges Muslim women face to acquire a place and function in the labour market in Finland. My study inspects how women from a Muslim background perceive their inclusion and exclusion in the workplaces and how their experiences of discrimination shape their way in Finnish labour market. These comprehensions will be analyzed in chapter four. The focus of the study was to investigate how the intersection of gender, ethnicity and religion works while generating diverse experiences for women from dissimilar ethnic and Islamic denominations. The participants of the study were inquired about the extent that gender, cultural background, language and religion affect the probability of getting jobs and in-job experiences. Interviews were conducted during the months of August and November 2018.

The qualitative approach is considered suitable in order to explore the diverse implications of, for example, how people or communities impute to social and human problems (Creswell & Clark, 2011), as well as to provide rich narratives based on individual experiences (Lapan, Quartaroli & Riemer, 2012). Furthermore, small groups of people are mostly easy to approach, although results can be difficult to quantify. Another advantageous factor is that a qualitative approach allows for a comprehensive explanation and analysis of the research theme without controlling and limiting the purview of the research as well as the nature of the information collected by participants (Collis & Hussey, 2003). Conversely, the efficacy of a qualitative approach is based upon the capabilities of the researcher; the results may not be professed as dependable because the interpretations are based on the researcher's personal predictions. Also, due to the fact that qualitative research is more suitable for small samples, the results cannot be depicted as a reflection of the wider population's opinions (Bell & Waters, 2014).

3.1 DATA COLLECTION AND METHODS OF STUDY

The data collection has taken place in relation to All Youth Want to Rule Their World research project, which is funded by the Strategic Research Council (decision numbers 312689 and 312692) of the Academy of Finland. The data collected for this thesis has also been used for the article published in Nuorisotutkimus (Tokola, Rättilä, Honkatukia, Mubeen & Mustalahti, 2019). As the requirement of the research, peer research approach was utilized to get more proximate findings and analysis of Muslim women's experiences in Finnish labour market. Peer research approach has the potential to enable people to participate in research by abating the imbalance between researcher and participants (Northcote & Phillips, 2019; Kelly, Gilligan, Friel, Smith, Pinkerton & McShane, 2017). Moreover, peer research approach helps to reduce the bias and provide an improved and proximate understanding of the phenomenon (Roche, Guta & Flicker, 2010). Therefore, as a Muslim woman myself, I have more imminent understanding of the culture and the effect of religious practices on Muslim women's experience in Finnish labour market. The Data has been collated from different regions of Finland, including southern and central Finland. The participants were residing in Helsinki, Turku and Jyväskylä.

One of the biggest challenges was to find suitable female candidates who are both Muslim and working in Finland. With the help of multicultural organizations, mosques and universities, Muslim women from South Asian and Middle Eastern countries were recruited. Participants were of Pakistani, Bahrain and Bangladeshi origins. All participant identified themselves as Muslims and the majority of the participants wore hijab (6 out of 7). It is necessary to acknowledge that Muslim women head-covering practices differ according to their cultural and religious belonging. All participants were highly qualified and were previously employed in their home countries. The selection of diverse cultural backgrounds and diverse statuses were intended to avoid the homogeneity of the experiences of Muslim women.

The method that is referred as a purposive sampling technique was used while selecting participants. In this study participants were selected based on their religion, gender and participation in labour market. I further tried to find participants who wear hijab, burqa or any form of veil. Thus, the focus of the research was on the participants who were female, identify themselves as Muslim, wear hijab, are working and have correlation to the research subject

(Freedman et al., 2007). In other words, my research focuses on the participants who have a particular relationship with the phenomenon under examination, adequate qualifications and active in employment sector. The snowball technique was utilized to reach the targeted group and to enhance the proximity of the research. Within this context, the participants of this study belonged to the following profiles:

Table 1: Information about Interviewees

Pseudonyms & Age group	**Occupational Fields in country of origin**	**Occupational Fields in Finland**	**Employment Type**
Sami (20-24)	Accountants	Student / Hospital, Domestic Kitchen Helpers/Cleaners	Part Time
Zuna (25-29)	Teaching Profession	Bakers, Pastry Cooks and Confectionary Makers	Full time
Qurat (25-29)	Pharmacologists, Pathologists and related professions	Housewife	Full Time
Tusi (30-34)	Nutrition	Nursing	Full Time
Duria (35-39)	Teaching Profession	Hospital, Domestic Kitchen Helpers/Cleaners	Full Time
Malik (35-39)	Dentists	Housewife	Full Time
Fariha (35-39)	Hairdressers, Barbers, Beautician and related work	Hairdressers, Barbers, Beautician and related work	Full Time
Classification of Occupations by Statistic Finland (2001)			

The most recent classification of occupations by Statistics Finland (2001) (English version) is used to provide information about the careers of interviewed women and yet to keep their identities anonymous. All the interviewees between the ages of 20-39. Most of these Muslim women working full time jobs except one participant studying as well as working part time in cleaning industry. Two of the participants are full time involved in private spheres. Due to the sensitivity of the

research topic, the identity of the participants is kept anonymous and they are addressed with using pseudonyms.

In-depth interviews were used to underline Muslim women narratives about how stereotypical concepts of their intersectional identities effect their social and economic lives. In-depth interviews are considered suitable as they are beneficial to study and understand exploratively the assessments, experiences and views of marginalized groups (Labaree, 2019). Another useful benefit of in-depth interviews is that they are unstructured which offers flexibility to both the researcher and interviewee to address queries according to the flow of the interview. However, such an approach can potentially diverge from the particular goals and objectives of the research (Gill & Johnson, 2002). I used a semi-structured questionnaire to establish an interview guide. Furthermore, I conducted a pilot study in order to refine the guide questions to direct the interview towards the required research objectives. However, additional and unstructured questions were improvised to extract more useful information from the participants during the process.

After reaching the potential participants, time was organized to conduct interviews. As I am a native speaker of Urdu, the interviews were conducted both in English and Urdu. The interviews were recorded, cautiously analyzed and to avoid any biased results, outliers were subtracted carefully. In order to clarify my understandings and confirm the interpretations of their answers, I have been in contact with the interviewees throughout the research.

I arranged meeting at their time of disposal and met a few of them at their universities, homes and cafes in order to understand them and their everyday life. As a researcher, I focused especially on the interviewees' cultural and individual behavior which could affect the findings. Meeting with them several times not only helped me to understand their thoughts but also helped them to open up about the topic. Due to the in-depth technique of interview, there were significant differences in the time period of interviews, but the average duration was approximately 1–1.5 hours. The interview questions can be found in the appendix.

Seven interviews were conducted, and held privately on a one-to-one base, and were recorded and transcribed. Where needed, follow-up questions were also sent via text messages. In the same way

that Glassner and Loughlin (1987) explain, rapport was assembled throughout the interview with each participant, harvesting the genuine interest of the interviewer in understanding the experiences of the interviewees. Although the typical framework of the questions was used, however, participants were encouraged to say what they assumed was necessary and discuss any topic they considered important to elaborate their opinions. However, "all qualitative research is predicated on establishing personal, moral and political relationships of trust between the researcher and the researched" (Scarton, 2007, p. 16).

The collected data was analyzed by examining the transcripts and by scrutinizing key themes and sub themes. Content analysis involves looking at the data collected from the interviews in detail and specifying the set of themes by observing certain patterns in the interview, and later classifying and assembling them through intersectional spectacles (Biggerstaff, 2012). During the analysis, themes that emerged were the experiences of Islamophobia, defining the headscarves as a problem, the supposed lack agency, oppression by men together with the lack of human capital, linguistic incompetency and trustworthiness, as well as the tendency among the participants not to report their experiences of discrimination to the authorities. The themes deduced from the studies were consisted of the major advantage of content analysis is that it helps to reduce and simplify the collected information while producing outcomes at the same time.

3.2 LIMITATIONS OF THE STUDY

This research has a broad scope, yet, I acknowledge certain limitations in this respect. The number of women interviewed is relatively small, and women who participate in the study come from specific regions, which means that the results might not comply with the experiences of women who have origins in other regions. For example, the experiences of Muslim women from an African heritage may be entirely different to the ones in this study. Furthermore, the narratives of Muslim women who have migrated from Somalia, Afghanistan and other Arab countries e.g. Iraq, Jordan, Palestine and Syria cannot be documented as I was unable to communicate in their native languages.

The current study does not assess the skills and abilities of women with little or no education as well as with little or no previous background of working. Also, a number of Muslim women with qualifications and experience deny working in public and prefer to remain in the private spheres. This study also does not explore the Muslim women who are involved in entrepreneurship and businesses. Therefore, it works as a foundation for exploring what challenges Muslim women tend to face in managing their economic and social life, remaining in the limits of what their religious values and ethics promote, and why they may face these challenges.

3.3 ETHICAL CONSIDERATIONS

In social science research dealing with people's intimate experience, ethical issues are a major concern. For this study, ethical considerations were fully addressed. I explained to participants the nature and potential scope of the study to the participants and recorded their consents to participate in the research with their free will. All participants showed their consensus and agreement to use the information provided by them for the purpose of research and publication. Various methods of communication were used to hold the interviews, such as face-to-face, Skype and WhatsApp.

All participants agreed to participate in the research by signing a written informed consent form (see appendix B) and were also briefed verbally to further clarify the purpose and publication of the content. The respondents were thoroughly informed about the objectives and the purpose of the study was clearly stated to them. In debriefing, the members were assured that their participation is voluntary, and that they are at liberty to withdraw at any point for any reason whatsoever.

Pseudonyms were given to avoid the risk of the participants being identifiable. The participants were informed and consented to the pseudonyms being labeled to them. They were also reassured that their names and answers will remain confidential and utilized solely for the purpose of the research.

The subject of the research is sensitive because it deals with the women's identities and bodies. Therefore, it was cautiously assured during the interview process that none of the participants felt harmed, abused or exploited, neither physically nor psychologically. As Liamputtong (2007) has

expressed that social researcher has to delve into issues that are sensitive in nature and deals with vulnerable populations. Liamputtong (2007) titled such sensitives areas as ‘back regions’ that are ‘private spaces’ where only insiders can participate and ‘be sensitive to the confidences and intimacies of other’. Due to the fact that I am a Muslim and able to position myself (Chavez, 2008) within the private space of the ‘vulnerable’ population as I shared common grounds with my participants in terms of gender, religion and religious attire such as hijab, it was easy to anticipate and understand the specific religious and ethnic terms used as well as participants showed a degree of trust. I remained genuinely concerned about and understanding of the sensitivity of the matter and successfully created rapport with the participants and an atmosphere of comfort.

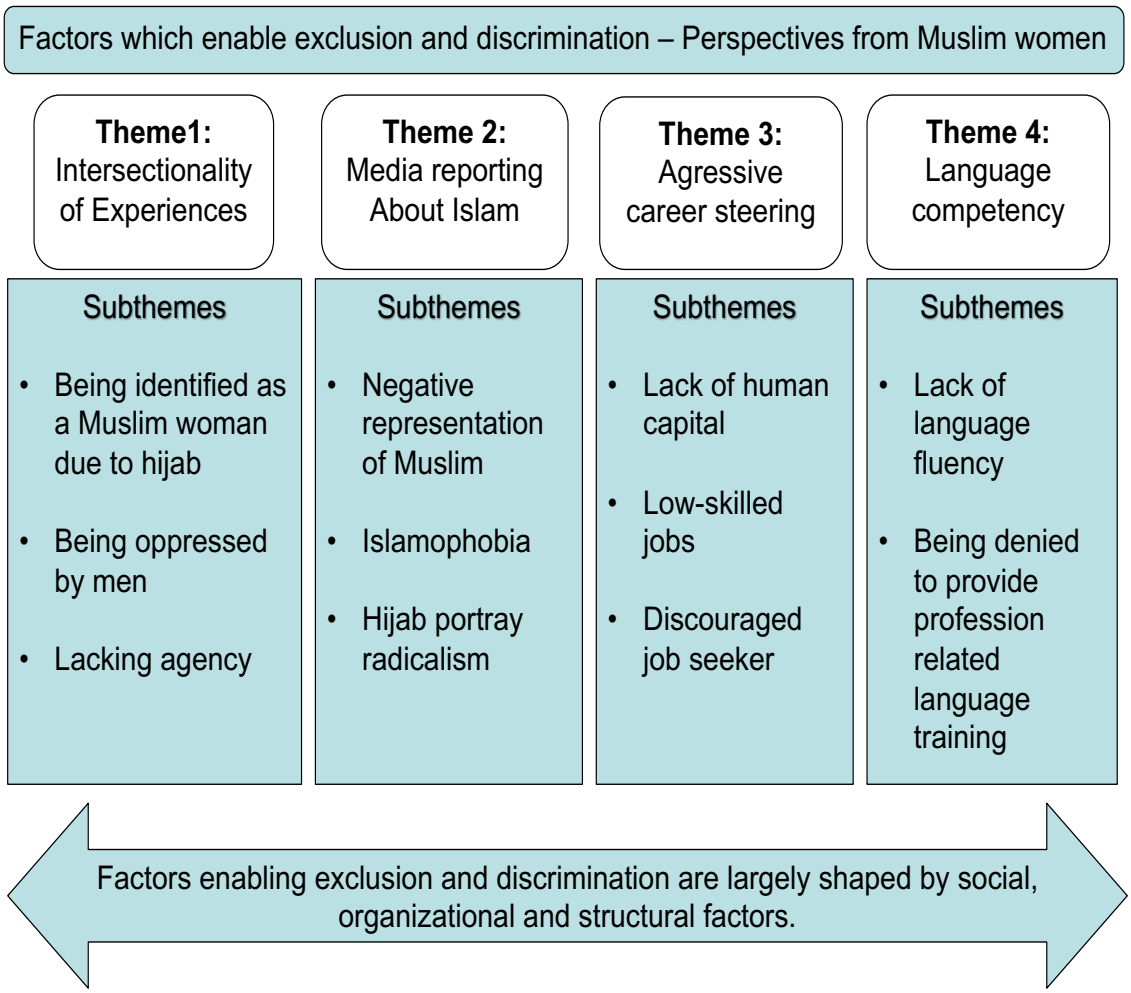
During the debriefing process (Allen, 2017), as mentioned earlier, I have provided participants the clear intention of the study and established their consent about the information and the nature of the study as well as usage of the research. At the end of the study, I have informed participants about the results being extracted from their interviews. If the participant has indicated any misconception, I have reasonably corrected those misconceptions in order to get more realistic and accurate insight of the study. The practice of informing research participants of research result is “fundamental to the ethical principal of respect for persons, as to offer research results to the participants treats them in the highest regards (MacNeil & Fernandez, 2006, p. 49)”.

4. EXPERIENCES OF INCLUSION AND EXCLUSION OF MUSLIM WOMEN IN FINNISH LABOUR MARKET

As mentioned earlier, I began this study with the purpose of researching the inclusion of Muslim women in Finnish labour market. However, as I started to conduct the interviews, I soon realized that the themes that emerged through the narratives of these Muslim women were more concentrated on the experiences of discrimination and exclusion. The interviews revealed how the intersection of Muslim women identity, including their use of hijab, cultural background and migration status came together and negatively affected on their experiences in the labour market. Therefore, this analytical chapter deals largely with the experience of exclusion and discrimination as they were narrated by the research participants.

The chapter focuses, first, on the experiences of exclusion and discrimination of Muslim women as they themselves perceive them. Thenceforth, it moves on to discuss the factors that help to explain these experiences and conclude with the summary of findings. Table 2 summarizes the set of key themes that reflect the experiences of interviewed Muslim women and their perspectives in Finnish labour market.

Fig 1. Themes and subthemes retrieved from the analysis of interviews



4.1 MUSLIM WOMEN'S PERCEPTIONS AND EXPERIENCES OF EXCLUSION AND DISCRIMINATION

Firstly, it is rudimentary to mention that experiences of Muslim women in the Finnish labour market cannot be comprehended through the traditional gender frameworks as all of the participants shared that they experience discrimination because they are easily identified as Muslim whereas Muslim men are hard to recognize. Secondly, all participants were associated to the jobs which are highly female concentrated, thus, their experiences are merely different than the typical experiences of gender-based discrimination.

Tusi, a Bangladeshi woman (30-34) with a nursing profession, describes that her job-seeking experience was unaffected by gender-based discrimination because she believes that her field of work is highly female concentrated. However, in her opinion her experience might differ if she was employed in a male-dominated profession.

> In Finnish society, I think gender is hardly an issue of getting and accelerating in this profession. I have never experienced any obstacle in the way to get my current position because I am a woman, but I have to struggle to get this job as a Muslim woman wearing hijab. I have never been told by interviewer that I cannot do this job because I am a woman, but my hijab has been questioned a lot.

In addition to this, Fariha, a Pakistani woman (35-39) working in beauty industry shared a similar kind of narrative as her profession is also heavily dominated by women. She believes her experience was not influenced by typical gender-related discriminatory practices. She states:

> My personal experience as a woman is very progressive in my profession. As I belong to the world fastest growing economical profession where men are least participating. Even when I was in my country, I never felt threatened by men as I hardly confront them in this profession. I only experience discrimination as a woman when I wear hijab.

Muslim women in my study overtly identified religion as the core reason of exclusion and discriminatory experiences, in this case, women who associate themselves with Islamic faith. The participants of this study openly expressed that in Finnish society, being identifiable as Muslim due to their headscarves put them in a more vulnerable situation and they frequently and repeatedly face prejudice, experience fear and are easy targets of hate mongering, stigmatization and have to deal with the loss of social inclusion in Finnish society. Fariha (35-39) working in beauty industry recalls one of the horrendous incidents happened to her while campaigning against racism:

> I remember when I came to Finland, Red cross has organized an anti-racism stall in city center, and I was also participating in that campaign. Suddenly, a man

> approached me and started to shout something in Finnish. I couldn't understand a word at that time but the girl standing next to me told me that he is saying bad words for me and asking me to take off my headscarf or go back where I have come from. He was very angry, and I was very terrified. All of a sudden, he pushed me aggressively. At that point some people from around intervened and called the police.

The Women and Equalities Committee report (2016-17) reveals that the rate of unemployment and job seeking is three times higher for Muslim women than women in general. Many women I spoke with, quote a state of 'self-segregation' from social and economic spaces as a response to anti-Muslim statements, a notion that is also identified by British social policy research (Kalra & Kapoor, 2017). The Pakistan based former pharmacist, Qurat (25-29) explained the reason she chose to stay at home and not to work because she believes that she is not strong enough to deal with negative remarks about her religion and choice of attire:

> Seriously, I am not a strong person when it comes to my identity as a Muslim. I cannot take it when someone throws hatred at me. It destroys me emotionally and psychologically and I think my only way to escape is to keep away from outside world. I am educated and experienced, but I am also a Muslim and I do not have courage to face hate towards my looks. Many of my Muslim friends also do not work. They all are also educated but decided to remain at homes. It's hard but at least less hurtful.

A Duria (35-39) working in cleaning industry recounts how her Muslim friends cautioned her about the possible unfriendly working environment and advised to stay home:

> My friends warned me when I want to apply for a job and prepared me to listen negative responses because of my hijab. They told me that none of them got jobs when they came here and now, they are degree-holder-housewives and happy because they do not have to listen and face humiliation.

Another mode of discrimination that the participants of this study experienced are related to the hiring process. They have been continuously questioned about their hijab by interviewers and

incessantly rejected because of that for longer period of time. The prevalent policies and legislations might be open and non-discriminatory but hiring and decisions at entry-level can be highly affected by the dominant discourses about head-covering women (Andriessen, Nievers, Dagevos & Faulk, 2012). Furthermore, discrimination during the hiring process may be very common but it is also the hardest to prove (Andriessen et al., 2012). Tusi (30-34) shared an event when she has been discouraged even before entering in Finnish labour market:

> A social worker told me that to get job in nursing would be difficult for me. When I asked why she said, you are wearing this scarf and you are Muslim, you have your own limits, so this field might cause you some difficulties. So, I advise you to think before applying. I wondered at that time 'why it is difficult as a Muslim'. But when I finished my studies and started to find work, I have been rejected many times because I refused to compromise my hijab. Then I understood that sometimes people don't want to listen, they don't respect your religion or anything. They have their own business and they want to run it in their own way.

Hijab, with its various associations has become a globally polarizing issue and a political symbol (Suroor, 2016). It has created a boundary between Muslims and others, between liberality and tradition and between modernity and Islam (Modood, 2005). However, the role of the hijab in the day-to-day lives of Muslim women is a controversial subject. Fariha (35-39), who works in the beauty industry, explains the struggle she faced daily with her employer because of her hijab:

> At first, my employer allowed me to wear hijab in salon but few days later my boss started to ask me to take off the scarf and telling me that you are in Finland now, 'why you are using the scarf'. Every week on her shift, she insists on taking my hijab off. So, I am in lot stress and I am thinking that maybe I should not be going there anymore.

Fariha (35-39) left her job after a short while of this interview and also quit to complete her studies in cosmetology because she believes that there is no point in wasting time and energy when working opportunities are so negatively conditioned for her. Such an experience reveals the intolerant attitudes towards Hijab-wearing women in the Finnish workplaces. As a result, these women start to avoid participating in labour market or at least get involved in those sectors where

their presence is either invisible or does not require public contact. There is a widely spread perception that is generally accepted in Finnish society is that hijab symbolizes oppression and is offensive, disturbing and threatening, therefore, must be removed in order to practice equality (Jahedi, Abdullah & Mukundan, 2015). Furthermore, Abdullahi (2016) noted that the discrimination based on hijab appears to be the most patent explanation for women's exclusion from the labour market. My study also corroborates that the general perception attached to their hijab in Finnish society significantly shape their choices of inclusion and exclusion from labour market.

The participants desperately uttered that they have to extensively prove their agency specially when it comes to their choice to wear hijab. They exclaimed that they have to greatly explain that they are not being forced by their husbands, fathers or brothers, yet they are never successful in convincing them. Zuna (25-29) from Pakistan, working in bakery field, shared an incident when her employer and some colleagues expressed their concern about her headscarf and insisted that it should be removed:

> Why you wear scarf? Does your husband push you to that? Does your family put pressure on you, when I said no, it is my own choice, they pretended not listening and continued on insisting: you do not need to worry here? Here you are safe, you have rights, and no one can pressurize you to wear this 'THING', it was very devastating.

Zuna (25-29) further stated that she has also been suggested that her beauty should be revealed by taking off her hijab as she is now part of society which allows her to practice sartorial freedom:

> I was standing in library when a man approached me and said 'Why you cover your head, you are very beautiful. You do not have to wear the hijab, and you do not have to be hiding your looks. You are in Finland and here you are free to do whatever you want; you do not have to wear that'. I tried to convince him that it is my personal choice and decision but as usual he was not convinced.

The exhaustiveness of Muslim women is displayed through this excerpt and it gives an insight into their everyday lives, which they endure regularly as a consequence of their religious and cultural choices. Such experiences echo the Western orientalist discourse (Said, 1978), which poses Muslim women in submissive and victim positions at the hands of their male folks as well as the exhibition of liberty and empowerment is through the exposition of one's bodily image and sexuality, while completely ignoring their right of choice, honor to their culture and respect to their religious traditions. Ghanem (2017) argued that the practice of religious freedom and religious expression for Muslim women becomes an issue of bias, therefore, thwarted by the fixed and constructed comprehension of their religiously inspired choices, inferred as a symbol of submissiveness or extremism. By painting Muslim women as submissive and victimized results in eluding their agency and self-pride in the public sphere which consequently affects their capabilities to include in labour market.

My results support that the women who are particularly adaptive of Islamic doctrines including those who observe hijab and other form of veil dressings such as jilbab, burqa, niqab or chador accentuate visible markers of alienation. Positioning strangers as 'dangers' often postulates a gateway to prejudice and ferocity against them (Dale & Ahmed, 2011). The colour of the skin, eyes and hair, pose difference and non-belongingness from the mainstream race (Heath & Martin, 2012). In the case of this study, the combination a Muslim woman and a woman of foreign background often develops grounds for racial discrimination specifically in labour market. Tusi, a Bangladeshi woman (30-34) working in Nursing industry shared her job seeking experience in the following excerpt:

> Some interviewers got really outraged and insulted me, Because I am from foreign background. They ask questions like, 'Can you handle Finnish people?' because being nurses we have to handle all those patients, and mostly they are from Finnish backgrounds.

She expressed her exasperation about always being characterized as different and threatening to the overall esteem of Finnish societal values. Considering the Finnish context, such encounters endorses the dichotomous and stereotypical perception that women from the Eastern hemisphere are uncivilized and unprivileged; they lack the abilities to cope with a civilized version of the

society (Said, 1978). Fariha, Pakistani participant (35-39) working in beauty industry expressed that she has regularly being interrogated by customers about her abilities to perform beauty services:

> It happened many times that customers asked me whether I am capable of doing the services such as, manicure and pedicure or not. When I ask them why they think that I can't do this, they replied because it might doesn't happen in my country. Then I have to explain them that every service which they are having here, also being offered in my country and I myself used to take these services there. Sometimes customers get satisfied but most of the time they ask for an exchange from the shift managers to some Finnish staff.

Hence, this study highlights the complexity of deprivation that Muslim women face, whether a person is discriminated based on, for instance, her gender, ethnicity, religion, or religious expression. Miaari et al. (2018) also indicated that Muslim women experiences discrimination in the labour market are highly based on their religious and cultural visibility (Miaari et al., 2018). Evidently, it specifies that different types of discrimination are often entwined with each other. As Fariha (35-39) from Pakistan involved in beauty industry narrated:

> I find it difficult to separate that I have been discriminated because I am a woman or Pakistani or Muslim or wear hijab, I don't know, I think everything somehow play a role in my experiences of rejection and discrimination.

It is evident from numerous studies that women who are practicing Islam are most likely to be disadvantaged amongst other social groups (Nagra, 2018; Tariq & Syed, 2018; Zwysen & Longhi, 2016).

4.2 PREJUDICES AGAINST MUSLIMS AND THE ROLE OF MEDIA

In the name of the so-called 'war on terror' era, and radical Islamist ideologies such as ISIS, Al-Qaida and the Taliban, Islam has been presented as a big threat to the Western world and Islamic cultures resultantly become unwelcomed (Nagra, 2018) and Finland have not remain unaffected

(Newby & Gavan, 2003) to carry those negative perceptions about Islam. My results suggest that negative perceptions about Islam and Muslims give birth to multiple challenges for Muslim women and media intensifies and inflames the negativity that affect these women's workplace experiences. Similarly, all participants indicated that media holds a blatant role in spreading false stories and flagrant inexactitudes about Islam which not only misrepresent Islam but also create negative outcomes for them. They constant feel themselves them under the radar of tough scrutiny by employers and colleagues.

Fariha (35-39), engaged in beauty industry noted the extent of religion-based discrimination experienced by her in the workplace:

> There is very big misconception about Islam. People think that all Muslim are terrorists which intensified if any terrorist attack happened anywhere. People instantaneously think it must be by Muslims and I have to go through the process of proving myself as not-terrorist, non-threatening colleague. I also have to extensively explain to them that Islam does not teach about violence or terror etc. This is what I have to do all the time with my fellow workers. Apart from any violent happenings, I still have to constantly prove myself as innocent and against radicalism.

The influence of Islamophobia must not be underestimated in the day-to-day life of Muslim women. Samia (20-24), a Bahrain based woman who is studying and part-time working in cleaning industry, reveals in her interview the effect of Islamophobic reporting in media on her career:

> When you read newspaper or switch to any news channel, nearly all stories about Muslims are negative. I never heard any positive news about us if I am in Europe. Media is programing the minds against one religion which resultantly effect their job seeking or in-job experiences. I don't blame employers as they have very strong pre-determined false concepts about Islam and Muslims. In such atmosphere, how can they hire a Muslim woman when she is a potential terrorist or a threat to their organization? And you know it is easy to identify a MUSLIM woman.

I found ample narratives by participants that explicate that these women are evidently being discriminated because they are easily identifiable as Muslims, whereas Muslim men are hard to recognize, therefore, least victimized to the Islamophobic attitudes. Tusi (30-34), who is working in nursing sector, explains that being identified as Muslim woman had a major effect on her career whereas her male Muslim colleagues did not share same experience as she did:

> I have faced enormous pressure from my supervisor on daily basis to remove my headscarf, but I didn't see anyone bothering my male Muslim colleagues to rip off their religious identities which actually they don't have any.

Abdullahi (2016, p. 7) claimed that "like many other modes of racism, Islamophobia is gendered" as it does not affect men and women equally. Tariq & Syed (2018) also discussed the prevailing wave of Islamophobia is most often affect women, whereas, men clearly do not experience it simultaneously. There can be numerous reasons behind the amplified vulnerability of Muslim women. Mainly, hijab wearing women are easily singled out as compared to others who do not observe the hijab, or men, and thus are more frequently targeted.

My study finds that it would not be false to claim that phobia towards Islam doubly affects the society. It perpetuates prejudice towards Islam and Muslims and on the other hand, it inculcates fear and precariousness amongst Muslims which seize their chances to mobilize freely and productively in Finnish society. Simultaneously, Islamophobia formulates structural segregation which can be seen in and hardened employment opportunities and biased social activities, which further discourage Muslims, specifically Muslim women inclusion in labor market (Kalra & Kapoor, 2017). The political attitude against Islam has not only affected the public policy but also altered the general attitude of common Finnish society (Habti & Korhonen, 2014). Either way, it infectiously affects the capabilities and activities of Muslim women in economic and social inclusion, as shared by participants.

On the other hand, some participants express their contentment about facing discrimination based on their religion as it gives them an opportunity to remove the stereotypes about their faith and

beliefs by engaging in social and labour market arenas. For them the adversity did not hinder their morale of finding and doing work in the labour market. Duria (35-39), a former teacher stated:

> I am happy that I have been given a chance to break all those stereotypical views people have in their minds, for example, all Muslims are terrorist or women who wear hijab are oppressed or conservative or uneducated. I take it as opportunity which I might not have if I don't come here and decided to work.

While some participants also have very optimistic views and expressed that by making workplaces more diversified, such as introducing more hijab wearing women will enhance the acceptance of different ethnicities and religions. Fariha (35-39), working in beauty industry shared:

> I don't blame the society for being very conservative about us, women in hijab is quite new phenomena here. I think people are nice and they will ease down slowly when they see many women in hijab working and studying around. They will learn ultimately that Muslim women with hijab are not threat but a beneficial part of the society.

The participants mainly indicated that in the Finnish society, it is difficult for people to understand that a Muslim woman should have equal rights and the opportunity to achieve the same goals as other Finns regardless of their sartorial choices and religion attributes.

In conclusion, highly qualified women who have overcome major obstacles by training themselves in professions such as cosmetology, education, and confectionary etc. have been sidelined because of the assumption about their hijab and the notion that they are 'submissive and weak'. Secondly, Hijab in Finnish society is portrayed as a direct challenge to modernization, gender equality, and cultural attributes and Muslim women supposedly injure those principal values (Golesorkhi, 2017).

4.3 UNDERVALUING THE HUMAN CAPITAL OF MUSLIM WOMEN

Another complex notion of intersectional disadvantage experienced by these Muslim women is structural discrimination. This is an important finding in understanding the role of political will

when it comes to the inclusion of Muslim women in Finnish labour market. Together with OECD (2018), my study confirms that the current Finnish employment system and policies are predominantly disadvantageous and failing to provide economic and social inclusivity to minority groups, particularly to Muslim women in Finnish labour market. Migrants are highly concentrated in low-skilled roles such as cleaning service industries, construction and cab driving in Finland regardless of their human capital (Platonova & Ursa, 2012). In this course, Muslim women face a triple jeopardy as Duria (35-39) working in cleaning industry shed a light on her job seeking experience:

> Every time, when I try to find a job according to my qualification and experience through employment agencies or job centers, I have been directed to the jobs which are totally under-skilled for me. Every time I have been reminded that my competencies are not required in education but if I want to have work, I must be accepting the jobs where workers are needed. I need work desperately, so I accepted cleaning.

In addition to this, another notion emerged during interviews that the participants do not only experience aggressive steering towards low-skilled jobs but also experience direction towards those regional areas where labour shortage has been identified. In addition, guarantee of valid visa residency is only possible if the job falls in the region-required-job category. Duria (35-39) from Pakistan shared:

> After six months of constant work in cleaning, I came to know that I cannot apply for a work visa on the basis of my cleaning work from the region I am working because that region does not fall under the area where cleaners are required. As I am unable to find other jobs, I am moving to another region where cleaners are required, just to secure my residence permit.

A further factor which aggravates such marginalization is that these Muslim women do not feel that they are in a situation to be ‘choosy’. They have come from places of distress in very precarious situations and they have no one to support them in their home countries. Therefore, they often accept whatever they are being offered regardless of the fact that those jobs are much lower to what

they are qualified for and have the potential to do. Furthermore, the results of my study provide evidence that such structural obligations restrict these women to elevate their labour market position and if they are granted residence permit based on work, they are obligated to work only for that certain employer or in that certain field of work. Duria (35-39), working in cleaning industry, expressed her concerns about getting residence permit based on her work:

> What worry me most is that if I get residence permit on the basis my cleaning work, I would not be allowed to change my profession no matter how much I get educated or qualified for a better job, not even if I get another job opportunity in my field of education. It is more like that I am getting married to cleaning and it would be hard to get divorced.

The above accounts indicate the extent of systematic structural discrimination these unprivileged women have been facing. There are ample studies that provide solid evidence that after being active for numerous years in low-skilled and non-related professions their skills are likely to degenerate and the probability of joining the education and experience related occupations decreases (Colic-Peisker & Tilbury, 2006; Sakranaho, 2008). Furthermore, being 'trapped' in low-skilled jobs means not only disappearance of crucial professional skills but also necessary peer networking as well as better job opportunities (Colic-Peisker & Tilbury, 2007).

Many participants saw such regulations as a case of structural penalty and an 'excuse' of denial from inclusion in society and in the labour market. Tusi (30-34) from Bangladesh working in nursing sector also mentioned the extreme structural barriers she must overcome in order to work in her desired profession:

> Employment office recommended lower professions to me. As I have done my bachelor's in clinical nutrition in Bangladesh. I tried to find jobs in my respective field with no success. I decided to extend my studies here but to start my study here; employment office recommended me a lower degree totally out of health care sector. I have to fight hard to remain in my field of study. After my graduation from Finland in Finnish language, still employment office recommended me lower positions and totally irrelevant to health sector.

> I concluded that no matter what your capabilities are, if you are of foreign background, they will always try to put you in lower jobs and position.

The results show that they are mostly unemployed or forced to employ within the country's specific required jobs category, which means that firstly, they have less opportunities to find jobs relevant to their qualifications and secondly, there is a lower probability for them to work in better-paying jobs (Bunglawala, 2008). However, as a consequence of rejecting the employment office's recommendations, structural sanctions are placed on these already discriminated women by seizing their unemployment benefits which are entitled to them to study freely and find work during their unemployed period. Tusi (30-34) working in nursing further explained:

> When you are studying you get some benefits, like student money etc. employment office stopped my benefits many times, because I did not follow their recommendations. Not one time, but many times they stopped my benefits. And I had to pursue again and again and again. My benefits revived after three or four years of persistent follow ups. They are doing the same with others as well. Many of my friends have shared this with me.

Such structural constraints cause migrants, particularly these Muslim women to become distant from the labour market. The results demonstrate two things. First, such constraints stimulate despair and anxiety, and fragmenting levels of self-confidence among people merely attempting to achieve better life standards. Second, it inculcates unreliability over system which is visibly unable to protect their rights and decapitate their chances to be part of inclusive labour market. The harmful effects of unemployment or underemployment can be tyrannical because not only do they deprive Muslim women of an income but also cause, "psychological harm, loss of work motivation, skill and self-confidence, increase in ailments and morbidity, disruption of family relations and social life, hardening of social exclusion, and accentuation of racial tensions and gender asymmetries" (Sen, 1999, p. 94). The participants of this study assert that the ingrained discrimination, either attitudinal or structural, deteriorates their morale and leads to loss of self-esteem, which in return creates as Tan-Quigley (2004) describes a 'discouraged job seeker'.

4.4 THE EFFECT OF LANGUAGE DEFICIENY ON MUSLIM WOMEN

Muslim women involved in this study identified language proficiency as one of the biggest barriers in Finnish labour market. Migrants face considerable challenges in job seeking in Finland due to insufficient language proficiency (Yle uutiset, 2019) which further escalate limited participation of Muslim women (Lehtovaara, 2017). The general perception amongst participants is that without language competency it is difficult to find work. Duria (35-39), the former teacher explained why she chooses to do a cleaning job even though she is qualified and certified to do teaching related jobs:

> It's very difficult to find job or to integrate to society without the language. My Finnish language skills are very bad. So, I had to start somewhere. My Finnish friend suggested me that it is very difficult to get a good job without Finnish language skills and it is important that I should start from somewhere to get into working life. So that's why I ended up working as cleaner.

The disadvantageous effects on these women who feel they had no choice but to accept the under-skilled jobs because they have no other option for sustenance. Accepting any kind of job is a 'survival tool' to integrate into the Finnish society. Samia (20-24), a former accountant and currently studying business, shared her journey of finding work:

> Language is the first thing that is being asked when you start finding jobs. Even at cleaning jobs which I am doing right now they ask about Finnish language skills, clearly where language has nothing to do. Finnish language is very difficult, and I do not know how and when I would be able to speak to the level that I would be hired for a decent job. May be never.

Participants were also asked their opinion about whether finding a job was challenging for them. Almost all of them pointed towards the unfair balance of seeking job between Finnish natives and them. Tusi (30-34), who completed her nursing education in Finnish language explained:

> After graduating what I found challenging was that I am competing with people who speak Finnish as their first language, and they have experience with Finnish companies whereas I was weak in Finnish language and do not have experience in Finnish market before. For these reasons, I was very scared when I applied for the job and for me it is discriminating because It felt unfair. I worked hard and finished my studies here in Finland and studied nursing in Finnish but yet in the end, I have struggled a lot to get this job.

Similarly, Zuna (25-29), working in confectionary field also shared her experience of applying to a chef course. After being short-listed, she was called for an interview, which was held in a group with Finnish candidates in Finnish:

> It was very exciting for me that after lots of efforts I have been called an interview for training in my desired profession. I never knew it would be a group interview. I was the only foreigner in the group. Even before I could reply to the questions of the interviewer, the other Finnish speaking members promptly reply. I was very confused and scared. My Finnish is good but it's not at the native level. So, my replies were also not like natives nor I was quick as they were. I did my best, but I knew I would not get this training place. Later, I got rejection with reason that I need to improve my language skills and then should apply again…... I felt devastated.

Later both Tusi and Zuna were able to secure jobs in their respective fields. Tusi (30-34) was finally able to secure a nursing job after two years of constant efforts and Zuna (25-29) has to get another language course to expand her Finnish skills. However, such 'tokenism' leaves these people with disadvantaged backgrounds feeling undervalued. Irrespective of their high level of qualification and skills, they are competing with applicants who have Finnish as their first language and previous experience in the Finnish labour market. Studies proposed that although Muslim women have been provided the same grounds for education and professional training as their fellow host country citizens, they apparently do not experience the same in the labour market (Balicki & Wells, 2011). Moreover, an excessive amount of attention is given to their incomplete language skills as compared to their professional skills.

As Colic-Peisker and Tilbury (2007) argued that profession related training is very complicated to get as there is noticeable lack of interest by the organizations to place migrants in trainings that enables them to accelerate. Similarly, this study indicates the parallel results as participants have identified that they have to struggle a lot to get language courses as well as work practice in their desired and relevant fields. Malik (35-39) who was practicing dentistry in her home country shared:

> For 7 years I have studied dentistry and become a dentist. When I came to Finland, I knew that to continue in my field, I have to learn the Finnish. The courses being offered were for general language learning, but not the courses that enables me to learn the professional language that helps me to enters in the dentistry. I had to choose general language course but later, it become devastating to find internship at dentist clinics or hospitals. I was forced to do internship in paiva koti (day care). I tried to argue with the school, but they threatened me cut off my benefits If I refuse their recommendation.

From the above accounts, I have reached the consensus that these Muslim women suffer from an overall low employment esteem. A lack of language fluency intersects with other barriers and further stimulates a considerable discrimination in Finnish labour market. In the recruitment process, an organization's language competency requirements often favor those who are privileged and endorse the notion of superiority and inferiority amongst different groups (Vaara, Tienari, Piekkari, Santti, 2005).

4.5 THE SUMMARY OF FINDINGS

To sum up the discussion thus far, and before going into conclusions, it is important to point out the general themes that have been identified as part of the analysis. The first theme that emerged was about the experiences of discrimination in the workplace based on the choice of wearing headscarf and pointed as the key reason of exclusion from the Finnish labour market. Participants reflected about experiences of difficulties in hiring, discrimination and isolation. Muslim women's bodies have been central in policy reforms in many European countries. For instance, prohibition of wearing hijabs or niqabs in public places and offices such as schools and workplaces in France

and Belgium. The prevalent argument is that "we want women to be full and equal members of society" (Payton, 2011, para. 5). In Finnish society, though such legislations have not yet been implied but negative behavioral trends have been constantly been experienced by its female Muslim population as indicated by the participants. My research displays that Muslim women who wear head scarves are constantly ridiculed because of their religious choices; they are frequently told to integrate to Finnish norms and perceived as victims of oppression and being passive, unskilled as well as uneducated. Paradoxically, these highly negative concepts further marginalize their chances of inclusion in the Finnish labour market. Resultantly they become more vulnerable and distant from the workplaces. Particularly, in this study, Muslim women located their segregation and vulnerability largely in workplaces. Participants uttered that their appearances are continuously judged, incite harassment, and due to their hijab, cause explicitly recognizable discomfort and provoke some of the women to dress differently or mostly to quit from their jobs.

Furthermore, Islamophobic slurs are commonly experienced by all participants in Finland. The visible marker of dress code of Muslim women makes it easy to identify but not men, thus they become an easy target to racist slurs, violence, discrimination and Islamophobic rhetoric (Karimi, 2018; Miaari, Khattab & Johnston, 2018). The most common places to experience Islamophobia are public areas and workplaces: "It is on the streets and in public places that the majority of the women experience negative treatment. And some of the women in the survey testify that they have been called 'terrorist' and other offensive expressions." (Englund, 2006, p. 69).

Similar findings were shared by Open Society Foundation (2018) that the experiences of discrimination are part of Muslim women every day's life in Finland and the violence and humiliation directed at them are very much associated to their hijab. The violations can range from consistently and insistently asking Muslim women to remove their hijab, to shoving them and threatening them by showing weapons (See Open Society Foundations Report, 2018). Therefore, my study illustrates the dilemma of Muslim women who face multiple intersectional and complex barriers while entering the Finnish labour market particularly based on their religious identity i.e., hijab. Wearing hijab or a visible identity marker of Islam evidently makes it harder to find a job and tends to force involuntary inactivity and exclusion from Finnish labour market.

The second theme occurred is that Muslim women lack agency and are perceived as oppressed by their menfolk. The participants explained that they have to extensively explain about their position in their households and defend their own choice of wearing hijab in social circles, yet they feel that they are always unable to convince them. Such stereotypes are so deep-rooted and cemented in Western ideology that it has almost become unbreakable. Lister et al. (2007) suggest that two main stereotypes are prevalent about Muslim women. Firstly, they are the victim of oppression, oppressed by religion, violated by abusive treatment received from men, unable to protect themselves from male dominance. Secondly, Muslim women portray fundamentalist ideas and endorse these fundamentalist values in civilized, Western societies. In other words, a Muslim woman needs salvaging from Islam and simultaneously Muslim women are fundamentalists from whom others must salvage (Mullally, 2011).

Attempting to understand the agency of Muslim women through Western liberal movements is naïve in many ways as it is restricted, widely stereotyped and overwhelmingly contradicted by Muslim women themselves. It puts Muslim women in a submissive position whereas the agency model does not comply with such traditional constructed expectations. Muslim women practice agency through their religiosity in a number of dissimilar ways. As Ghanem (2017, p. 317) expresses, "agency, however, should be understood as the capacity to negotiate choices within the structure of power in which one is living". Are these women with agency or are they oppressed by unequal structures with no room for resistance? The answers to these questions can only be contemplated once our understanding of the Muslim women's definition of agency is widened and not simply imposed on them.

The third theme that appeared was the involvement of media in portraying Islam and Muslims as a threat to national security and Finnish culture. The Muslim women involved in this study discussed how the reporting of terrorism and oppression in the media affects their day-to-day life. It is important to note that in the aftermath of 9/11, and the horrific attacks in Paris, Brussels, Berlin and Nice where scores of innocent people lost their lives, Islamophobia has increased and Muslims liberties have been significantly eroded (Zunes, 2017). On the same time, the same Islamic terrorist groups attacks in Pakistan, Iraq, Afghanistan and Nigeria, which have occurred during the same timeframe and caused even higher death tolls, have received disproportionately less media attention

and sympathy (Ahmed & Matthes, 2016). The participants indicated towards the biased attitude that media always plays. The media become a source to invoke more fear and false perceptions and somehow allow hate mongering and racist slurs that are often practiced by employers, fellow employees, and customers particularly in the aftermath of any terror attack that happens in the West. Muslim women are often put under pressure when any terrorist activity occurs and have to persistently prove them as being innocent to their fellow workers and not supportive of any radical/ extremist ideology. Hostility against Muslim women by managers and customers rationalizes social inequalities and results into exclusion from Finnish labour market.

The decision of exclusion from the inclusive participation in social and economic organizations, in response to the way the media interprets Islam, affirms the orientalist approach by Edward Said (1978) i.e., representation of the world in two groups: 'Us and Them'— the media contributes significantly to prevailing structural discrimination. 'West' represents modernity, freedom and equality, whereas 'Muslim' symbolizes tradition, oppression and patriarchy (Said, 1978). Many researchers have agreed that stereotyping and associating Islam and Muslim culture with negativity is very apparent in media discourses. Muslims in general are often associated with terrorism and violence (Ahmed, 2016; Baker, 2014; Jahedi, Abdullah & Mukundan, 2015; Eisenlohr, 2012).

The fourth theme that emerged was that Muslim women are perceived as carrier of low human capital. My data indicates the presence of segmented labour which is applied on culturally and religiously visible migrants such as Muslim women, who are often placed in low-skilled jobs irrespective of their human capital i.e., their formal education or qualifications, competencies and experience. Similarly, Valtonen (2001) and Järvinen et al. (2018) has reported the similar results that people from foreign background are frequently experience segmented labour market in Finland. The participants uttered their exasperation about being rejected multiple times at the entry-level, either they were never called for an interview or never being called after the interview.

There is an ongoing debate amongst scholars about the negative outcomes of migrants, specifically people from presumed deficient human capital cultures, and whether such adverse outcomes are the result of structural discrimination of the market forces (Haque, 2008). Some scholars argue that the high unemployment, underemployment and lower market niche in the labour market among

minorities is a consequence of institutional and systematic discrimination (Rydgren, 2004; Shih, 2002). This argument refers to recruitment practices that give room to the discrimination of minority groups with regard to factors such as their culture and visibility markers, qualification assessment processes, as well as language requirements (Rydgren, 2004; Shih, 2002).

The fifth theme that emerged is the notion of aggressive steering of career by employment offices and affirm the existence of structural discrimination. Muslim women have expressed that they are directed towards lowest jobs or under-qualified careers by governmental policies that govern migrants to the regions and jobs where labour scarcities have been identified. These low-skilled jobs that are being offered, such as cleaning jobs, are overwhelmingly denied by locals (European Anti-Poverty Network, 2017; Mutuku, 2017). Almost all the participants shared their experience of aggressive steering by employment offices. Employment organizations activate tighter eligibility standards like 'conditionality' i.e., benefits in exchange of work being offered and 'sanctions' i.e., reduction or cancellation of benefits for longer period of time as a consequence of disagreement or refusal (European Anti-Poverty Network, 2017).

The aspect which intensifies this marginalization is that these Muslim women do not find themselves in a position to choose, due to which they often accept any jobs that are being offered, thus remaining in professions that are of a lower standard than what they are qualified for and not fulfilling their labour market potential. As a result, it is probable that their skills will degenerate and the chance of them reaching their desired profession for which they are qualified, declines. Thus, long term deviance from one's professional spectrum can cause wastage of skills and capabilities which have taken a long time to develop. As Colic-Peisker & Tilbury (2006) explains, the probability of regaining relevant occupation and social statuses becomes remote after remaining in low and underqualified jobs for five or more years. Hence lack of work opportunities and aggressive steering towards certain occupations in working life were recognized as significant barriers by all participants.

Language proficiency as a barrier was quoted by all participants as the second biggest factor after hijab from getting involved in Finnish labour market. The state of unemployment depends not only on the prospects of their education and skills in the field but also on their ability to communicate

in the language of the host country, such as Finland. Acquiring the Finnish language is necessary for integrating into society, both socially and economically. According to Colic-Peisker &Tilbury (2007) migrants need language skills to build human capital, which is needed for employment. Language is an important factor needed to integrate in to the labour market, yet there is a lack of focus on work language training. It has been suggested that work training for forming language skills is hard to attain (Colic-Peisker &Tilbury, 2007). Moreover, participants also recognized that the language trainings are highly segregated for Muslim women in Finland. They are denied enrolling in the language course which are related to their qualifications and aggressively placed in courses which are not only extremely lower than their educational and professional attainments but also completely irrelevant to their qualifications. Additionally, it is highly difficult to attain language internship in the places where these women find their professional relevance. They are not only denied but also discouraged to accelerate in their desired professions and pressurized aggressively to join under skilled work practices.

Linguistic abilities of migrants have a great effect on acquiring employment in the Finnish labour market. Given the great importance of language proficiency, inclusive labour market participation becomes limited amongst Muslim women. Muslim women in general suffer from an overall low employment and high inactivity rate, and lack of language fluency intersects with other barriers and further stimulates a considerable negative impact on employment and integration. An organization's language competency requirements determine who is successful in the recruitment process and endorses the notion of superiority and inferiority amongst the different groups. (Vaara, Tienari, Piekkari & Santti, 2005).

Another notable theme emerged is the organizational obstacles that hamper inclusive workforce is the lack of acceptance of diversity at workplaces. The participants felt they are discouraged at the earlier stages and under-went substantial scrutiny in accessing the labour market. Similar findings have been confirmed by previous hypotheses (Lindermann & Stolz, 2018; Karimi, 2018; Khattab & Modood, 2015; Syed & Ozbligin, 2015; Tariq & Syed, 2018). Workplace diversity refers to the variety of different identities between the people in an organization such as gender, colour, race, religion, sexuality etc. Muslim women are perceived as an identity based on their cultural and religious background (Lindermann & Stolz, 2018) and thus face exclusion in organizational

settings. OECD (2018) has recognized the existence of discriminatory practices in organizational settings in Finnish labour market. In order to respond to the fastest growing need of workers and fulfilling the international human rights standards OECD (2018) has encouraged Finland to be inclusive of foreign-born populations, especially women, who are evidently struggling with lower employability in the Finnish employment system.

The matter of trustworthiness was also mentioned by participants. Participant described that customers or clients often perceived them less competent compared to their Finnish colleagues. Skin colour and clothing both marked as identifiers of the worker's foreign background. The general perception about others are quite inauspicious and people from a foreign background are often perceived to be uneducated, uncivilized and incompetent. Muslim women, on the other hand, are doubly penalized because they are not only religiously and culturally oppressed but also perceived professionally incompetent to provide services.

The dilemma of under-reporting was also highlighted during this research. Almost all respondents talked about the occurrences of discrimination during scrutinization processes and acquiring jobs yet none of them ever reported these incidents anywhere. When asked why they decided not to report the ill-treatment and discrimination, some of them responded that they do not think that it would make a difference whether they report it or not, some mentioned their mistrust towards authorities and most expressed that they do not have sufficient knowledge of the laws against discrimination and were unaware of the existence of institutions that can be contacted for assistance. In addition to this, participants also feared to face repercussions by their employers in case of complaint which can cause greater consequences for them, from more hostile atmosphere to loss of their jobs that they are very much in need of.

5. CONCLUSION

The data in this study indicate the complex nature of intersectional experiences of Muslim women in labour market. There is evidence of myriad of challenges experienced by this particular cohort because of the interweave of gender, ethnicity, religion and religious expressions (Lindermann & Stolz, 2018; Karimi, 2018; Khattab & Modood, 2015; Syed & Ozbligin, 2015; Tariq & Syed, 2018; Saarinen & Jäppinen, 2014). In western world, where Islamophobia is alarmingly growing and where the research conducted on Muslim women at work is scarce, my research makes an important contribution in understanding the key factors faced by Muslim women by encompassing the social stereotypes and discrimination that contribute towards their exclusion from Finnish labour market. This study has been conducted in Finland with the group of Pakistani, Bangladeshi and Bahraini women involved in formal labour market. Hence, this study is not meant to generalize and represent all Muslim women in Finland. However, on the basis of the accounts of interviewed Muslim women, my study concludes that experiences of discrimination during employment poses a great challenge for Muslim women in inclusion in Finnish labour market.

Although many reforms have been implicated and non-discrimination policies have been enacted to equalize the labour market outcomes (ILO, 2014). Yet, religious minorities, particularly identifiable Muslim women, likely to be a prime target of discrimination in Finland (Saarinen & Jäppinen, 2014; Habti & Korhonen, 2014; Sakaranaho, 2008). It is daunting that prerequisites about clothing choices in some divisions of the employment sector and the Islamophobic atmosphere in public and professional spheres have led to exclusion and pushed some to give up their ambitions to work towards dignified standards of sustenance.

The participants of this study expressed that misconceptions about Muslim women, particularly those who wear hijab frequently being conceptualized as passive and oppressed at the hands of religion and Muslim men. The notion of oppression and the idea that they are subjugated in their communities further marginalizes them and prohibits them from participating productively in labour market. They are mocked for their religious expressions and pressured to adapt to so-called Finnish norms. As a result, they become clear and easy targets of hate crimes in workplaces and felt humiliated for their choices. These Muslim women see themselves as being inessential and low

priority within Finnish society. They find it insignificant to raise their voice against the hate directed at them as they do not believe that any reporting will bring justice to them.

My study also affirms that there exists the new form of colonial behavior in current times, which is similar to the behavior of Western colonizers of the nineteenth century, who view themselves as a provider of justice to help 'backwards' Muslim women by bringing them out from their garments and abandoning their religious and cultural practices (Said, 1978). Paradoxically, Saarinen & Jäppinen (2014) also note that the dominant narrative about the hijab is the extent of its imposition on women to wear it, yet little consideration is given to how the ridiculing of their choice and pressure to remove the hijab runs against the fundamentals of free choice that is purportedly entrenched in Finnish society. The Finnish women, unlike their Eastern counterparts, are considered to be modern, independent and in-charge of their own lives (Sakaranaho, 2008). Therefore, it is inevitable that hijab or other forms of veil are perceived as being contrary to the modernization and liberalization of women and against the fundamental values of dignity and equality (Sheen, Yekani & Jordan 2018).

Furthermore, this study emphatically points towards the significant correlation between the inactive economic activity of Muslim women and organizational attitudes towards diversity which need to be effectively refined in order to obtain more equal and inclusive labour market (Kabeer, 2012). For instance, the dominance of mono-culturalism and lack of racial diversity in organizational structures allows low-level inclusion of Muslim women (Syed & Pio, 2009). Specifically, to be mindful of overall spectrum of an inclusive society and the labour market is that women regardless of their gender, religion, race and other intersecting factors, should be included in order to experience equality and shape their own lives (EAPN, 2017).

Future research is needed to explore more thoroughly the wider groups of women, considering, for instance, Muslim women of African origin. It would be worth investigating the sectors of employment, where women in general are scarce, for instance, how Muslim women participate in the science, technology, engineering and mathematics (STEM) sector. Muslim women are enormously outnumbered in leadership positions and this is the area which is highly under-researched. Therefore, it is also recommended to study the barrier and biases which cause

underrepresentation of Muslim women in leadership roles. Further studies can also be conducted on the impact of political systems and immigration policies on the inclusion of Muslim women in Finnish labour market. Moreover, how these policies and systems navigate the relations between employees and employer. Furthermore, it is also worth investigating the impact of Islam and its traditions in personal spheres of Muslim women and how Islam affects their motivations and contributes in the in Finnish labour market.

Overall, the exclusion of Muslim women from mainstream society by means of gender, religion and culture reinforces racial inequalities. When Muslims are being expulsed from public spheres and employment opportunities, their abilities and capabilities to integrate into mainstream society are simultaneously hampered. Moreover, precarious positions in social and economic spheres also compromise their probability of progressing. Therefore, rather than focusing on Muslim women's bodies and their attire in order to liberalize and liberate them, it is more important to underline the racialization of gender identities, eradicate Islamophobia, and diminish other social hindrances which hamper the social and economic inclusion of Muslim women in contemporary Finnish society.

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Appendices

Appendix A

Informed Consent Form

I have been invited to participate in a study conducted by Fath E Mubeen, master student at the University of Eastern Finland, Faculty of Educational Sciences. The purpose of this research is to study Muslim women's labour market challenges and experiences of finding employment in Finland.

I have read the foregoing information and understood the information. I have had the opportunity to ask questions about it and any questions I have been asked to have been answered to my satisfaction. I consent voluntarily to be a participant in this study and for the interview to be audio taped.

Name of Participant_____

Signature of Participant _____

Date _____

Appendix B

Background Information Form

PERSONAL INFORMATION

First name:

Last name:

Year of birth:

Place of birth:

Native language:

Other language skills:

Year when moving to Finland:

Reason for moving to Finland:

Education started or completed in country of origin:

Education started or completed in Finland:

I agree for the information stated above to be used by the researcher in her study.

Name: _____

Signature: _____

Date: _____

Appendix C

INTERVIEW GUIDE

Muslim Women Challenges in inclusion in Finland

1.Before moving to Finland

-Where did you live?
- What were you doing in your country (study, job, other)?

2. After moving to Finland

-Why you decided to move Finland?
-Where did you move initially?
- How did you find Finland as a foreigner?

3. Education

-What have you studied or studying?
-What made you choose that field of study?
- Were you working during your studies?
-What kind of job/study are you doing?
- If the interviewee has a degree from home country: Do you need to get recognition educational qualifications?
- Do you find it difficult to get your educational qualifications recognized in Finland?

4. Work

- Were you before coming in Finland?
- If yes, how long and in what field?
- Was your job related to your studies?

4.1. Finding employment

- Did you face challenges entering labor market in Finland?
- Have you actively finding job openings?
- What kind of jobs/positions you usually look for?
- Do you find jobs according to your qualification?
- How long you have been unemployment?
- Do you think your previous experience helped you in finding jobs in Finland?

- What are the typical being asked from you during job interviews?
-Please share your job seeking experience.
- Are you satisfied with your job/position?
- What do you feel makes it difficult for you to find employment?
- What are the problems and issues regarding workplace in Finland?
- How the work training helps you in finding the work? Explain.
- How did being unemployed make you feel?
- How did you feel when not being chosen for the positions you applied for?
- What is your situation before and now? If better how? explain.
- Have you ever felt giving up?

4.2 Hijab and Employment

- Do you wear hijab?
- Do you think your hijab is a barrier in establishing your career?
- Can you describe how a typical day at the Finnish workplace?
- Does your religion hinder your work in terms of your colleagues and boss behavior?
- Please share your experience when you felt any kind of negative behavior because you are Muslim?
- What are the typical challenges you face based on your hijab and Muslim background?
- Did you report the certain incidents based on your foreign and religious background to authorities?
- Do you think your foreign background matter finding job in Finland?
- Did you think that you have been discriminated in the labor market?
- Have you ever thought about how employers feel about hiring migrants?
- Do these challenges base on your foreign and religious background effect on your emotional and psychological state?
- What is your coping remedy?

4.3. Language skills and Employment

-Do you think it is important to learn the Finnish language?
- Do you think your language skills effects your possibility to find employment?
- Have you been studying Finnish Language?
- Have you studied Finnish language before or after when you think it is important to integrate?
- What are the opportunities you have acquired with the knowledge of Finnish language skills?
- Do you think it would be easy to find work in Finland? Without language?
- What were your expectations when you started studying Finnish language?
- Describe if these expectations have been met. If not, why?
- How has the Finnish language skill shaped your sense of identity?
- How do you want to use your Finnish language skills in future?
- How important is it in your opinion for a migrant to speak the language of the mainstream society? Give examples from your own experience.
- What kind of challenges did you face while learning the Finnish language?
- In your opinion, what are some of the challenge's migrants face in Finland?
- Do you think that learning language makes you interact socially?
- Do you think you have accomplished your aim?

- Do you think you belong to this society?
- Can one rightly say that the you are well integrated into the Finnish mainstream society?
- Can you give some examples?
- What are the suggestions to improve the situation in Finland and to make it first priority for migrant workforce?
- Do you have any other comments you would like to share concerning your experiences with the Finnish language course and your daily social interaction into the Finnish community?

5. Being a woman

- Do you think being a woman affects your chances of finding employment? What about being an migrant woman?
- Have you noticed being treated differently because of your gender?

6. Thoughts on the future

-What are your plans for the future?
- Do you feel optimistic or pessimistic about the future?

7. Mentorship

- How did you get information about the work you are doing? How did you find the current job?
- Did you provide any training?
- Do you know about the institutions established to help you find jobs?
- Have you ever received career counselling?
- Did you find it useful if you received counselling? How?
-Has anyone supported you or helped you to find employment?
- Do you have any friends that have struggled with finding employment? Have you learned anything from them?

Would you like to make any comment or talk about anything else? Any questions?
Thank you!